



BSB 802 318

Telephone: (02) 63622944

Facsimile: (02) 6362 6061


Internet: www.firstchoicecu.com.au

Meeting the financial needs of the Community

**2/18 Sale Street, Orange, NSW, 2800
PO Box 717, Orange, NSW, 2800**

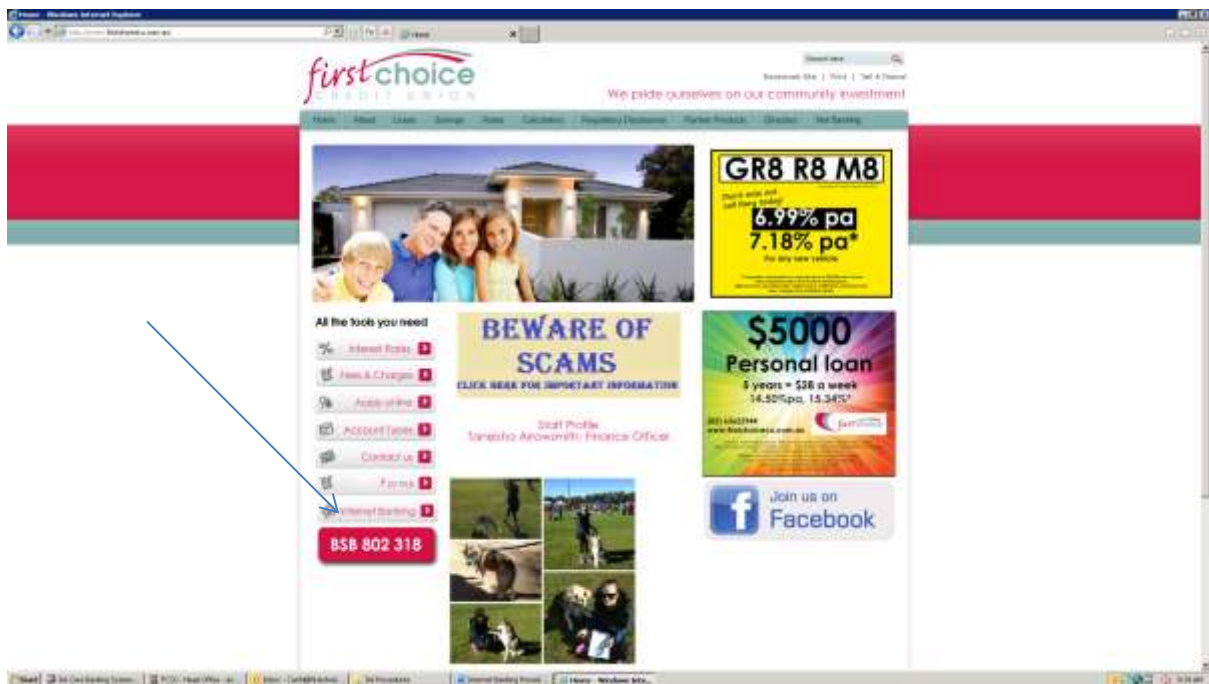
INTERNET BANKING

Last Updated: 6th July 2015

	
Procedure:	Internet Banking Procedures
Overview:	To provide you with access to your account 24 hours a day, 7 days a week to enable you to check your balances, transfer funds, BPay and many more options.
Resources required:	First Choice Credit Union web site access,
Trouble Shooting:	First Choice Credit Union

You will need to be registered for Internet banking with First Choice Credit Union before you can access this service.

Log onto: www.firstchoicecu.com.au



Select Internet Banking



Enter your member number and Password (If this is the first time please use the access code provided by First Choice Credit Union, not the DOB).

If this is the first time the system will prompt you to select a new Password. Your password must contain 8 - 12 digits, include a lowercase letter, a capital, and numbers, you will need to confirm the access code by entering your new password again.

Internet banking provides you 5 Menu options across the top of the page.

You will be provided with a number of additional banking options under each menu heading.



Accounts option: provides you with Balances, History and Interest Details.

Transfer/Pay option: provides you with Transfer, Pay Member, Pay Anyone, BPay, Scheduled transfers and Business Banking.

Services option: provides you with Session History, SMS History, Mailbox, Activate Card, eStatements, Alerts, Secure SMS Management and register for SMS.

Settings option: Address details, Contact details, Employment details, Personal details, Change password, Account re-order, Notifications and statement management.

Help Option: Terms and conditions

Accounts:

If you click on the Account number you will be provided with a list of you transactions for the last 14 days, at the bottom of this list is an arrow, click on the arrow and you are provided with the option to print. Microsoft excel is the recommended print option. If you require more than 14 days select the spy glass for an advanced search.

.Ellipsis: (Three little dots to the right of the account number)

Click on the ellipsis to display uncleared funds, credit limit, interest earned and interest paid.

Transfer/Pay:

Transfer: Click on the down arrow to the right of the account displayed to select the account you wish for the monies to be taken from.

Click on the down arrow on the second account to select the account you wish for the monies to be transferred to.

Enter you reference and the amount and then select 'Pay now'

Schedule payment: You can schedule a payment, either a one off or a recurring transfer. Simply select 'Schedule payment'. Enter the date you want the payment to go and the frequency.

Pay Member:

You can transfer monies to another First Choice Credit Union Member.

