

# BCT NetTeller User Guide

Welcome to BCT NetTeller Internet Banking. BCT NetTeller is a safe, secure and reliable way to access your account 24 hours a day, seven days a week, any time, anywhere your choose. BCT NetTeller joins TouchLine 24-hour telephone banking, Visa Debit Cards and ATMs in our growing list of alternative ways for our customers to access their accounts. Now with a simple click, BCT NetTeller will be there for you.

## **SYSTEM REQUIREMENTS**

### **Encryption Level**

To access your BCT account, your Internet browser must support 128-bit encryption. To test your browser, logon to [www.mybct.com](http://www.mybct.com) and select the security option located on the Online Banking Menu. Click the “Test Browser” button to determine what browser and version you’re using. If you do not have 128-bit encryption, the system will list the recommended downloads for your browser.

### **Cookies**

Your computer’s cookies must be enabled. If you need instructions on enabling your cookies, please refer to the FAQs on the Online Banking Menu.

## **SECURITY**

Our Internet Banking Service employs state of the art technology to keep your information secure. All information is encrypted and access requires Passwords known only to you. None of your financial information is “posted out there” on the Internet. Rather, we utilize a secure server, which accepts your request for information and then sends a query to our server. At no time are any of your account numbers viewed over the Internet. From the time your request leaves your computer to the time we respond, BCT takes numerous steps to protect your information. So whether you are checking balances, paying bills or transferring funds, you can depend on your banking information being safe and secure.

### **PASSWORD Features**

After your first successful login, you will be prompted to change your Password from the last four digits of your social security number or Tax ID to an alphanumeric Password. This Password must be from 4-8 digits. BCT strongly encourages the use of both letters and numbers in Passwords. BCT also suggest that you never use birth dates, nicknames or any other simple information for Passwords. A sample of strong Password may be using information from your favorite song such as S0trjg (Somewhere over the Rainbow – Judy Garland). In this sample we used the letter capital S, the number 0, the letters t, r, j, and g.

### **Memorize Your ID and Password**

Your personal NetTeller ID and online Password authenticate you when you begin a banking session. Memorize your ID and Password and never write them down or reveal them to anyone. BCT will never ask for you to disclose your Password.

### **Change Your PASSWORD**

BCT NetTeller system will ask you to change your Password every six months for security purposes. If you would like to change your Password more frequently, refer to page 6 of this document.

### **Multi-Factor Authentication**

After you have successfully signed into NetTeller and your IP address is recognized as the default IP Address you will be prompted to answer a series of questions that will help determine you as an authorized user of NetTeller if we do not recognize the IP address that is attempting to sign on. Please choose questions that you can answer from memory.

### **Locking Your Account**

Each customer is allowed three (3) invalid sign-on attempts. After your third invalid attempt, the system will lock your account and send you a notification email. This email will contain the date and time your Internet Account was last accessed and will include the date and time your account was locked. To have your BCT NetTeller account reset, contact us Monday thru Friday 8:30AM to 5:00PM at (304) 725-8431 or if out of local calling area (800) 296-8431.

### **Exiting Your Account**

You may not always be in the safety of your own home when accessing BCT NetTeller. Therefore, it is important you exit the system when you are finished viewing your account.

To sign-off, click the "Exit" tab found in the upper right-hand corner of the page. This will disable the back button and keep unauthorized individuals from accessing your account. BCT strongly suggest that you never leave your PC while you are viewing your account information. If you must leave your PC, log off your session and when you are ready to access your account login again. This will protect your account information from other individuals.

### **Login Counter**

Each BCT NetTeller account has a login counter located at the bottom of the Account Listing screen, the login in counter records each time your account is accessed. To reset your counter, refer to page 7 of this document.

### **Automatic Sign-Off**

If you BCT NetTeller account remains inactive for then (10) minutes, your online session will be terminated.

### **Emailing BCT**

Do not send any personal or financial information through your email system. To send a secure message to the bank, either click the "Contact" tab located inside your BCT NetTeller account. For more information on Contact, please refer to page 4 of this document.

