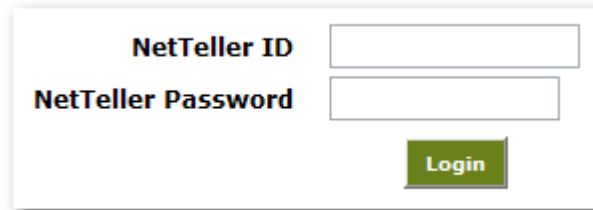


Enrolling for Mobile Banking Web

Step 1: Log into NetTeller.

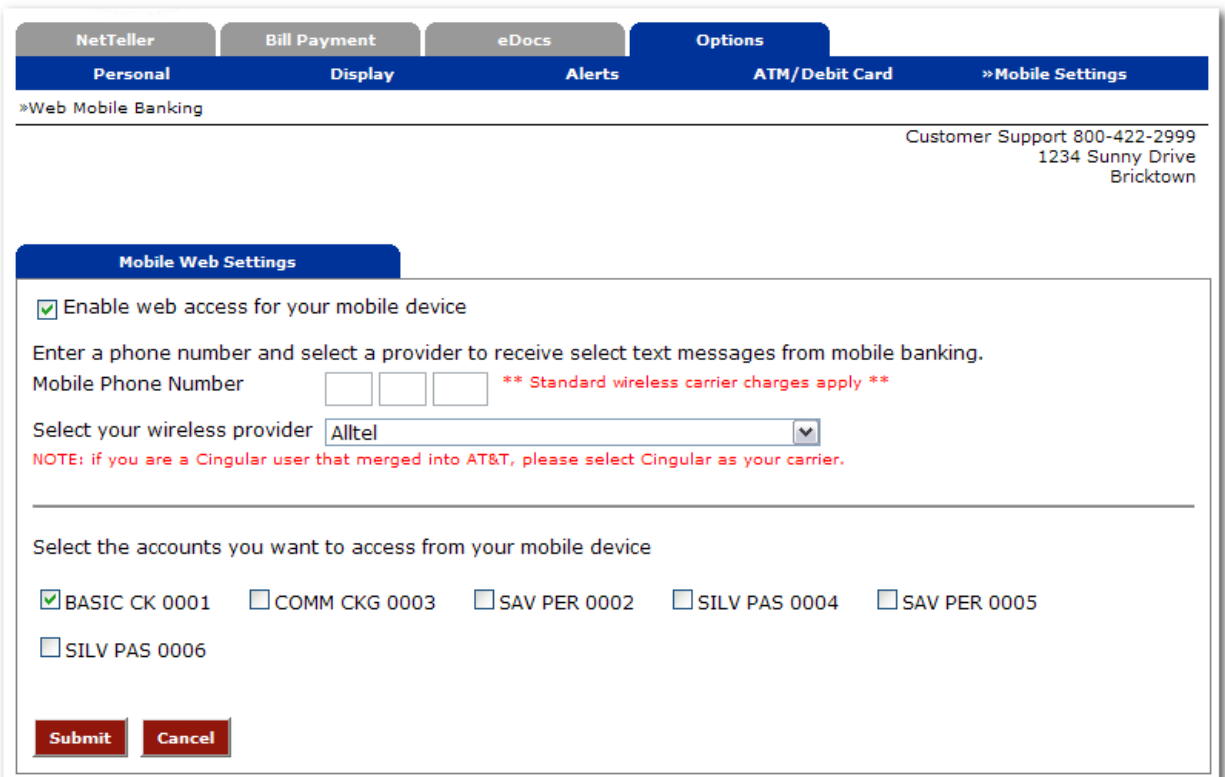


A login form with two input fields. The first field is labeled "NetTeller ID" and the second is labeled "NetTeller Password". Below the password field is a green "Login" button.

Step 2: Select **Options > Mobile Settings > Web Mobile Banking**.

