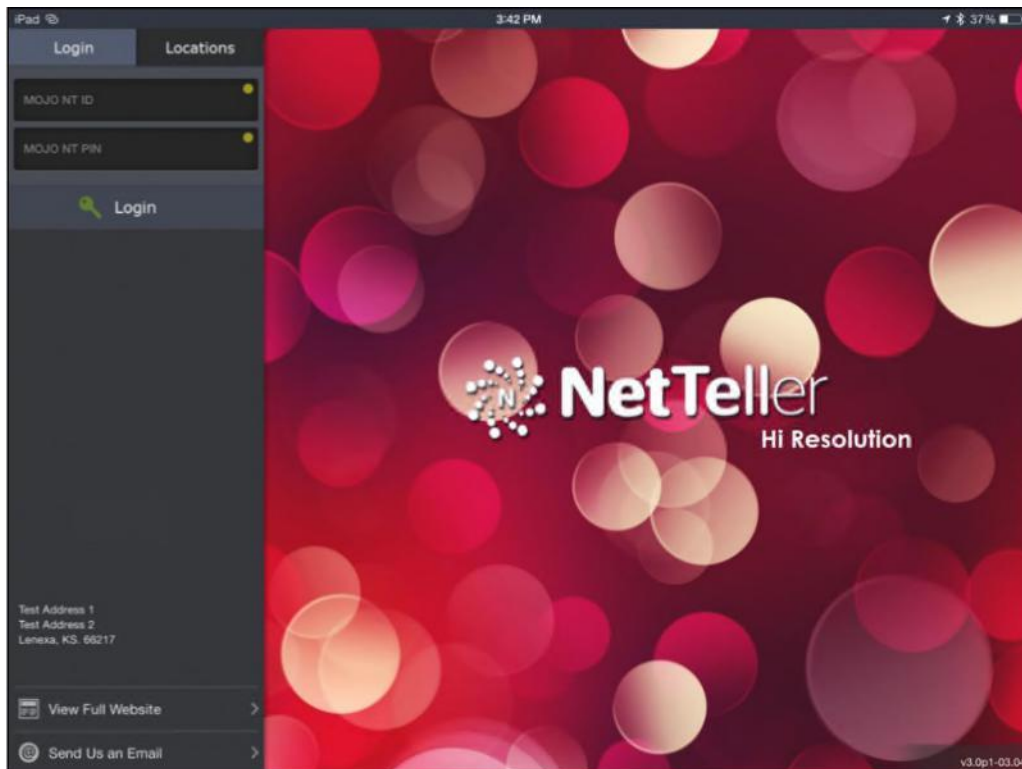
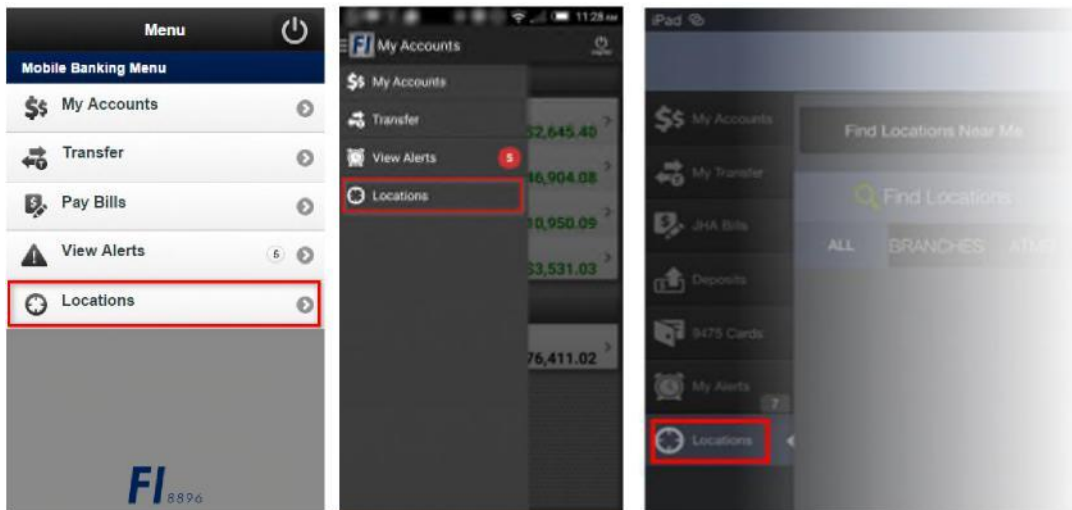


Login Screen

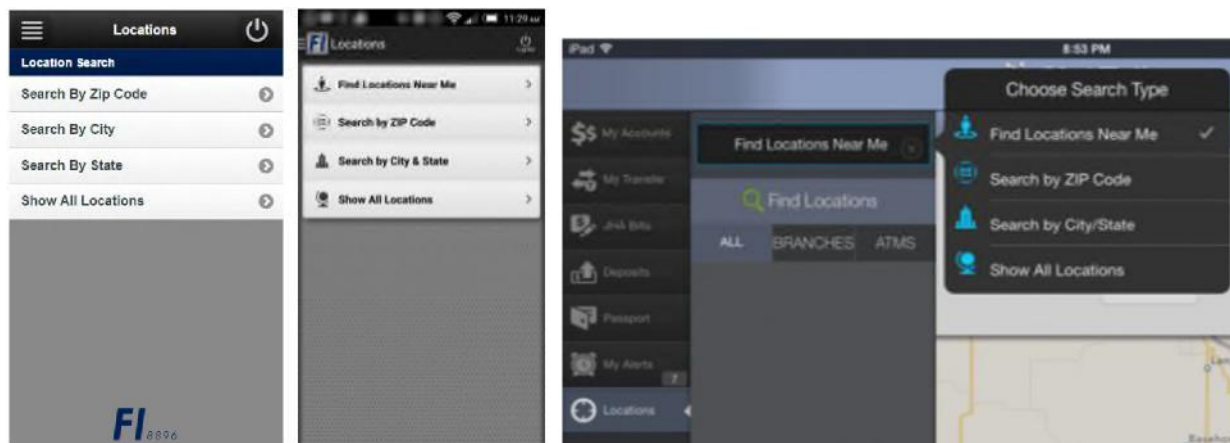


Locations

Locations are available from the login screen and from the main menu once logged in. Click **Show All Locations** or **Display All Locations** to see a listing of all branches and ATMs.



Search for locations by **Zip Code**, **Search By City**, **Search by State**, or **Show All Locations**.

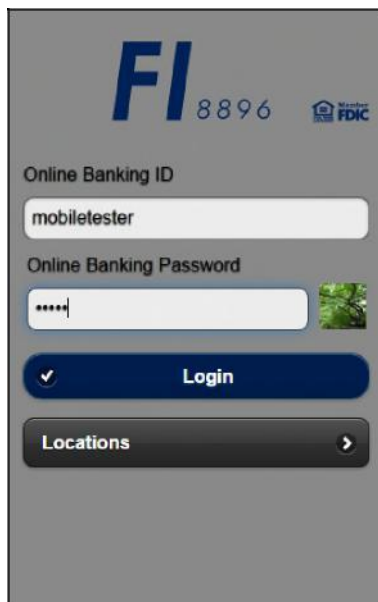


Selecting **Locations** options within the App logs you out of App and redirects you to the device's native map functionality.