## **GENERAL INFORMATION**

### **Signing-on to Your Account**

To access your account, logon to [www.mybct.com](http://www.mybct.com) and enter your ID and Password in the boxes provided. Click "Login" or press enter to submit your sign-on information. After your successful login, you will be prompted to change your Password. Please refer to the Security section of this document for Password features.

### **Secure Email Tab**

At any point during your online session, you can email the bank for assistance or with questions. The "Contact" tab is located in the upper left-hand corner of every BCT NetTeller page. This email is sent through a secure server. A BCT representative will respond to your email request by sending you an email. If you prefer to have us contact you by phone, please provide us with a phone number and the best time to reach you at that number.

### **Help Tab**

The "Help" tab, located in the upper right-hand corner of each BCT NetTeller page, provides definitions and descriptions for the page you are currently viewing.

### **Exiting Your Account**

To sign-out of your account, click the "Exit" tab. This will end your online banking session and disable your browser's "Back" button.

## **BCT NetTeller**

### **BCT NetTeller Service Menu**

**NetTeller uses a double banner line that is located across the screen just below the bank logo once you have successfully signed into NetTeller. The upper banner line navigates through the available access that your account has. The lower line navigates through each of the available options for the access your account has. The following outlines these options.**

#### **ACCOUNT LISTING PAGE**

The Account Listing page is the default page that opens once you have successfully signed into NetTeller using your NetTeller ID and Password.

The account listing page lists your BCT deposit and loan accounts. Each account has an individual menu located to the right of the account. This is a drop down menu. The menu options are:

- View Account Information
- View Current Transactions
- View Statement and Notice Box
- View Range of Transactions
- View List of Scheduled Transfers
- View List of Stop Payments
- Enter Stop Payments
- Transfer Funds from the Account

*For information on the above screens, please refer to pages 4-5.*

#### **OPTIONS**

The Option page allows you to personalize your BCT NetTeller account to your specific wants and needs. On the option page, you can

- Create/Change BCT NetTeller ID (Alias)
- Change BCT NetTeller Password
- Change Pseudo Account Names
- Confirm/Change Email Address
- Change number of Accounts Displayed
- Edit Account Listing Order
- Edit Account Activities Display Order
- Edit Watch List
- Reset Login Counter

*For more information on the above screens, please refer to pages 5-6.*

#### **DOWNLOAD**

BCT NetTeller has an option to download transactions into QuickBooks, Microsoft Money, spreadsheets or text files. To download transactions, follow the instructions below:

- Select "Download" from the menu
- Select the account you would like to download
- Select the range of transactions to download
- Select the format you will be downloading to
- Click "Continue"
- Click link at bottom of page to complete the download

#### **INTEREST RATES**

The interest rate page will list the bank's current interest rates.

## **CONTACT**

The Contact link allows you to send a secure email to BCT. Click “Send a message” to begin the email process. Write your message and click “Submit”. You will receive an email response to your question from BCT. If you prefer to have us contact you by phone, please give us a phone number and time that we can best reach you at that number.

## **ACCOUNT MENU OPTIONS**

**The account menu options allow you to view different aspects of your account. This menu is located on the right-hand side of each account listed.**

### **VIEW ACCOUNT INFORMATION**

The account information screen displays your current address, current contact numbers, balances and various other account information. For an explanation of various terms used on this page, click the “Help” button found in the upper right-hand corner of the page.

### **VIEW CURRENT TRANSACTIONS**

This page will list all transactions posted to your account since your last statement. It will also list and pending transactions. A transaction that is pending will post to your account the next business day. The View Current Transaction page also allows you to view images of checks that have cleared the bank. To view a check, click on the check number.

### **VIEW STATEMENT AND NOTICE BOX**

The statement and notice box will contain your bank statements and any notices, such as overdraft, loan payment due, etc., that you might receive from the bank. The notices are maintained for ten (10) days and the statements are maintained for six (6) months.