Step 3: Select to enable web access, enter in mobile phone number, select provider, select accounts to access via web. Click **Submit**.

**Note: At initial enrollment, the first account will already be checked.*



The screenshot shows the "Mobile Web Settings" form within the NetTeller interface. The top navigation bar includes "NetTeller", "Bill Payment", "eDocs", and "Options". Under "Options", there are sub-tabs for "Personal", "Display", "Alerts", "ATM/Debit Card", and "»Mobile Settings". The main heading is "»Web Mobile Banking". On the right, there is contact information: "Customer Support 800-422-2999", "1234 Sunny Drive", and "Bricktown". The "Mobile Web Settings" section has a blue header. It contains a checked checkbox for "Enable web access for your mobile device". Below this is the instruction "Enter a phone number and select a provider to receive select text messages from mobile banking." The "Mobile Phone Number" field consists of three empty boxes, followed by the text "** Standard wireless carrier charges apply **". The "Select your wireless provider" dropdown menu is set to "Alltel". A red note below reads: "NOTE: if you are a Cingular user that merged into AT&T, please select Cingular as your carrier." The next section is "Select the accounts you want to access from your mobile device" with several checkboxes: "BASIC CK 0001" (checked), "COMM CKG 0003", "SAV PER 0002", "SILV PAS 0004", "SAV PER 0005", and "SILV PAS 0006". At the bottom are "Submit" and "Cancel" buttons.

Step 4: Review enrollment information. Check **I accept these full terms and conditions**. Click **Confirm**.

Mobile Web Settings

Mobile Phone Number: (913)555-1234 **** This number will receive select text messages from mobile banking ****

Receive Text Message Alerts: Yes **** Standard wireless carrier charges apply ****

Mobile Web Address: <http://edbank.mobi>

You have elected to view the following accounts through your mobile device through your provider, Alltel.
BASIC CK 0001 | COMM CKG 0003 | SAV PER 0002

Yellow Brick Bank ("We" or "Us") endeavors to provide you with the highest quality Mobile Internet banking available. This Agreement states our obligations with respect to our Mobile Internet banking service (the "Service").

1. We will use reasonable efforts to make the Service available for your use on a continuous basis. The Service may be unavailable for short periods of time for regular or emergency system maintenance. We will

I accept these full terms and conditions

Confirm **Edit** **Cancel**

Step 5: A confirmation screen will display confirming enrollment. The end user will receive a confirmation text message that will include the URL to access Mobile Web.

Information Message: A confirmation text message has been sent to your mobile device number (913)555-1234. Successfully saved Mobile Web Settings.

Mobile Web Settings

Mobile Phone Number: (913)555-1234 **** This number will receive select text messages from mobile banking ****

Receive Text Message Alerts: Yes **** Standard wireless carrier charges apply ****

Mobile Web Address: <http://edbank.mobi>

You have elected to view the following accounts through your mobile device through your provider, Alltel.
BASIC CK 0001 | COMM CKG 0003 | SAV PER 0002

Edit **Cancel**

Mobile Banking How-To

Log in to Mobile Banking

- Access your FI's mobile site at <your site here> and enter your ID and PIN/Password. Choose one of the options below from the Main Menu.
- It is possible to be prompted for your personal security questions from a mobile device.



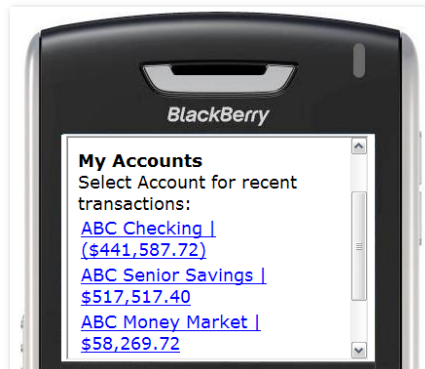
Viewing Alerts

- Select **Alerts** from the Main Menu.
*The Alerts option only displays if you have Alerts to view.

