

About Electronic Statements Interactive

Electronic Statements Interactive system delivers secure, interactive electronic documents including statements with check images, notices, and targeted marketing communications.

ESI End-User Functionality

This section of the document discusses the end-user's experience with the ESI product, such as initial enrollment, options available to the enrolled user, and the delivery of documents to the end user and Additional Recipients.

Enrolling in ESI

The customer selects the ESI tab within NetTeller and completes the five segments of enrollment:

The screenshot shows the NetTeller user interface. At the top, there is a navigation bar with icons for 'Main', 'Bill Pay', 'eStatements' (highlighted with a red circle), and 'Settings'. Below this is a dark blue header with the following tabs: 'Enrollment', 'Disclosures', 'Email Settings', and 'Reconciliation Wizard'. The 'Enrollment' tab is selected, and the page content is as follows:

Enrollment

You may choose to receive your statements and notices for your account(s) delivered via email and made available online through this site. To enroll your account(s) please follow the steps outlined below:

- 1. Account(s) and Document Enrollment**
Please click Details to review selected accounts. [Details](#)
- 2. Please review the following email address. If not correct, please update it in the space shown.**
- 3. Please enter a security phrase to be displayed on all valid emails sent from this site.**
- 4. Please enter the enrollment passcode in the field immediately below. To see the passcode, [click here](#).**
- 5. Please read the disclosure below. You must scroll to the bottom of the disclosure before agreeing to the terms listed.**

Test Bank
Electronic Banking Account Statement Disclosure and Agreement

This Electronic Banking Account Statement Disclosure and Agreement "Agreement" is made between you and Test Bank and provides your request and consent to receive

Step 1: Account(s) and Document Enrollment

By default, all document types are selected for all accounts. If you not wish to receive all notices or statements electronically, select **Details** and remove checkboxes beside the corresponding documents.

Step 2: Validate Email Address

If you have an email address within NetTeller, it displays in this field. When the email address is updated here, the change carries through to the email address listed on the NetTeller ID in core.

Step 3: Enter Security Phrase

This phrase will appear on ESI enrollment and notification emails from your financial institution, along with the PDF login shell, if applicable. The security phrase is used to assure content containing this information is legitimately from the bank.

Step 4: Enter PDF Passcode

Select the **click here** link to view a passcode required to complete the enrollment process. This passcode verifies that you have the ability to view ESI documents in a PDF format using Adobe 6.0 or higher. Enter the **case sensitive** passcode in the field below step four.

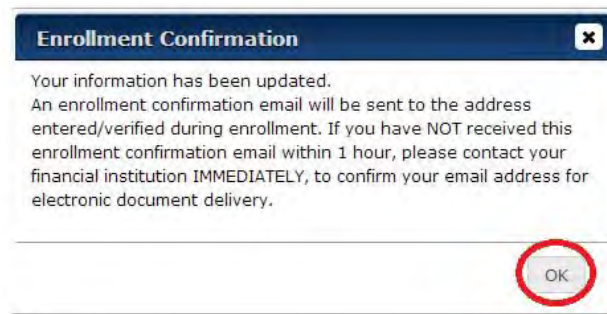


Step 5: Accept Terms and Conditions

Scroll through the text and select the checkbox before clicking on **Enroll Now**.

Step 6: Confirm Enrollment

An Enrollment Confirmation appears in a separate window. Select **OK** within this window to complete the process. A confirmation email is also generated.



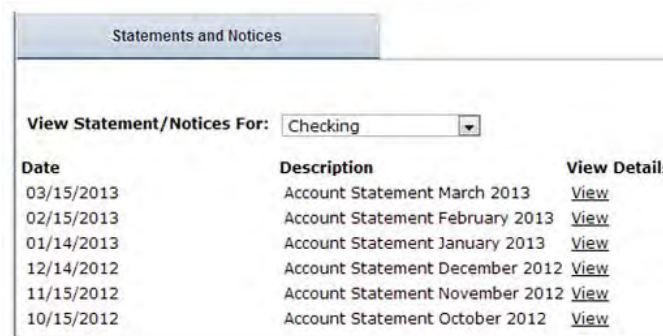
End User Options within ESI

Once the user is enrolled, additional options are available within the ESI tab.