*Note: Statement history begins to build after the online account is established.*

### **VIEW RANGE OF TRANSACTIONS**

This menu selection will allow you enter a specific date range, range of checks, or dollar amount range for transactions you are interested in viewing. Once detailing this information, the system will allow you to sort your account history by date, check number, credits, debits, or amount. Lastly, you can dictate whether you want to see all credit and debits, just debits, just credits, checks or electronic transactions. Once you have determined your transaction criteria, click “submit” to view your account history.

*Note: Account history includes your previous and current statement transactions. For additional transactions, contact our research department at (304) 725-8431 or if out of local calling area (800) 296-8431.*

### **VIEW LIST OF SCHEDULED TRANSFERS**

This page will allow you to see your online transfers and Automatic Funds Transfers. To edit a transfer, click the book beside the transfer. To delete the transfer, click the red “x” located beside the transfer.

*Note: If the transfer was set-up as a bank draft, you cannot delete it online. To delete a bank draft, contact us at (304) 725-8431 or if out of local calling area (800) 296-8431.*

### **VIEW STOP PAYMENTS**

To view stop payments you have submitted online, click “View Stop Payments”. Once a stop payment has been entered online it cannot be deleted. Contact the bank if you what to delete a stop payment order at (304) 725-8431 or if out of local calling area (800) 296-8431.

### **ENTER STOP PAYMENTS**

On the stop payment page, you may stop payments to a single payee. You may **not** stop payment on a range of checks. To complete the stop payment request, enter the check date, amount and check number. Next enter the

Payee of the check you want to stop. Press “Submit”. You will receive a confirmation that your request has been submitted. *We are unable to stop checks that we have already received and paid.*

**You cannot stop payment on debit card or point of sale transactions (POS).**

**Stop payments entered through NetTeller do not require written authorization since you have been given a unique user ID and self defined password.**

**By entering this stop payment request I hold you harmless for all expenses and costs incurred by you on account of refusing payment on said item, and further agree to allow you a reasonable time period to act on the stop payment request. I understand that this stop payment request will not be honored on items that may have been already presented for payment. I understand that this stop payment request is only valid for six months. I agree to the fee of \$(refer to our fee schedule) for this stop payment request and understand that the amount will be deducted from my account. I further agree that if I wish to rescind this request I will do so in writing to the Bank.**

### **TRANSFER FUNDS FROM THIS ACCOUNT**

To transfer funds between accounts, follow the steps below:

- Select “Transfer Funds from This Account” from the account listing page
- Select the account you want to transfer to
- Enter the amount of the transfer
- Enter the frequency of the transfer. All recurring transfers require that you enter an expiration date.
- Enter a memo describing the transfer (this memo will appear on your bank statement)
- Click “Submit”

### **OPTIONS**

#### **CREATE/CHANGE BCT NETTELLER ID/ALIAS**

This selection will allow you to change your BCT NetTeller ID from the twelve-digit number assigned by the bank to an ID chosen by you. The ID can be up to twelve (12) digits in length and can contain both letters and numbers. **You must begin your ID with a letter.**

#### **CHANGE BCT NETTELLER PASSWORD**

You can change your BCT NetTeller Password at any time. When you enter the “Change BCT NetTeller Password” page, you will be prompted to enter your current Password and then to enter and re-enter your new Password. To complete the changes, click “Submit”.

*Note: For Password features, please refer to the security section of this document.*

#### **CHANGE PSEUDO ACCOUNT NAME**

Each account you have access to through BCT NetTeller will be initially set-up with a default name created by the bank. To change the account names, select “Change Pseudo Account Names” from the Management menu. The new names can contain letters, numbers and/or spaces.

#### **CONFIRM/CHANGE EMAIL ADDRESS**

If you change your contact email information, refer to this page to update the bank’s systems.

#### **CHANGE NUMBER OF ACCOUNTS TO DISPLAY**

This page allows you to select how many accounts you want displayed on the account listing page.

