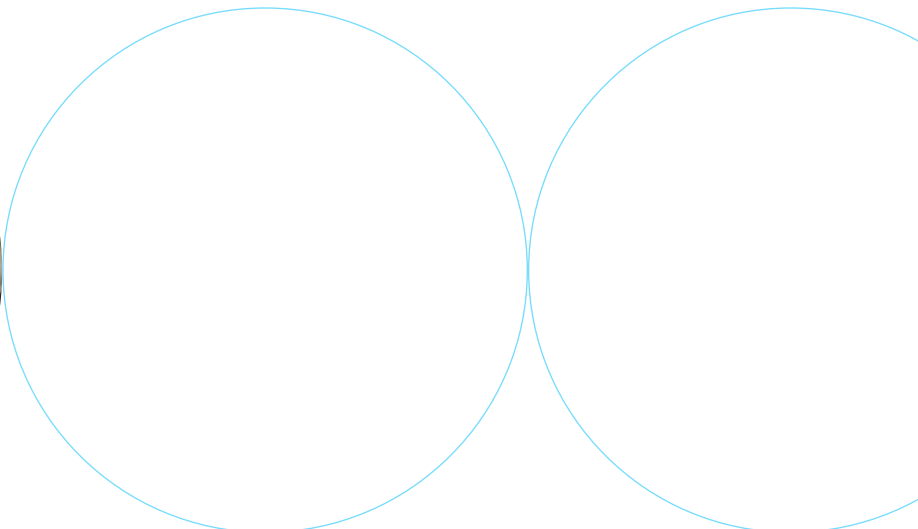


# Banno™ + NetTeller™

## Welcome to Banno

As an integrations platform, Banno aggregates existing services—from Jack Henry and other Fintech mavens—to build the most relevant holistic digital banking solution for community financial institutions. Jack Henry's NetTeller is one of Banno's most integral underlying services.



# what can I expect while running Banno with NetTeller?

Banno integrates with NetTeller for the following:

## Enrollment

Several calls are made to the NetTeller host via both the NetTeller Business Service Layer (BSL) Service and jXchange during enrollment in Banno Online™ or Banno Mobile™. Banno relies on the BSL to determine if the user information we collect and pass belongs to an existing customer, identify whether they're already enrolled, create and assign a NetTeller ID to a customer, and create a username and password for the NetTeller ID.

## Authentication

### Credentials

Banno users authenticate using NetTeller credentials. The username and password entered by the user are passed to NetTeller via jXchange, and NetTeller responds to indicate if the credentials are valid.

### NetTeller ID and Password Statuses

When an incorrect password is entered for a user three times, the corresponding NetTeller ID becomes locked out. Banno services detect this locked out status via the NetTeller BSL services.

If a user does not access NetTeller or Banno for a period of time, their NetTeller ID may become dormant. Banno services detect this dormant status via the NetTeller BSL service.

When a locked out retail NetTeller ID is unlocked via NetTeller Back Office, the Banno user will use their temporary PIN ( a configurable code with a default value of the last four digits of TIN) to sign in, and they will be required to set a new password. Banno services detect this "needs reset" status via the NetTeller BSL service.

When a password expires and must be changed, the status is detected via the NetTeller BSL service.

### Username and Password Rules

For account recovery, change username, change password, expired/needs reset password, or creation of credentials during enrollment, the username and password rules are set in NetTeller Back Office. Banno services retrieve the rules via the NetTeller BSL service.

## Entitlements

A Banno retail user's account entitlements can be set under the NetTeller menu in your core (SilverLake and CIF 20/20). This impacts the accounts the user can view and their ability to perform specific actions, such as stop payments or transfer. Banno services retrieve these entitlements from the following sources:

### Stop payment (Banno User)

- NetTeller BSL

### Account entitlements\* (Banno Cash Management User)

- jXchange
- NetTeller BSL
- NetTeller mobile API

### Permissions and limits for ACH and for wire transfer\*

- NetTeller BSL

*\*Can be set in NetTeller online banking for Mobile-only customers using NetTeller for online banking, via the cash Cash Management SSO for Banno Online Customers, or through NetTeller Back Office.*

## Other Features and Functionality

### Updating user and account information

When a Banno user updates their email, the information is updated on the user's NetTeller ID via the NetTeller BSL service. NetTeller then updates the information in core (based on the setting in *NETPAR Option 1 > Email/Text Options > Update Customer E-Mail* for SilverLake and CIF 20/20, or the *NETTBK setting for field 104* in Core Director).