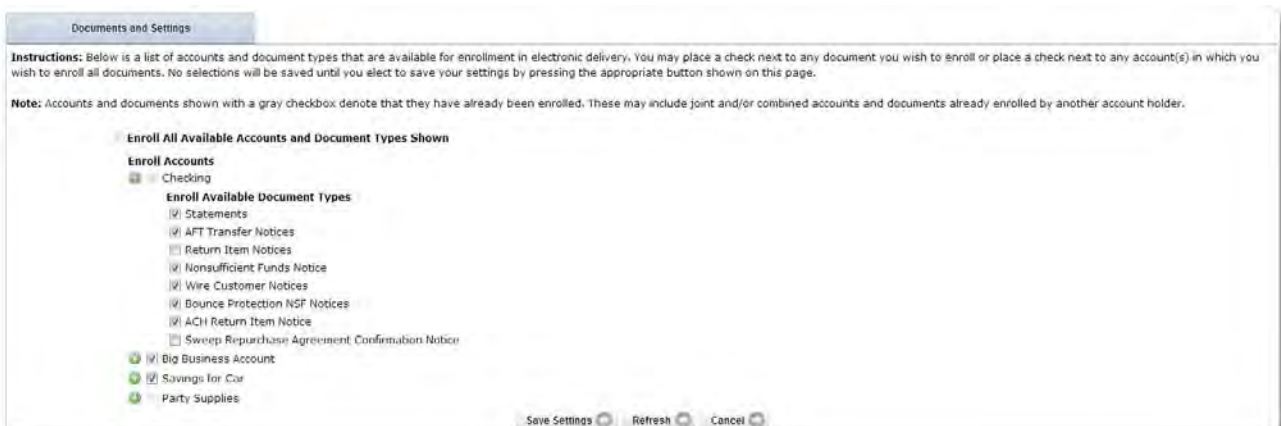
Statements and Notices

Access ESI documents by selecting the desired account and clicking on **View** to open the PDF document.



Documents and Settings

View and edit which accounts and documents are enrolled. Selecting the + sign to the left of the account will display available notices.

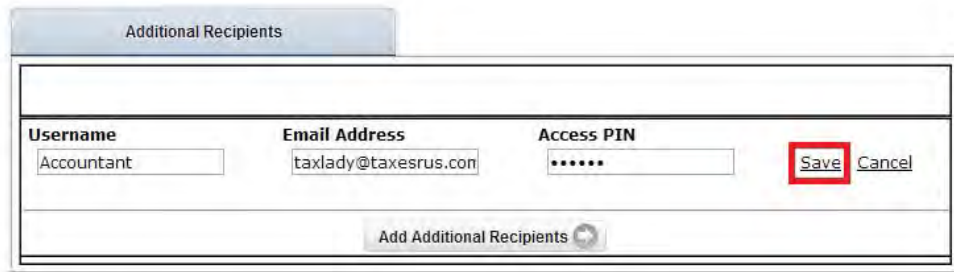


Additional Recipients

Create login credentials, assign documents, and edit additional recipients. Additional Recipients access assigned documents via a PDF login shell that arrives as an attachment on the document notification email.

Step 1: Click **Add Additional Recipients** to add.

Step 2: Assign the recipient a **Username**, **Email Address**, and **Access PIN**. Click **Save**.



The screenshot shows a web form titled "Additional Recipients". It contains three input fields: "Username" with the value "Accountant", "Email Address" with the value "taxlady@taxesrus.com", and "Access PIN" with masked characters "*****". To the right of these fields are "Save" and "Cancel" buttons, with "Save" highlighted by a red box. Below the input fields is a button labeled "Add Additional Recipients" with a circular arrow icon.

Username: The additional recipient uses this name as the login ID when accessing the login shell. The ID may not contain spaces or special characters.

Email Address: Document notification is delivered to this address.

Access PIN: Additional Recipient password for the login shell.

Step 3: Click **Assign Documents**.



The screenshot shows the same "Additional Recipients" form, but now the "Access PIN" field is empty. Instead, there are three action buttons: "Edit", "Assign Documents" (highlighted with a red box), and "Delete". The "Add Additional Recipients" button is still present at the bottom.

Edit: Select to modify the Additional Recipient username, email address, or pin

Delete: Remove the Additional Recipient

Step 4: Select the accounts or notices assigned to the Additional Recipient and **Save Settings**.

Documents and Settings Accountant

Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. No selections will be saved until you elect to save your settings by pressing the appropriate button shown on this page.

Note: Accounts and documents shown with a gray checkbox denote that they have already been enrolled. These may include joint and/or combined accounts and documents already enrolled by another account holder.

Enroll All Available Accounts and Document Types Shown

Enroll Accounts

- Checking
- Big Business Account

Enroll Available Document Types

- Statements
- AFT Transfer Notices
- Return Item Notices
- Nonsufficient Funds Notice
- Wire Customer Notices
- Bounce Protection NSF Notices
- ACH Return Item Notice
- Sweep Repurchase Agreement, Confirmation Notice
- Savings for Car

Save Settings Refresh Cancel

Disclosures

Review the terms and conditions for ESI.

Disclosures

Test Bank
Electronic Banking Account Statement Disclosure and Agreement

This Electronic Banking Account Statement Disclosure and Agreement "Agreement" is made between you and Test Bank and provides your request and consent to receive statements, notices, and documents for your Test account(s) by electronic delivery. These electronic statements, notices, and documents are called "eStatements". This Agreement is in addition to the terms and conditions

Email Settings

Update the email address or security phrase related to ESI.

Email Settings

All documents will be sent to the following email address:

All authentic emails will contain the following security phrase:



Email address changes will immediately update to NetTeller when saved within ESI Email Settings.

Reconciliation Wizard

Balance statement information manually by subtracting checks and adding deposits.

Receiving Documents

Document delivery is based upon a **Global Document Settings** in ESI Management.

Documents as Email Attachments

When a document generates, an email notification is sent to the end user and/or additional recipient. The email contains a PDF attachment that allows access to the document.

Step 1: Open the attachment contained in the document notification. The login shell appears.

Step 2: ESI user submits NetTeller ID/alias and password. Additional Recipient enters the Username and Access PIN established by ESI user.

Step 3: With login, the statement opens in Adobe. Print or save the document using the Adobe toolbar.