#### **EDIT ACCOUNT LISTING DISPLAY**

To change the order of your accounts, highlight the account you want to move and click either the up or down arrow.

### **EDIT ACCOUNT ACTIVITIES DISPLAY ORDER**

To change the order of your account menu, highlight the menu option you want to move and click either the up or down arrow.

### **EDIT WATCH LIST**

The edit watch list allows you to watch incoming and outgoing transactions, bank notices and statements. Refer below for instructions on using this page.

Watch List – to be notified of any of the following account actions, check the box beside the action.

- Receiving Incoming ACH Credit – will notify you if an electronic credit has been deposited to your account.
- Receiving Incoming ACH Debit – will notify you if an electronic debit has been drafted from your account.
- Receiving Rejected ACH – will notify you if an electronic item has been returned for non-payment.
- Insufficient Funds (NSF) – will notify you if your balance is not sufficient to pay for incoming debit.
- Receiving Incoming Wire – will notify you if you have an incoming wire to your account.
- Other Notices – set of notices including your statement being available online, overdraft notices, and loan payment notices.
- CD Matures – notifies you when your CD matures.
- Balance Limits – set up balance limits for your accounts. If you want to be notified when your account drops below or goes above a certain figure, complete the Balance Limit section of this page. Once completed, scroll to the bottom of the page and click “Submit”.
- Checks – you can have your BCT NetTeller account email you when a certain check clears your account. To set-up, select the account you want to watch. Next, enter the check number of the check you are watching for. Scroll to the bottom of the page and click “Submit”.
- My Personal Alerts – this section allows you to set-up your own alerts. Select the date you want to be emailed and enter a personal message. (ES: If you have a meeting on December 31, you can tell your account to email you on December 30 and remind you of the meeting). When message is complete scroll to the bottom of the page and click “Submit”.

### **RESET LOGIN COUNTER**

From here, you can reset the login counter for BCT NetTeller account. It will inform you that the counter has been reset. When you go back to the Account Listing page, your login count will be 0.

## **BILL PAY**

### **BILL PAY MENU**

**The following selections can be found in the Bill Pay menu. The Bill Pay menu is located across the second banner line. To select a menu option, simply click on the option.**

#### **VIEW SCHEDULE**

The View Schedule option will allow you to see all the payments you have set-up. The payments are listed in date order and will be removed from this list once paid. To edit a payment on this page, simply click on "Edit". This will allow you to change the date, frequency, memo and amount for the payment. To delete the payment, click on "Delete".

You will then have to confirm the deletion of your payment.

The "View Schedule" page also has a "Quick Edit" feature that allows you to quickly change the memo and amount for your bills. To quick edit payments, place a check mark beside each bill you want to change. Next, click "Quick Edit". When the new page opens, enter the new information for your payments. Once completed, click "Save Payments".

#### **NEW PAYMENT**

This page will allow you to set up a new payment. To select a payee, simply click on the menu located beside "Pay To". Your payee list will appear in alphabetical order. After you click the payee name, make sure that the name appears in the "Pay To" box. Next, enter the amount of your payment and then a memo to describe your payment.

You will have several frequency options: One-Time, Weekly, Bi-Weekly, Monthly, Semi-Monthly, Quarterly, Semi-Annually or Annually. If you select any choice other than "One-Time", you must enter an expiration date. The expiration date is the date you want the payment to stop. Click "Submit Payment".

*Note: The payment due date should be set-up five (5) business days prior to your bills' due date if the systems is ending a check and three (3) business days prior to your bill's due date if you are sending an electronic payment. To tell which type of payment you are sending, refer to the "Payee List" and look under the category titled "Payment Type". Business days are defined as Monday thru Friday, excluding Federal Holidays.*

#### **PAYEE LIST**

This page will list all payees you have entered into the system. To edit the account number or a description of a payee, click on "Edit". To delete a payee, click on "Delete".