When a Banno user updates an account name, the information is updated in the NetTeller host via the NetTeller BSL service.

### ESI

Banno authenticates a user with ESI by generating a JhaAuthToken via the NetTeller BSL service which is handed off to ESI for validation / authentication.

### Stop Payments

Entitlements for stop payments, as well as submission of stop payment requests, are handled through the NetTeller BSL service.

**Business Bill Pay**

Relevant cash management user information required for this feature is retrieved via the NetTeller BSL service.

**Closed Accounts Display**

For financial institutions that are configured to use the NetTeller BSL for entitlements, Banno will honor the number of days to show closed accounts parameter under NetTeller > Internet Banking Master File Maintenance.

**Cash Management**

Cash Management users must use their SSO ID and password to access Banno.

Banno can be configured to block cash management users from being able to sign in.

In order to view an account in Banno Apps, a cash management user must have the "Transaction Inquiry" permission enabled through NetTeller.

**Dormancy**

When Banno users sign in or sync their app, the activity is logged in NetTeller so the NetTeller ID does not become dormant. This interaction happens via the NetTeller BSL service.

The "Dormant Days" and "Days to Delete" parameters under NetPar > General Parameter Maintenance are utilized for NetTeller IDs for Banno users.

When a NetTeller ID is dormant, they are blocked from logging into Banno. As long as your financial institution has the consumer status check feature enabled, dormant users are also logged out of the mobile apps on sync.

# FAQs

## Does NetTeller Offline Mode impact Banno Apps?

Due to Banno Apps' integration with NetTeller, Banno users will not be able to log in when NetTeller is in Offline Mode. Mobile users who are already authenticated will have limited access and data retrieval through sync during Offline Mode.

## Do Banno and NetTeller process transfers in the same way?

While there is some overlap in the services used by each product, Banno's transfer functionality is distinct and different from NetTeller. For more details, see the Transfer feature documentation.

## Can my financial institution run both NetTeller and Banno Online for our Online Banking solution?

Technically yes, but doing so can degrade your users' experience. Here's how:

### Transfers can get ugly

- **Internal Transfers:** Unlike NetTeller, Banno Apps run future-dated and recurring internal transfers on the AFT system, meaning transfers scheduled in Banno cannot be edited (or in some cases, viewed) in NetTeller and vice versa.
- **External Transfers:** At the time of conversion to Banno Apps our implementation coordinators retrieve your users' verified external transfer accounts and velocity limits, sparing you and your users from repeating work. As this is a one-time transfer, any additional transfer accounts set up in NetTeller would be valid, but not visible inside Banno Apps. Due to the discrepancy, users may unknowingly duplicate transfers set up in different apps.

### Self-enrollment can only be enabled for one platform at a time

In order to keep a reliable record of your users, only one platform is authorized to enroll new users. New users trying to access NetTeller will be blocked from enrollment.

### Differing security methods can cause user confusion

Banno utilizes 2FA (confirming a user's identity by requiring two of three pieces of evidence: something you have, something you know, or something you are), while NetTeller uses multi-factor authentication (security questions). Since these security methods are specific to each platform, users will have to track and maintain two separate sets of additional security details, rather than having an ideal, unified experience.

**Alerts from Banno are different than those sent from NetTeller**

Banno and NetTeller each have unique alerting systems, both in how they function and the alerts available. Alerts set in one system will not appear in the other, leaving users with an uneven experience.

## bring it all together into one experience

Let's talk about this together. [digitalexperience@jackhenry.com](mailto:digitalexperience@jackhenry.com)

For more information about Jack Henry, visit [jackhenry.com](https://jackhenry.com).