Mobile Browser View

Log in to Mobile Banking

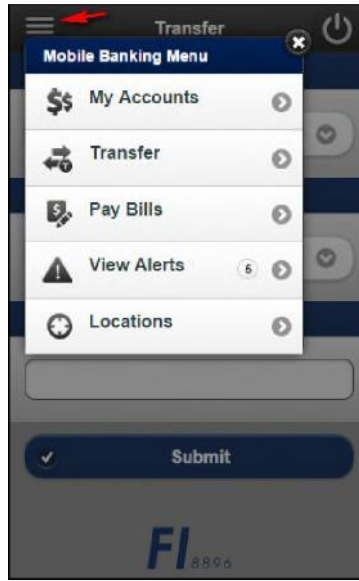
1. Navigate to Bank of Millbrook mobile banking site (<https://www.airteller.com/bankofmillbrook>)
2. Enter your NetTeller ID and Password to access mobile banking
3. Click Login

The screenshot shows a mobile banking login interface. At the top, there is a logo with the letters 'FI' in a large blue font, followed by the number '8896' and a small FDIC logo. Below this, the text 'Online Banking ID' is displayed above a text input field containing the username 'mobiletester'. Underneath, the text 'Online Banking Password' is displayed above a password input field with masked characters '****'. To the right of the password field is a small green square icon. Below the password field is a blue button with a white checkmark icon and the text 'Login'. At the bottom, there is a dark grey button with the text 'Locations' and a right-pointing arrow.

You could be challenged to answer your multi-factor authentication security questions after attempting to log in.

Navigating

Available activities are accessed using the menu icon.

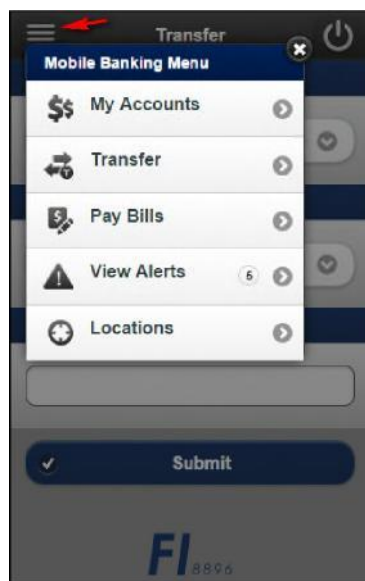


When viewing transactions or doing transfers and bill pay, swipe the screen up and down to access more accounts or payees.

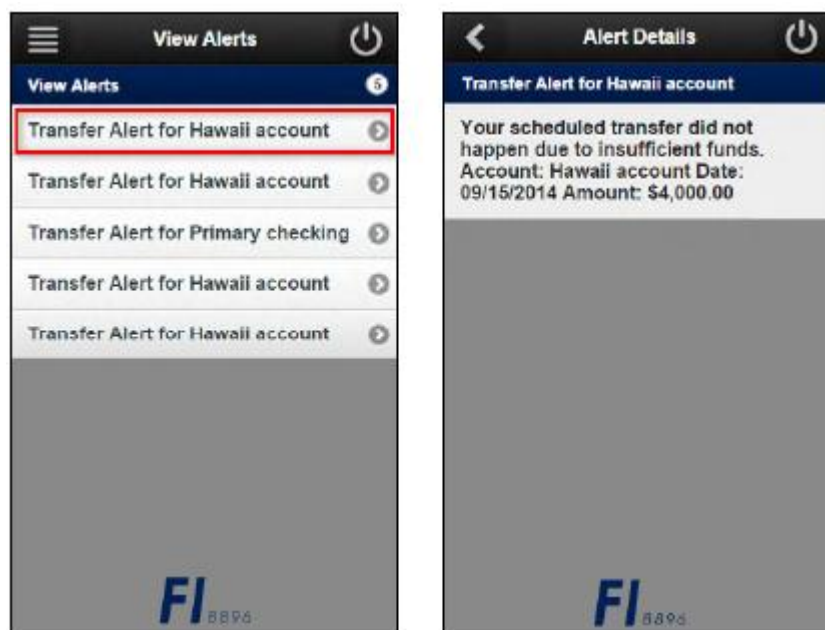
Reg DDA 0010 Balance: \$994,396.76	➤
Wires Account 0010 Balance: \$1,004,829.60	➤
Bus DDA 0013 Balance: \$1,000,083,988.56	➤
Reg DDA 0004 Balance: \$1,000,100,805.60	➤
Reg DDA 0005 Balance: (\$452,958,709.46)	➤
Bus DDA 0006 Balance: \$100,819,531.36	➤
Reg DDA 0007 Balance: \$1,427.34	➤
Reg DDA 0008 Balance: \$19,927.99	➤

Alerts

1. Select **Alert(s)** in the menu.

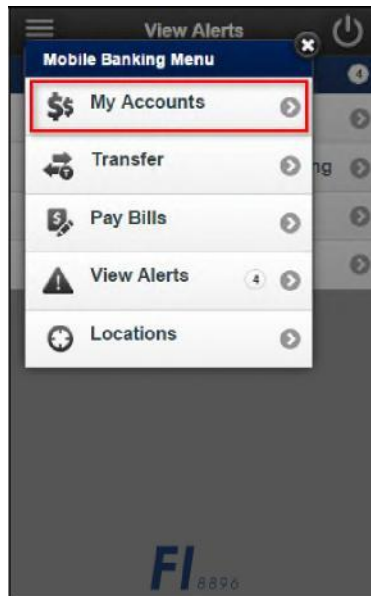


2. Select the alert name for more details.



Transactions

1. Select **Accounts** in the menu.



2. Select the account by clicking anywhere on its name. Scroll through the transactions by swiping up or down.

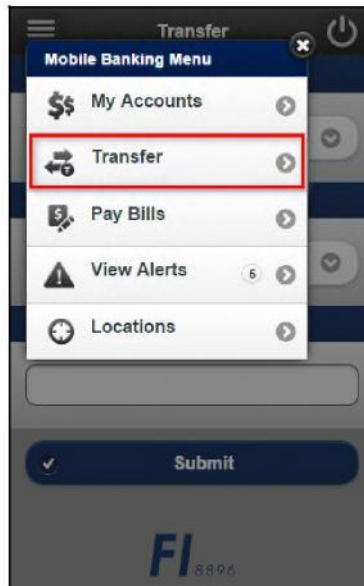


The Transaction display results are determined by your user display settings within NetTeller.

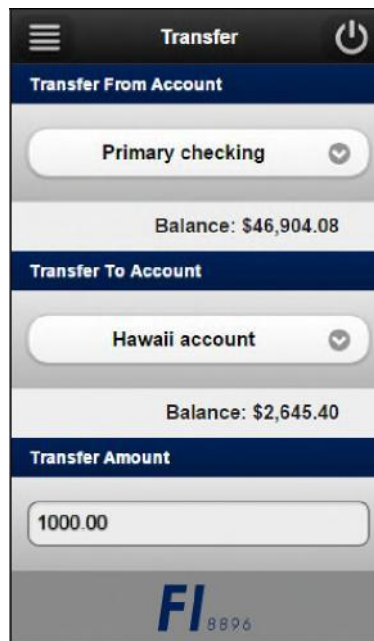
Transfers

One-time, immediate transfers can be made using mobile banking.