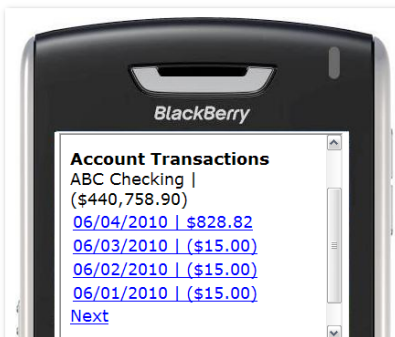


Viewing Transactions

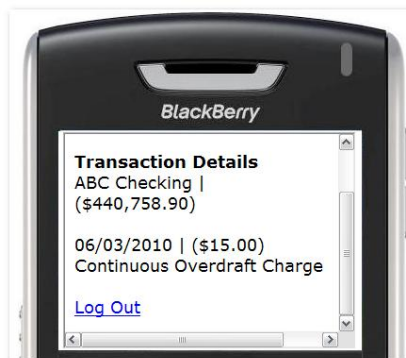
- Select **My Accounts** from the Main Menu.



- From the list of accounts select which account you want to view. A summary screen with your **Account Balance** displays.
- Select **Transactions** from the summary screen. Transactions from the last 15 days display in groups of 4 transactions per page.



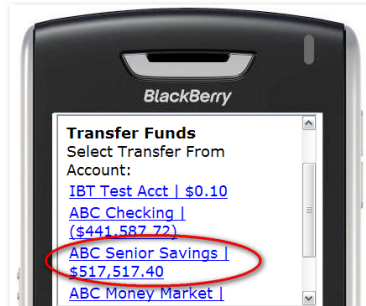
- Select the date for transaction details. Select **Back** to return to the list of transactions.



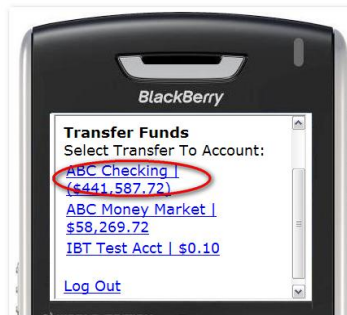
- From the transaction list select **Accounts** to return to the list of accounts or **Main Menu** to return to the home menu.

Transferring Funds

- Select **Transfers** from the Main Menu.
- Choose the account to transfer funds *from*.



- Choose the account to transfer funds *to*.

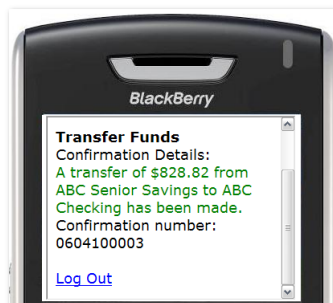


- Enter amounts in the dollars and cents fields and select **Submit**.



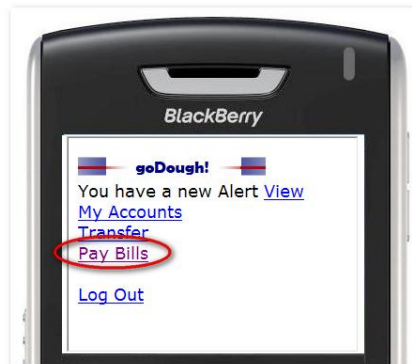
- A confirmation message and number display after the transfer is complete.
- An SMS text message will be sent to confirm the transfer.

*You can only set up one-time immediate transfers via mobile banking.



Paying Bills

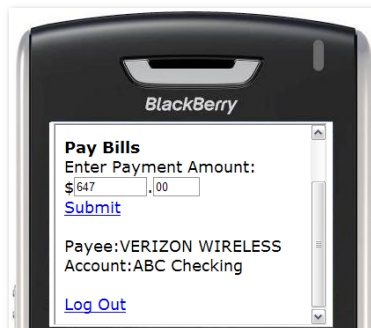
- Select **Pay Bills** from the Main Menu.