*Note: If you have a payment set-up for a payee, you cannot delete the payee until the check is mailed, the electronic payment is sent or you delete the payment.*

#### **NEW PAYEE**

It is very important to have your bills close at hand when setting up a new payee. This will ensure you enter the correct address and account number information.

You are required to search the payee list prior to entering your payee information. Simply enter your payee's name and the state where the billed is mailed. Click "Search for Payee". Once the Payee Search Results load, either click one of the addresses given or create your own payee. To enter you own payee information, click the "Create New Payee" button located under and to the right of the Bill Pay Menu. Enter your payee's information into the system and click "Add Payee".

*Note: If you select a payee from the master list and the system will not accept the account number, return to the "New Payee" page and "Create a New Payee".*

#### **PAYMENT HISTORY**

You can view your payment history for the current month or enter a date range you would like to view. If you enter a date range, you will also have the option of selecting a particular payee to view. The system can either sort the

information by date or by payee. To select one of these options, click the circle to the left of the option. To view you results, click "Show Report".

*Note: The system retains history for a one-year period.*

**The BCT NetTeller and Bill Pay User Guide is designed to help you navigate the Internet Banking system more effectively. If you need any assistance or have any questions, do not hesitate to contact us at (304) 725-8431 or if out of local calling area (800) 296-8431. Thank you for interest in Internet Banking and helping us grow to serve you better.**

# BCT Business NetTeller Cash Management

Cash Management allows business customers to set-up administrators and users to send wires, originate ACH Files, upload NACHA files, and download business transactions into financial packages. Please review the following pages for detailed instructions on each Cash Management Tool.

## CASH MANAGEMENT SERVICE MENU

The following selections can be found in the Cash Management menu. This menu is located in the top-middle section of your online account.

### **Business NetTeller Login Screen**

The initial login screen is the same as a BCT NetTeller login screen. The ID and Password are assigned by the Bank and are used by all authorized users of the business. Business Customers can change this information, but must be sure that all users are given this information to login with.

### **Cash Management Login Screen**

For added security and to allow administration capabilities, Cash Management has an additional login screen. The ID and the initial Password is preset by the administrator. When the user signs on for the first time they are prompted to change the Password to a self chosen Password. The Password must be a 4 – 8 alphanumeric Password.

### **Transmit Wire**

The transmit wire page allows you to view and send wires already set u-up for your company. To send the wire, click the “Send” button located to the right of the wire information. If you like to set-up a new wire delete a wire, or change wire information, please refer to the account Activities selection “Work with Wire Instructions”.

## **ACH MANAGEMENT**

ACH allows your business the ability to collect recurring receivable electronically from any financial institution in the country. With ACH Origination capabilities, your business will enjoy increased efficiency at an affordable price. In addition, our staff will work one-on-one with you to make sure our ACH product first your needs. Please refer to the ACH Management section of this package for information on ACH set-up. If you have any questions, concerns, or comments, please contact us at (304)725-8431 or if out of local calling area (800) 296-8431.

## **UPLOAD ACH FILES**

If you are using a financial package that creates payroll or client files in NACHA format, you can upload these files to the online banking system. To upload the files, follow the instructions below:

- Select “Upload ACH files” for the Cash Management menu
- Enter the file name of the file you want to upload to the system (if you do not know the file name, click “browse” to locate your file)
- Click “Upload File”
- If you have problems uploading your NACHA file to this site, click the link “Here” for additional online instructions
- You will have to open your program in a text editor and copy the file to the space provided. When Complete, click “Upload File”
- If you are checking on the status of your download, click “View Upload Status” for the “Upload File” page.