1. Select **Transfers** in menu.



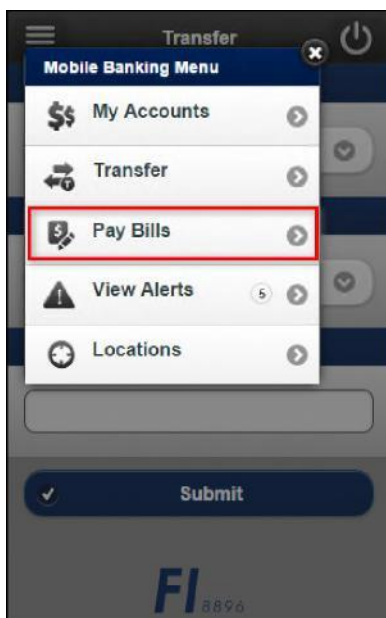
2. Select the account to transfer **From** and the account to transfer **To**. Fill in the dollar amount and press **Submit**.



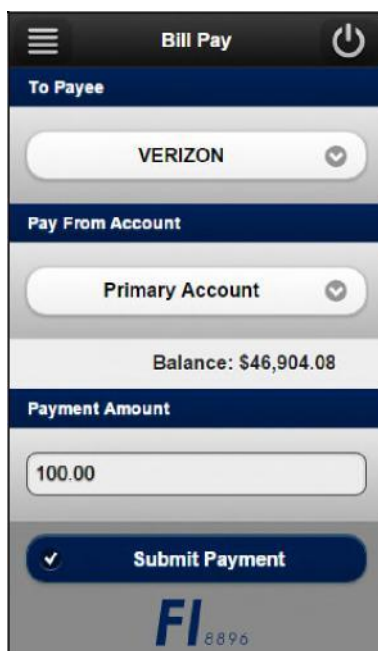
Bill Pay

One-time payments can be made through Mobile Browser. The payment date is immediate (unless entered on a non-processing day.) The payment processes at the next bill pay processing time.

1. Select **Bill Pay** in the menu.



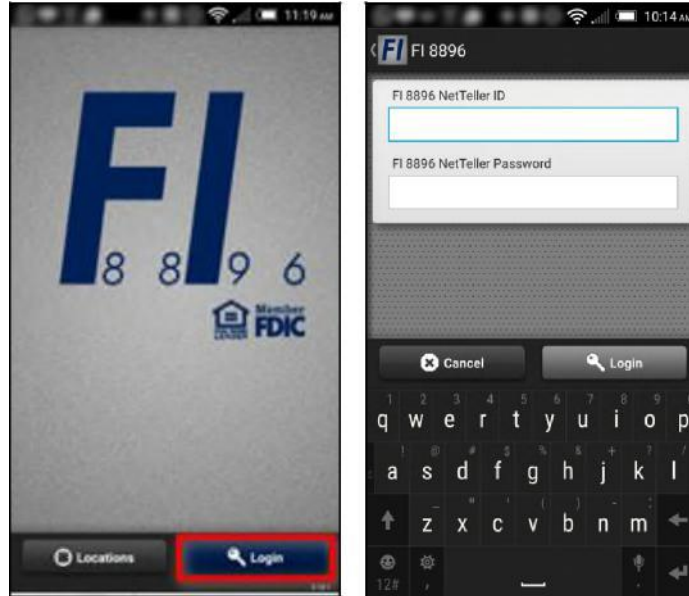
2. Select payee and the account from which to pay. Fill in the dollar amount and press **Submit Payment**.



iPhone & Android App View

Log in to Mobile Banking

1. Open the Bank of Millbrook App.
2. Select Login button
3. Enter your NetTeller ID and Password



You could be challenged to answer your multi-factor authentication security questions after attempting to log in. Unlike traditional NetTeller, this authentication challenge can occur only at login on your mobile device.

Email Prompting Options

Per the bank settings, periodically users may be prompted to make sure their current email address is correct on traditional NetTeller. Users are prompted per those settings in the mobile app. Email address changes made via the mobile app update the host record based on your FI's email update settings.

Submit does not become an active option unless a valid email address is entered in the field. Users can skip the email address prompt by selecting the **Not Now** button. They are prompted at each subsequent login if *Prompt at Login Until Collected* is set to **Yes** in *Email Prompting Options*.



Multi-Factor Authentication

If users are being prompted for recollection by Multi-Factor Authentication (MFA), they tap the *Select a question* prompt and select a randomly-generated question from the list of options and supply the answer. This is repeated until all three questions and answers are entered. The user then taps **Submit** or **Continue**.

Users whose FIs offer MFA Premium Plus see a second screen during collection to enter their number for the out-of-band callback option. After entering up to four phone numbers, users click **Submit**.

Unlike traditional NetTeller, there is no review screen to review collection authentication data.

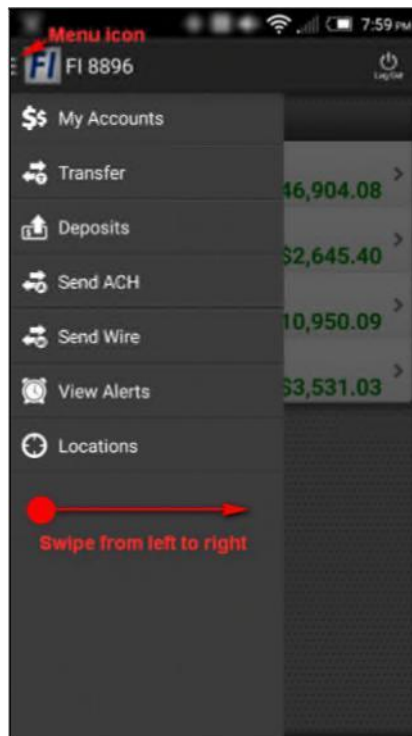
Authentication items selected via the *Mobile Banking* app also apply to traditional NetTeller if challenged.

The image shows two screenshots of the MFA process. The left screenshot is titled 'Please establish three challenge questions and answers below.' and shows three questions: 'Question One', 'Question Two', and 'Question Three'. Each question has a 'Select a question...' prompt and an 'Answer' field. The right screenshot is titled 'Select Question One' and shows a list of questions with radio buttons for selection: 'What was the make of your first car?', 'What is your father's middle name?', 'In which city was your spouse born?', 'What was the last name of your first grade teacher?', 'What is the last name of your first boyfriend or girlfriend?', 'In which city was your grandmother born (father's mother)?', 'In which city was your grandfather born (mother's father)?', and 'In which year did you...'

The image shows a screenshot of the 'Please set up at least one call back verification phone number.' screen. It has fields for 'Mobile', 'Home', 'Home', 'Work', and 'Other'. The 'Mobile' field is filled with '(816) 555-5555'. There are 'Back' and 'Submit' buttons at the bottom. A text box at the bottom states: 'Only applies to FIs with MFA Premium Plus.'

Navigating

Access available actions by tapping the menu icon in the upper-left hand corner or swiping from left to right after having logged in to the app.