- Select the Payee.
- Select the account you want to pay the bill from.



- Enter amounts in the dollars and cents fields and select **Submit**.



- A confirmation message and number display after the bill payment is complete.
- An SMS Text Message will be sent to confirm the payment.
- If you are not currently enrolled in Bill Pay, clicking on the **Pay Bills** link will present you with the option to request enrollment from your Financial Institution. Follow the on-screen prompts to submit your request for Bill Pay enrollment.

*You can only set up one-time immediate bill payments via mobile banking. Payments will process during the next bill pay processing time.

Frequently Asked Questions

Q. What are the restrictions on the type of mobile devices that can be used to access accounts?

A. The JHA mobile solution is phone device agnostic. It works with any web-enabled mobile phone device whose network allows secure SSL traffic.

Q. What functions can I perform from my mobile device?

A. Provided that your Financial Institution has given you access, you can:

- View Transaction History
- View Account Balances
- Transfer Funds between accounts
- Pay Bills to existing Payees
- View Alerts

Q. How do I know if my transfer or bill payment was entered successfully?

A. Each time you make a transfer or bill payment, a confirmation SMS Text Message will be sent to your mobile device. If you do not receive a confirmation text message, double check to make sure the transaction went through.

Q. What if I no longer want to be a mobile user?

A. Log in to your Financial Institution's online banking site > Select **Options** > **Mobile Settings** > Deselect **Activate Mobile Banking Access** > Click **Agree**.

Q. What happens if I lose my mobile device?

A. Since your account data is not stored on your mobile device, your information cannot be stolen. When you replace your device, simply edit your Mobile Settings and make any changes to the Wireless Provider and/or Phone Number.

Q. Why can't I add a new payee?

A. Functionality is limited to sending payments to already established payees. To add a new payee, log in to the online banking site, select Bill Payment, and add a new payee. You can then submit payments to that payee via your mobile device.

Q. What happens if I lose communication/signal during a transaction?

A. When you complete a transaction from your mobile device (bill payment, funds transfer, etc.) you will receive an SMS Text Message as confirmation that the transaction was successful. If you do not receive this message due to a dropped call or lost signal, check your accounts and re-submit any transactions that did not process.

Q. What do I need to do if I get a new phone?

A. If you simply get a new phone, but are using the same phone number and provider, no changes on your part are necessary. If you switch providers and/or phone numbers, log in to your NetTeller account via the Internet and update your information on the **Options** > **Mobile Settings** page. You will not receive SMS Text Messages regarding Mobile Banking transactions if your phone number is not correct.

Q. How can I search for a transaction?

A. You will only be able to view 15 days worth of transaction history on your mobile device. There is not a search feature.

Q. Can I use any mobile device to access my accounts?

A. Yes. You can access your accounts via any mobile device that is web-enabled and allows secure SSL traffic. The only difference is that SMS Text messages will be sent to the device entered when enrolling for mobile banking, not any device from which you perform a transaction.

Q. Can I add a new Bill Payment Payee via mobile banking?

A. No. You can only add payments to payees already established through your traditional Internet-based NetTeller ID.

Q. How do I delete a Bill Payment that I set up through my mobile device?

A. You must log in to the Internet-based NetTeller ID and delete the payment from the main menu of the Bill Pay module.

Q. When I try to enter an amount for a bill payment or transfer, I can't enter any numbers, only letters. Why?

A. Check your phone's settings to make sure you don't have Alpha-only enabled on the keypad.

Q. What if I can't get my mobile device to work with Internet Banking?

A. There are a number of reasons that you may experience trouble accessing the mobile version of Internet banking on your phone. To use the mobile version, your phone will need to meet the following minimum requirements:

1. You must first enroll through traditional Internet banking before you can gain access.
2. Your mobile device must be web enabled.
3. Your mobile network must allow secure SSL traffic. (You may need to contact your mobile provider to determine this.)