## **Download**

Cash Management has an option to download a summary of all accounts listed on BCT NetTeller Cash Management. The information included in the download is Prior Day Balance Information, Prior Day Transactions, and Current Day Balance Information. To download transactions, follow the instruction below:

- Select “Download” from the Cash Management menu
- Click link at bottom of page to complete download

## Administration

The Administration selection allows business to set-up different account users with different account authorizations. To set-up a user, follow the instructions below:

- Enter User ID in the field provided and click “Add/Edit Cash Management User”.  
(Note: the User ID is name you select for each individual user. For instance, if you have an account manager named Sally Fields; I make her User ID “Sally”. You may also edit a user’s profile or delete a User from this page.)
- On the Edit Cash Management User Page:

### User Information:

- |                |  |
|----------------|--|
| User Name:     | Enter the user name  |
| User Held:     | If you need to hold a user for a particular time frame (i.e. – vacation), place a check in this box  |
| Password:      | Place a Password in this field for the user. Be sure to tell the user they will be prompted to change their Cash Management Password during their initial login session. |
| Wire Password: | Make this Password the same as their Cash Management Password.   |
| Wire Limit:    | If you want the user to send wires, place an authorized limit in this field. If you do not want the user to send wires enter \$0.00 in this field.                       |
| ACH Limit:     | If you want the user to originate ACH files, place an authorized limit in the field. If you do not want the user to originate ACH files, place \$0.00 in this field.     |
| Email Address: | Enter the user’s email address in this field.  |

### Allowed Access to the following:

Place check marks in the boxes beside the items you want your user to have access to.

### Allowed to View the Following:

Place check marks in the boxes beside the views you want the user to have access to view.

- Click “Update Cash Management User”. To cancel user input into the page, click “Cancel”.
- Confirm which accounts the user should has access to by clicking the box beside each account name.
- Click “Update Cash Management User”. To reset the form click “Clear”. To cancel user input, click “Cancel”.

## Account Menu Options

The account menu options allow you to view different aspects of your account. This menu is located beside each account listed on your BCT NetTeller Cash Management account. For directions on any of the following selections, please refer to page 4-6 of the BCT NetTeller and Bill Pay User Guide:

- View Account Information
- View Current Information
- View Statement and Notice Box
- View Range of Transactions
- View List of Scheduled Transfers
- View List of Stop Payments
- Enter Stop Payments
- Transfer Funds From This Account

To view prior day information and to define new wires, follow the instructions below:

### View Prior Day Information

This page allows your account information as of the close of business on the previous day.

### **Work with Wire Instructions:**

This page allows you to delete wires, edit existing wires or define new wires.

#### **To delete a wire:**

- Click “Delete” to the right of the wire you want to delete.
- When the new page loads, confirm delete by clicking the “Delete”. If you decide not to delete the wire, click “Cancel”.

To edit an existing wire:

- Click “Edit” next to the wire you wish to edit.
- Enter/Change in the wire information as follows:

Credit Account Number/Type:	Enter the account number you are sending the wire to. Select from the box beside the account Demand for Checking or Savings for savings.
Credit Account Name:	Enter the name of the account holder you are sending the wire to.
Credit Account Address:	Enter the address of the account holder you are sending the wire to.
Receiving Bank ABA Number:	Enter the routing number of the financial institution you are sending the wire to. (Note: If you do not know the routing number of the institution, click the binoculars located to the right of the input box to search for the financial institution by name for the routing number.)
Receiving Bank Name:	Enter the bank name receiving the wire
Receiving Bank Address:	Enter the address of the bank receiving the wire.
Remarks:	Enter any comments you want to display when the wire is sent.
Repetitive Wire/Code:	If the wire is repetitive, place a check in the box by clicking on it. Enter your wire Password in the box provided.
Amount:	Enter the dollar amount of the wire to be sent.
- Click “Submit”

#### **To define a new wire:**

- Click “Define New Wire”
- Enter the information as described above
- Click “Submit”

### **ACH Origination**

**ACH Origination gives your business the ability to collect recurring receivables electronically from any financial institution in the country. It also allows you to direct deposit into you employee’s accounts. For more information on ACH Origination, you may contact our ACH Department by calling (304)725-8431 or if out of local calling area (800) 296-8431. ACH Origination is a credit decision and must be approved by authorized lending personnel.**