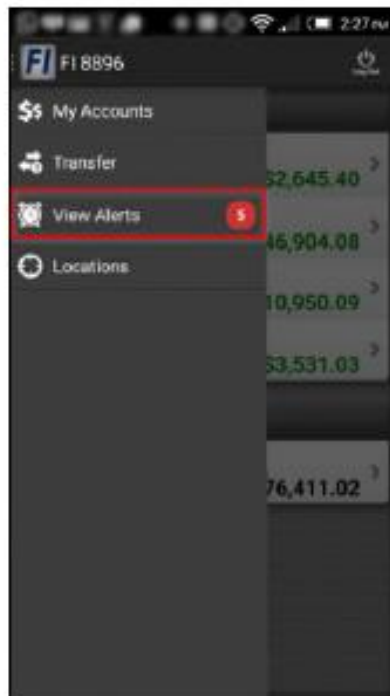


When viewing an account or activity list, swipe the screen up and down to access complete list.

\$29,392.67		\$132,296.03	
Current Balance		Available Balance	
Transactions			
Outgoing Wire Transfer - EOD		(\$5.00)	
01/08/2015	Balance	\$29,913.12	
Outgoing Wire Transfer - EOD		(\$1.15)	
01/08/2015	Balance	\$29,918.12	
Outgoing Wire Transfer - EOD		(\$5.00)	
01/08/2015	Balance	\$29,919.27	
Outgoing Wire Transfer - EOD		(\$5.45)	
01/08/2015	Balance	\$29,924.27	
Outgoing Wire Transfer - EOD		(\$2.02)	
01/08/2015	Balance	\$29,929.72	
Outgoing Wire Transfer - EOD		(\$1.81)	
01/08/2015	Balance	\$29,931.74	

Alerts

1. Tap the alerts option from the menu.

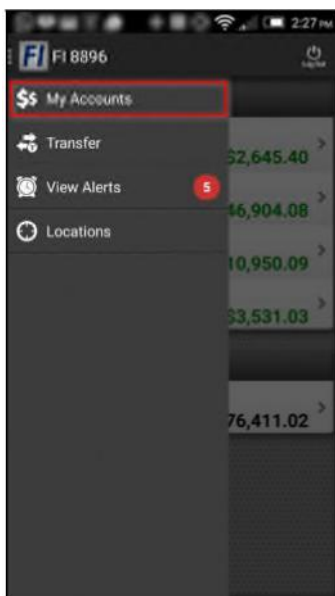


2. Select the alert name for more details.

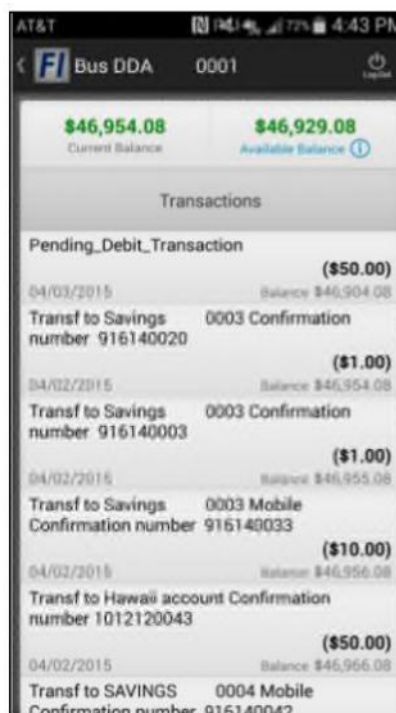
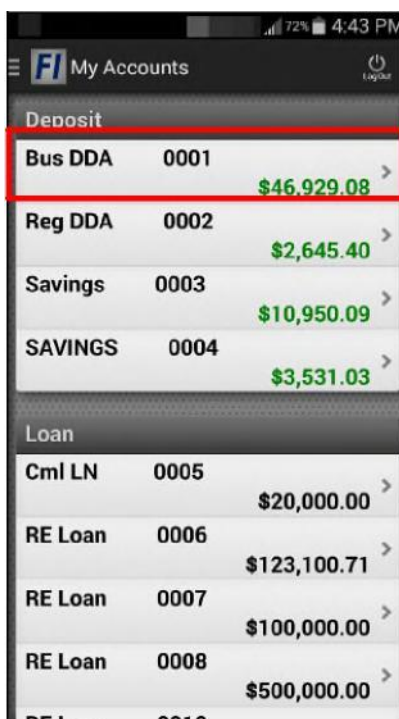


Transactions

1. Tap the accounts option from the menu.



2. Select the account by clicking anywhere on the name, balance, or >. Scroll through the transactions by swiping up or down.



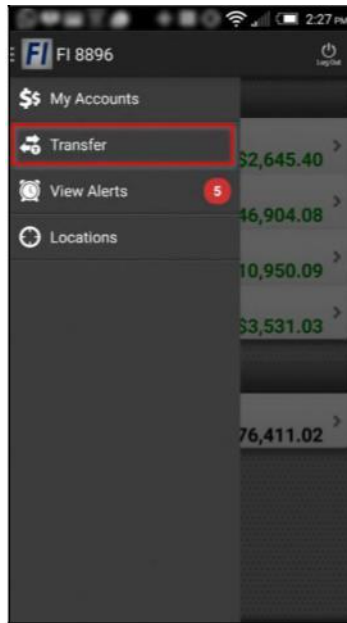


Balance display results are determined by user display settings defined by your FI within traditional NetTeller (e.g., If the FI has Current and Available Balance enabled on the core, then both amounts will display at the top of the transactions list. If only Available Balance is set to **Y**, then only Available Balance will display.). Available Balance link details t

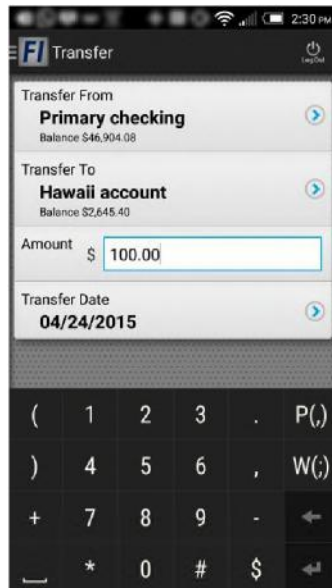
Transfers

One-time, immediate transfers, and future-dated transfers are available with iPhone and Android Apps version 3.0 and above.

1. Select the transfer icon from the menu.



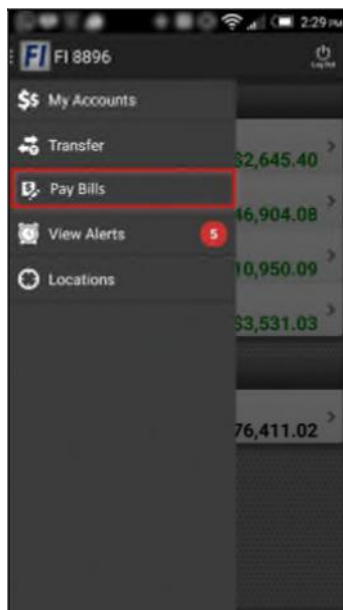
2. Select the account to transfer **From** and the account to transfer **To**. Fill in the dollar amount, select a transfer date, and press **Submit**.



