Mobile Banking Functionality Matrix

Type of Mobile Access	View List of Accounts	View Account Balance		View Account Alerts	Make Bill Payments	Bill Payments	Make Inter- Account Transfers	Make Loan Payments by Transferring Funds		View Statements	View Check Images	Transmit Online Wires	Initiate ACH Batches
Retail Netteller App	Х	х	X	Х	х		X	х	х	Х	Х		
Business Cash Management App	x	Х	Х	Х	Х		Х	Х	Х	Х	Х	Х	x
Retail Netteller Web	х	Х	Х	Х		Х	X	Х	Х				
Business Cash Management Web	х	Х	Х	Х		Х	Х	Х	Х			Х	х
Text Banking	x	Х	Х										