Professional Business Bank

NetTeller® User Guide

How to Get Started

You can sign up for the NetTeller service by contacting your Account Officer at Professional Business Bank. You simply need to fill out our NetTeller Enrollment Form and return it to your Account Officer. After your enrollment form is processed, you will be assigned a NetTeller ID and a password, or PIN, along with instructions for activating your account. This will be forwarded to you by mail or courier.

To ensure a high level of security and performance, you will need a connection to the Internet, and a Web browser that supports 128-bit SSL encryption, such as Microsoft Explorer version 5.0 and higher or Netscape Navigator 4.7 and higher.

Internet Sign-On Screen

To begin banking online, go to our home page and log in by entering your NetTeller Online ID and Personal Identification Number (PIN). After you have entered your information, click on the LOGIN button to submit your sign-on information.

NetTeller Online ID

A 12-digit number is assigned to you by Professional Business Bank. Once you are set up, you can create an alias for your ID number that is easier for you to remember. This change can be done by going to the options menu in NetTeller. Your original NetTeller Online ID is issued at random by the system and cannot be changed.

NetTeller PIN

After your first successful login, you will be prompted to change your PIN. Your PIN can be any six to eight alphanumeric combinations.

Note: Each client is allowed three sign-on attempts. After the third invalid attempt, the system will lock you out. You will need to contact the bank to be re-established.

If you forgot your PIN, you will also need to contact the bank so that your PIN may be reset. Once you login successfully, you can change your PIN through the “Management” drop-down screen on the main page.

Account Listing Page (Main Page)

The Account Listing page is the first page you will see after you login. This page has general information about the bank at the top of the page and your account information at the bottom. As a security measure, the system will also show the last time you logged in and the total number of times you have logged in.

To view your account information you can select "Account Listing," then pick "Which Account". Then go to the drop-down menu to view

- your account information
- current transactions along with Images of your checks paid and deposits
- statement or note inbox
- range of transactions

You can also enter stop payments or transfer funds between established Professional Business Bank accounts.

At the dropdown section for "Account Listing" you may also view the following:

Management – This allows you to change the following:

- your NetTeller ID
- your NetTeller PIN
- account names
- your email address
- accounts displayed
- account listings

You can also edit the account activities displayed, edit your Watch List, and reset your counter.

Download – Allows you to download account transactions to a personal financial application.

Interest Rates – Displays current interest rates from Professional Business Bank deposit and/or loan products. Not all rates may be displayed. Please contact bank for details.

On the Account Listing page you may also use the tabs to email the bank with any questions or comments, use the HELP key to direct you through the NetTeller system, or exit the system.

Viewing Account Information

From the Account Listing page you can view all of the accounts you have set up to access through NetTeller. Initial account names are based on default system account descriptions. However, you can personalize the descriptions by going to the "Management" section on the Account Listing page and selecting Change Pseudo Account Name.

Use the drop-down menu to select how you would like to view the information for each account. All account balances are displayed in real time; therefore with each inquiry, if the balance changes, you will see the most current balance information.

Funds Transfers
This option is selected from the drop-down menu on the Account Listing page. To initiate a transfer between accounts you should:

Select the account to transfer the funds from by using the drop-down menu on the Account Listing page, and then select “Transfer from this Account” from the drop-down menu to the right of your account selection. Click the GO button to the right of the selection.

On the transfer funds page, select the account to transfer funds to by clicking on the check box next to the account name. In the Amount to Transfer box, enter the amount, including cents, that you would like to transfer.

Optional: If you wish to make the transfer a recurring scheduled transfer, select the frequency and dates from the available options at the bottom of the page. The default for transfers is “one time”.

To process your transfer, click on the Submit button at the bottom of the page. After you complete the transfer, a page displaying the information about the transfer and a confirmation number will appear. You should print this page for your records.

Account Management
The Account Management page gives you the option to change your PIN or personal ID (alias), reset your login counter, change account names, and change display options.

Change PIN
With this option you can change your PIN at any time and as many times as you wish. The PIN you choose must be six to eight numbers or letters in length. If you forget your PIN, contact the bank and we can reset it for you. You will be prompted to change your PIN upon your first successful sign-on.

Change Personal ID (Alias)
You can change your NetTeller Customer ID from the 12-digit bank-assigned number to something easier for you to remember. This alias must be between 4 and 12 characters long with no space or special characters. The ID cannot begin with a number, but may include numbers in it. All IDs are individual and no two persons may have the same one. If you choose an ID that has already been selected by another customer, you will be prompted to select another ID.

Reset Login Count
From here you can reset your counter for your NetTeller ID. It will inform you that the counter has been reset. When you go back to the View Accounts/Account Listing page you will see that your login count is 0.

Change Pseudo Account Name
Each account that you have access to through NetTeller will be initially set up with a default name created by the banking system. If you wish to change the name on any accounts to something more personal, you can do so here. Valid account names can include upper and lowercase letters, spaces, and any number between 0 and 9.

Display Options
You may select how many accounts you want displayed on the Account Listing page.

Download Transactions
NetTeller has an option to download account transactions into a personal finance application such as Quicken or Microsoft Money. You can also download your account information into a text file or spreadsheet format. To download transactions do the following:

From the Download Transaction page, select the account you would like to download transactions from.

Select the range of transactions to download.

Select the format for the type of software you are downloading to.

1. Open Financial Exchange (.OFX for Microsoft Money)
2. Open Financial Exchange (.QFX for Intuit Quicken)
3. Open Financial Exchange (.IIF for Intuit QuickBooks)
4. Personal Finance (.QIF)
5. Spreadsheet (.CSV)
6. Word Processing (.TXT)

Click on the Continue button to begin the downloading. The next page will give additional instructions on saving the file. Click on the link at the bottom of the page to complete the download.

Stop Payments
On the Stop Payment page, you may stop payments to a single payee. However, you can make the request to stop multiple payments. Simply enter the check date, the check number or range of numbers, and the exact amount of the check(s). Next, select the payee of the check(s) to stop. Press Submit. You will receive a confirmation that your request has been submitted through NetTeller.

Please print, sign, and return a copy of this request to Customer Service at Professional Business Bank, 199 South Los Robles, Suite 130 Pasadena, CA 91101. Customers are responsible for verifying that checks have not already been paid during prior statement periods. We are unable to stop payments on checks we've already received and paid.

After the written stop payment notice is signed and received by Professional Business Bank, your stop payment order is valid for six months and will not be effective after six months, unless the stop payment is renewed in writing.