Bill Pay

One-time and future-dated payments can be made with iPhone and Android Apps version 3.0 and above.

1. Select the bill pay option from the menu.



2. Select the account from which to pay. Select the payee. Fill in the dollar amount, select the payment date, and press **Submit**.



Due to differences in mobile devices, screen shots in this document may vary from actual appearance.

Pay Bills

Payee
AMERICAN HONDA FINANCE...

Pay From Account
15678dda
\$7,321.94

Payment Amount
521.00

Process Date
10/18/2013
Est. Arrival 10/23/2013

Memo
car payment

Cancel Submit

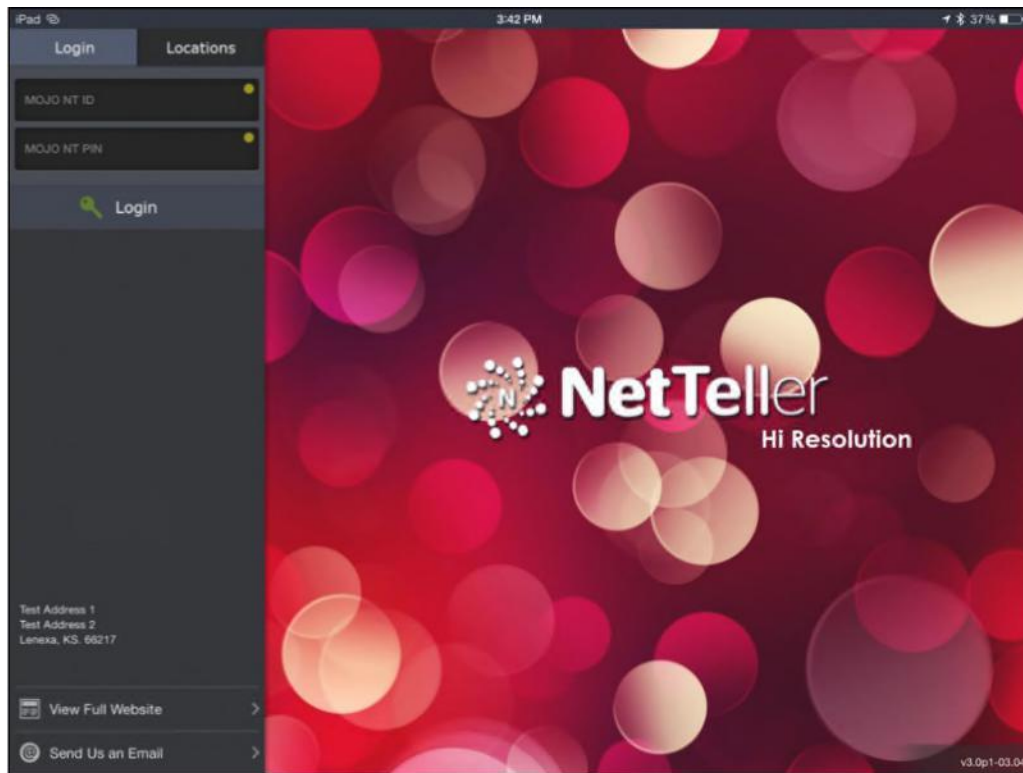


Immediate payments process at the next bill pay processing time.

iPad View

Log in to Mobile Banking

Upon opening the app, the landing screen appears.



The predominant area of the screen is a graphic image created by the institution and uploaded during the app branding process. To the left of this image, various options appear:

Login/Locations: If the institution has Locations established for Mobile Banking, the user can toggle between the login fields and the Locations search options. The Locations feature is also accessible after logging into the app.

ID/PIN: Enter standard NetTeller ID and password to log into the app. Actual field labels are based on your general Mobile Banking settings.



As with Mobile Banking's browser, iPhone and Android apps, users may experience a Multi-Factor Authentication (MFA) challenge upon logging in.

Address: The institution's address as established during app branding.

View Full Website: Tapping this launches the iPad's iFrame internal browser session, redirecting users to the institution's website.



If users attempt to access traditional NetTeller via this link, activity is not supported in the iFrame internal browser.

Send Us an Email: Tapping this opens the iPad's default email program and displays a blank email form addressed to the institution. The receiving email address is established during app branding.



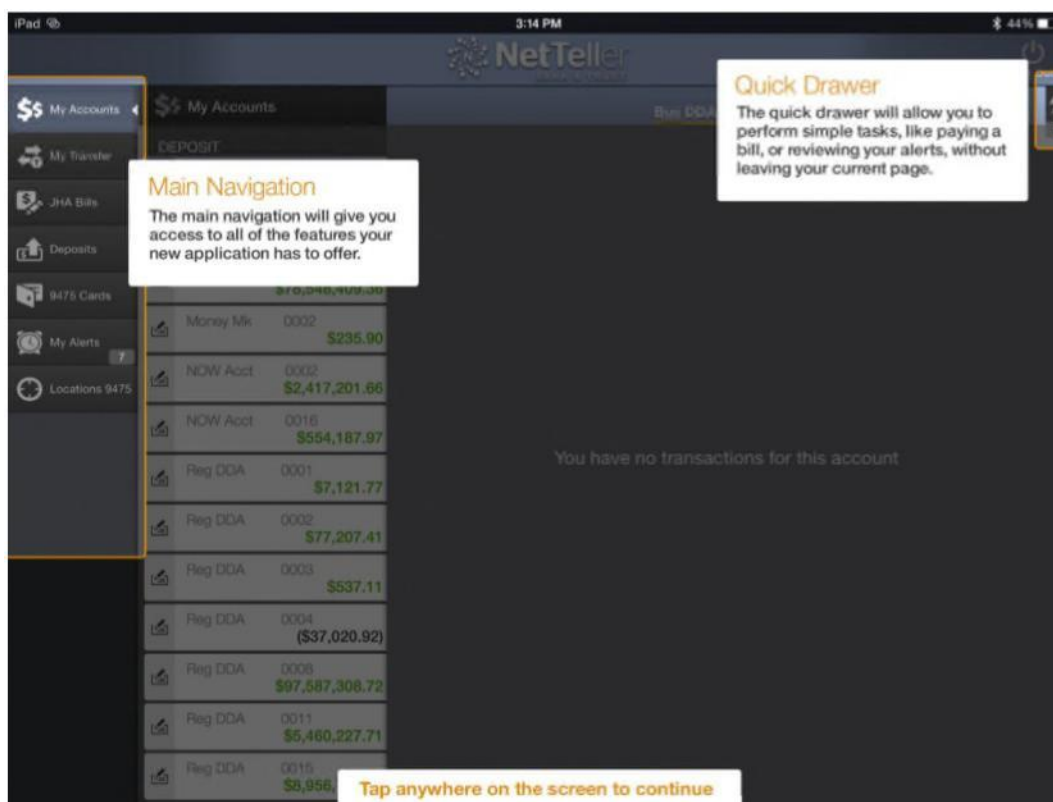
You could be challenged to answer your multi-factor authentication security questions after attempting to log in. Unlike traditional NetTeller, this authentication challenge can occur only at login on your iPad.

Navigating

Upon successfully logging into the app for the first time, the user will see a help overlay guide to the app's navigation.

The Main Navigation displays down the left side of the app and shows functionality available to the user. Tapping any of those menus provides access to specified functionality.

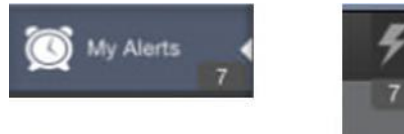
The Quick Drawer (referred to as the “drawer” in the rest of this guide) is accessible by tapping on the lightning bolt icon seen in the upper right corner of the app. A panel, or a drawer, slides into view and provides quick access to alerts, a bill payment and a transfer widget. The drawer provides convenient access to those popular functions without requiring the user to leave the current menu. For example, the user may be viewing account transactions and decide to make a transfer. Using the drawer allows the user to create that transfer without having to navigate away from transactions. Hide the drawer by tapping the lightning bolt icon again.



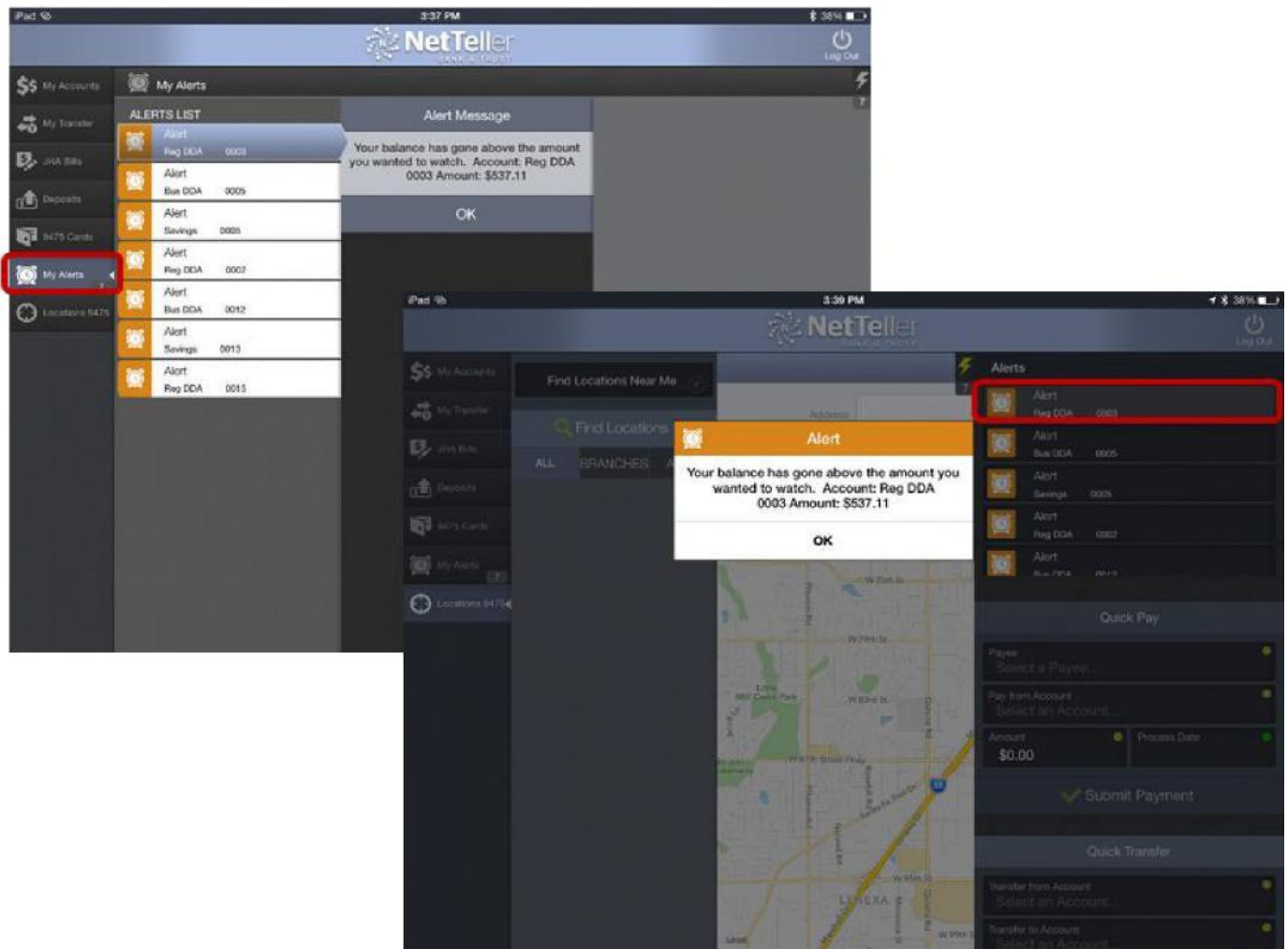
Navigation introduction closes when the user taps anywhere on the screen.

Alerts

If unread alerts exist, an indicator displays on the My Alerts menu and beneath the drawer toggle (lightning bolt). In this example, 7 unread alerts exist:



View alerts by tapping the Alerts menu or by opening the drawer, then tap the individual alert to read it.



Transactions

The main landing page after logging in is My Accounts. A list of accounts tied to the NetTeller ID appears, along with the balance. Deposit accounts are listed first, followed by loans. Swipe up or down to view additional accounts.



The balance displayed is consistent across all Mobile Banking platforms and is based on general NetTeller parameters.

DATE	TRANSACTION NAME	AMOUNT	BALANCE
1/8/2015	Outgoing Wire Transfer - EOD	(\$1.11)	\$102,727.63
12/30/2014	Trsf from Reg DDA 0007 Mobile Confirmation number 1...	\$25.80	\$102,728.74
12/10/2014	Transf to Reg DDA 0003 Mobile Confirmation number 1...	(\$1.00)	\$102,702.94
12/10/2014	Transf to Reg DDA 0003 Mobile Confirmation number 1...	(\$2.50)	\$102,703.94
12/10/2014	Transf to Reg DDA 0001 Mobile Confirmation number 1...	(\$2.50)	\$102,706.44
12/10/2014	Trsf from Reg DDA 0003 Mobile Confirmation number 1...	\$1.00	\$102,708.94
12/10/2014	Trsf from Reg DDA 0003 Mobile Confirmation number 1...	\$1.25	\$102,707.94
12/10/2014	Trsf from Reg DDA 0001 Mobile Confirmation number 1...	\$25.00	\$102,706.69
10/2/2014	Transf to Reg DDA 0001 Mobile Confirmation number 8...	(\$1.25)	\$102,681.69
10/2/2014	Trsf from Reg DDA 0001 Mobile Confirmation number 7...	\$10.00	\$102,682.94
7/11/2014	Deposit	\$871.94	\$102,672.94
7/11/2014	Check Reversal	\$1,948.99	\$101,801.00

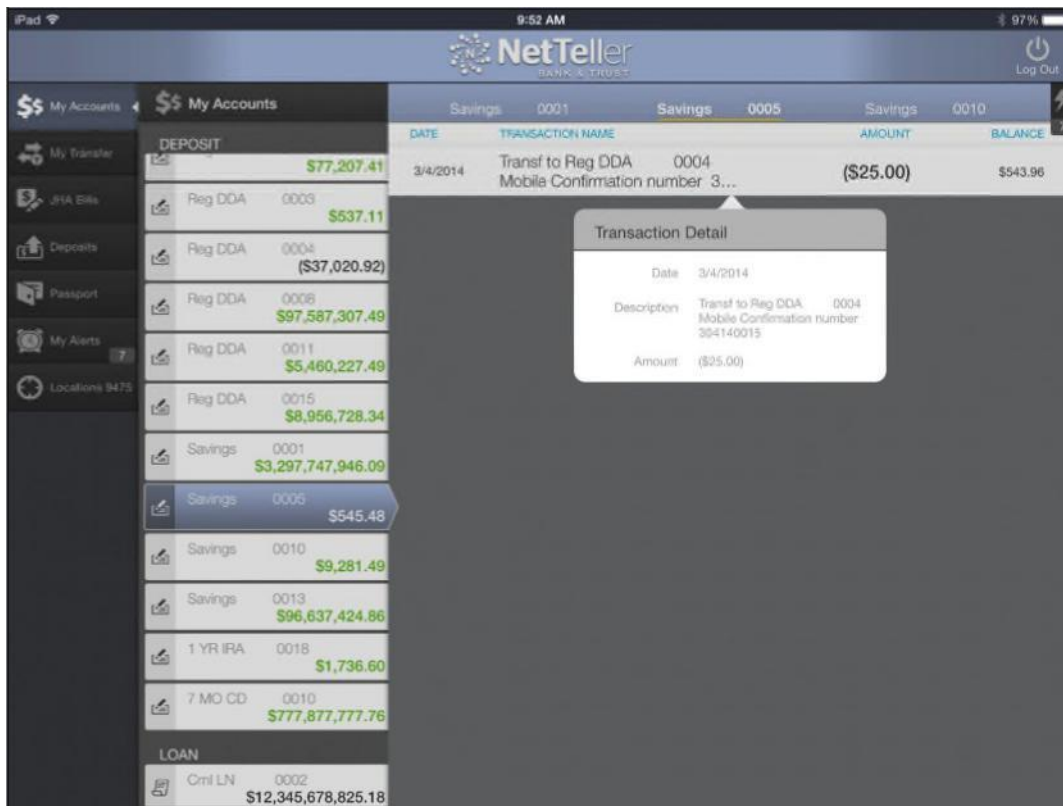
Tapping on an account displays that account's transactions. Swipe up and down to scroll through additional transactions.

Users can also quickly move through transactions for various accounts by swiping left or right across the top:



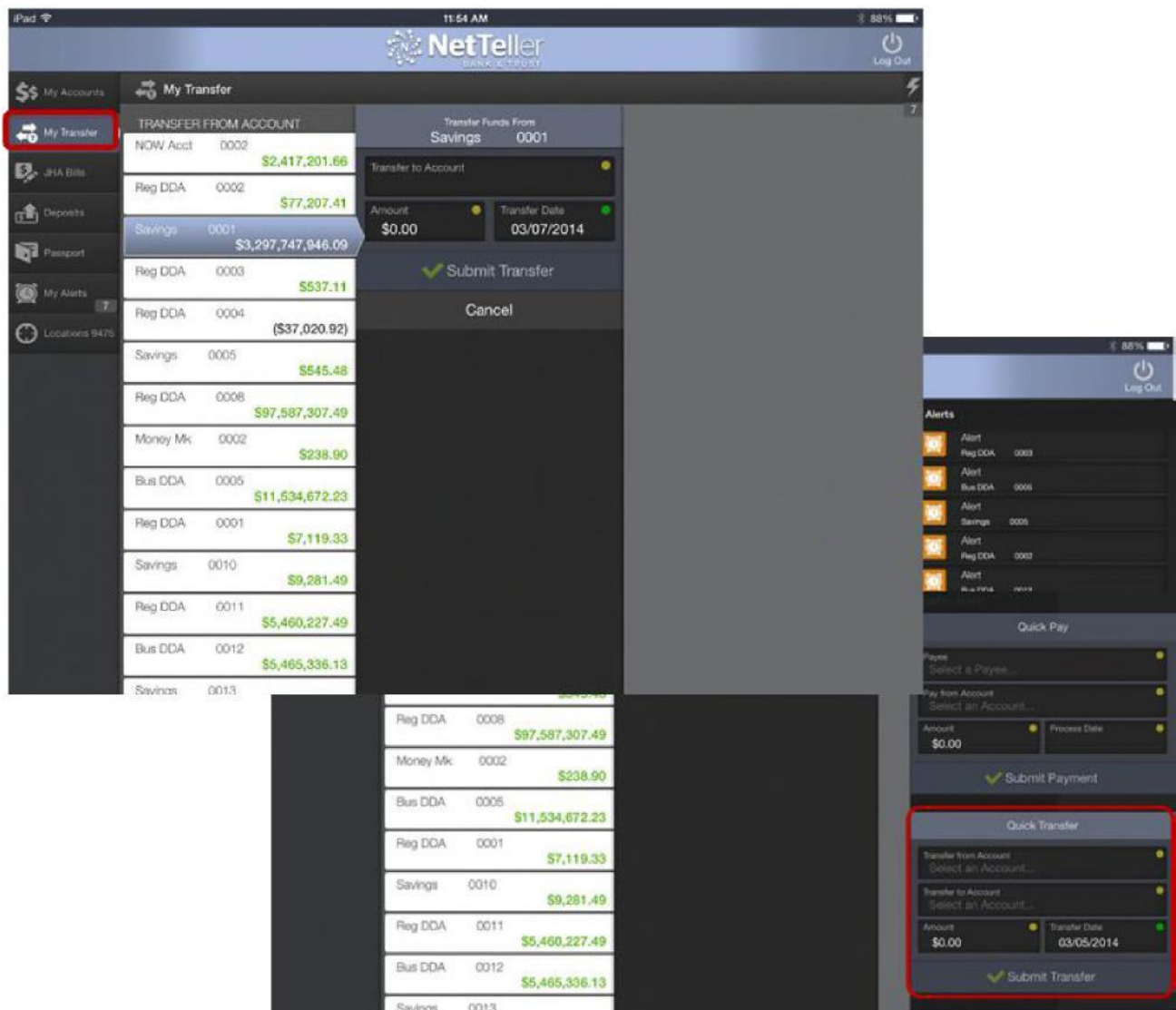
The number of transactions displayed is consistent across all Mobile Banking platforms and is based on the user's NetTeller display settings.

Tapping a specific transaction displays additional detail, if available:



Transfers

Transfers can be made through the main My Transfer menu on the left or through the Quick Transfer widget in the drawer (accessible through the lightning bolt icon in the upper right).



Regardless of manner of access, the transfer process is as follows:

1. Tap the **Transfer from** account.
2. Tap the **Transfer to** account.
3. Tap the **Amount** field. A numeric keypad displays; enter the dollar amount of the transfer.
4. Tap the **Transfer Date**
the desired transfer date.
5. Tap **Submit Transfer**.
6. A confirmation message displays. Tap **OK** to acknowledge the message. The mobile number entered during Mobile Banking enrollment may receive a text message confirmation,

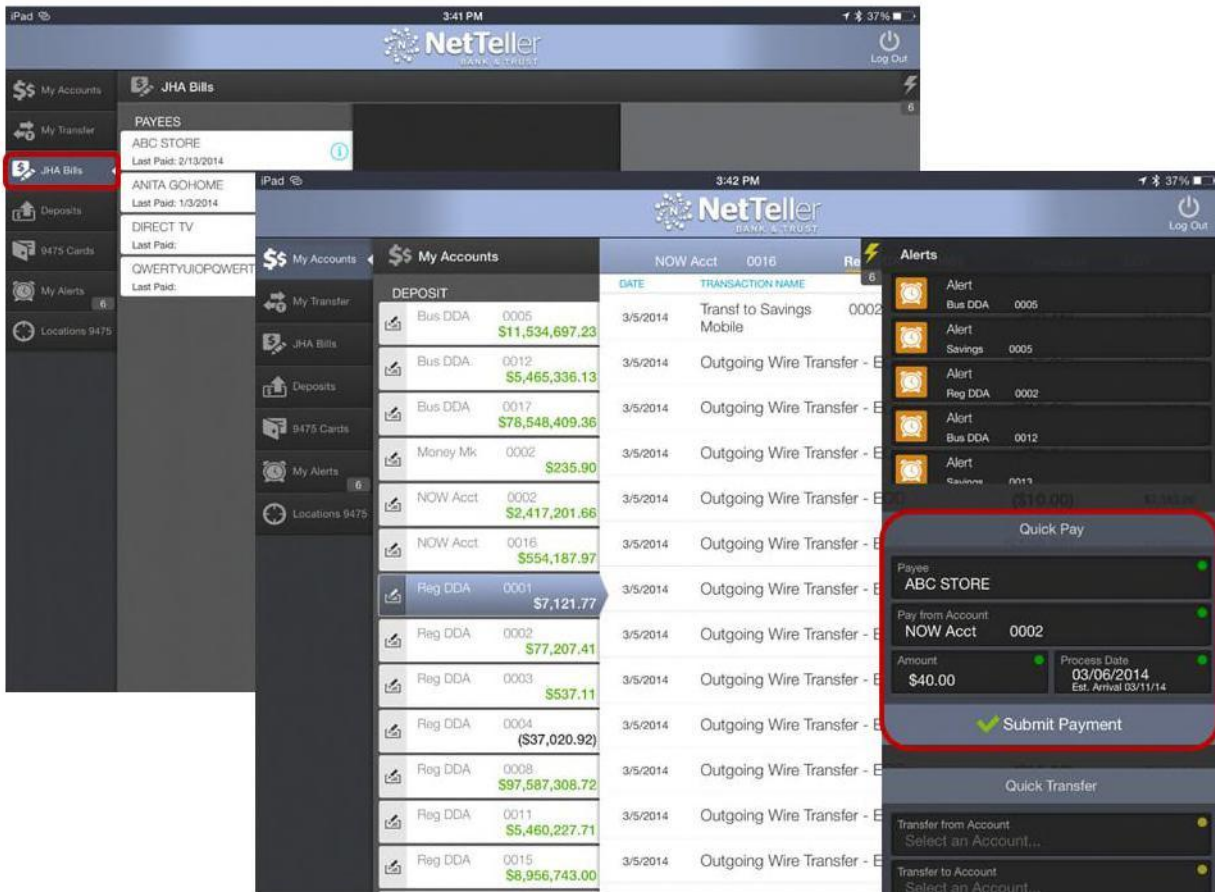
Bill Pay

If the user is enrolled for JHA Bill Pay or iPay, bill payments can be scheduled through the iPad app.



Adding or editing payees, editing scheduled payments, or establishing recurring payments is completed through traditional NetTeller.

Payments can be established through the Bill Pay menu on the left or by tapping the lightning bolt icon to open the drawer.



Tapping the "i" icon displays details about the payee:

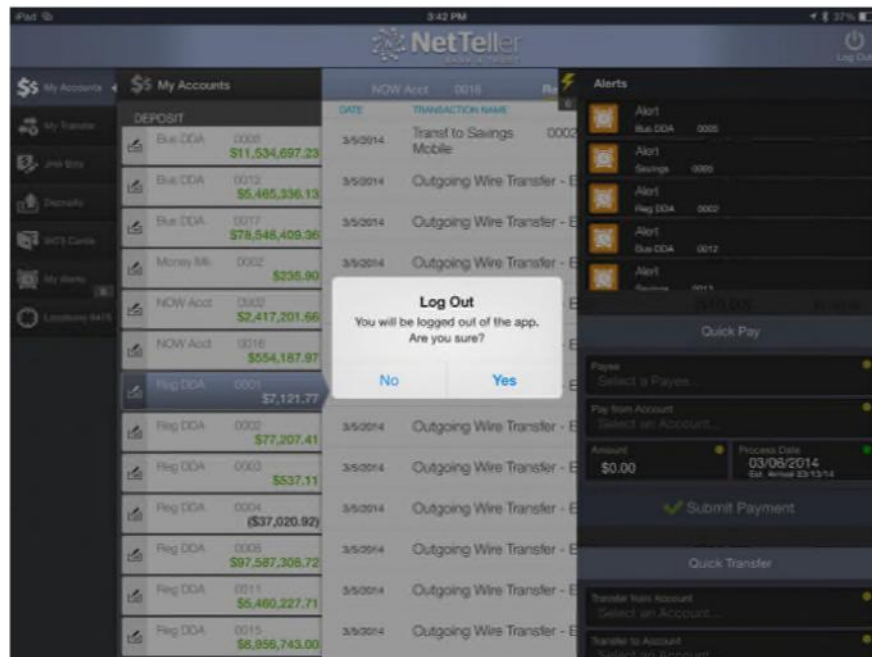


Regardless of manner of access, the bill pay process is as follows:

1. Tap the **Payee**.
2. Tap the **from** account.
3. Tap the **Amount** field. A numeric keypad displays; enter the dollar amount of the payment.
4. Tap the **Process Date** field, A calendar displays, with today's date shown in red, Tap the desired date.
5. Tap **Submit Payment**.
6. A confirmation message displays. Tap **OK** to acknowledge the message. The mobile number entered during Mobile Banking enrollment may receive a text message confirmation, depending on the user's enrollment settings.

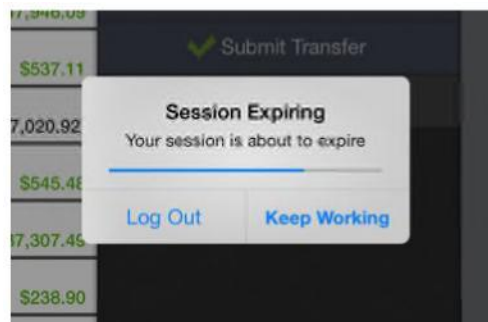
Logging Out

Tapping the Log Out icon in the upper right corner of the app displays a confirmation:



Tapping **Yes** redirects the user to the app's launch page.

A user may also time out if no activity was detected in the last 10 minutes. A message displays:



Keep Working starts the session timer over and keeps the user logged into the app. **Log Out** redirected to the app's launch page. If no action is taken, the user is logged out and redirected to the launch page once the countdown is complete.