Click on 'Pay Member', select the account you wish the monies to be taken from by clicking on the down arrow. Complete the Description, Account number which has to be **the unique 8 digit number**, enter the first 3 characters of the payee's last name in the pay to field, the reference and email fields are optional, enter the amount and enter 'Pay now'. If this is to be a regular payment you have the option of scheduling the payment and updating the information to your favourites.

Payments made to other members are processed immediately and will be available in the payees account straight away.

Pay Anyone:

Click on 'Pay Anyone', select the account you wish the monies to be taken from by clicking on the down arrow. Complete the Description, BSB, Account number, the person you are paying the monies to, the reference and email fields are optional, enter the amount and enter 'Pay now'. If this is to be a regular payment you have the option of scheduling the payment and updating the information to your favourites.

Note: Please check the BSB and Account number you have entered. Money paid to the wrong account as a result of you entering an incorrect BSB or Account number may not be able to be recovered.

BPay:

Click on 'BPay', select the account you wish the monies to be taken from by clicking on the down arrow. Complete the Description, Biller Code and Customer reference number and the amount, then select 'Pay now'. If this is to be a regular payment you have the option of scheduling the payment and updating the information to your favourites.

Please note: BPAY® payments performed after 6pm on a business day, weekend or public holiday will be processed the following business day.

Scheduled Transfers:

Scheduled Transfers allows you to modify an existing scheduled transfer.

This option requires Secure SMS validation. You must be registered for SMS validation. (Please see Services – Register for SMS Validation)

If you wish to proceed, simply click on 'Request SMS Code'.

You will receive SMS message containing an SMS code.

Please enter the SMS code received and proceed with your action.

Business Banking:

Business Banking is designed for accounts where two must sign to transact on an account.

Please contact us to register for Business Banking.

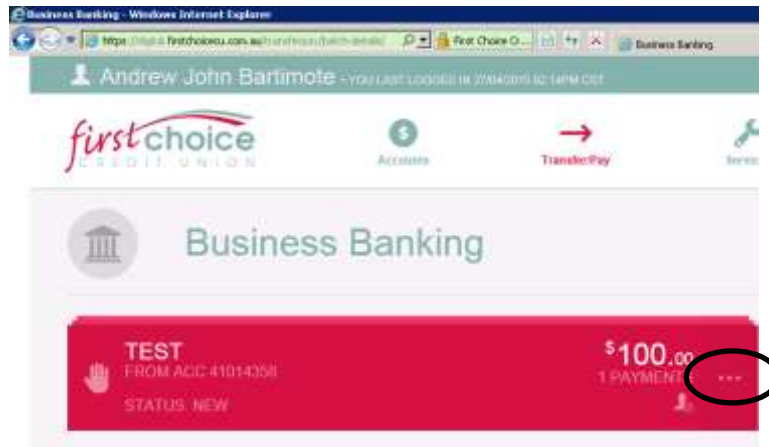
To pay accounts through business banking a batch needs to be created by one signatory, then must be approved via a separate log in by the second signatory.

Using Business Banking

- 1) Log onto internet banking as normal
- 2) From the Transfer/Pay tab select Business Banking
- 3) This will take you to the Business Banking batches, where any exiting batches will be visible and new batches can be created.
- 4) Click "Create Batch" and select the account you want to transfer from and name the batch if required.
- 5) Click "Add Payment" and then select the type of payment.
- 6) Enter the details of the payment and select create payment, then confirm

7) This will add the payment to the batch, click “Back to Batch” to return to the batch. You can then add more payments if desired.

8) Once all payments enter, the member who created the batch will need to approve it by clicking on the 3 dots on the side of the batch. Then select approve. One of the little men underneath the amount will turn white.



9) The payment is now ready for the second approval.

10) The second user on the account logs into Internet Banking the same way and goes into Transfer/Pay and Business Banking.

11) The available batches will be visible and to approve they member needs to click on the 3 dots and then select “Process”. ***If the payment needs SMS verification the second member will be prompted to request SMS here the same as normal internet banking.***

12) When they click on the 3 dots they will also have the opportunity to View or Edit they payments. If edited the original signer will also have to go back in and approve the amended batch.

13) The payment will now be scheduled to go and will happen within a few minutes.

Services:

Session History: – Requires SMS validation. This option provides you with the date, Activity group, activity type and a description of each Internet session. You can search by date and by refining your search by using the filter.

SMS History: This option provides you with a history of all SMS validations and Alerts actioned on your Internet Banking site.

Mailbox: This option is not active at this time.

Activate Card: This option provide you with the ability to activate a new Visa Debit or Redicard.

Your new card may take up to 12 hours to become active.

Estatements: You can view your estatement by simply selecting view against the statement you want. The search filters include Statement, Sort by, Start date, end date and statement number. You need to register by proceeding to estatement Management.

Alerts: This option provides the opportunity to create SMS or EMAIL or Both alerts on this page. Mobile number is mandatory for any type of alerts.

You can create Alerts for Credit/Debits, account thresholds, paywave, EFTPOS, ATM, Credit Cards and transaction thresholds.

Secure SMS Management:

The following options are available:

- Update your Secure SMS details.
- Deregister from Secure SMS.

Settings:

Address details: Enables you to update your address details

Contact details: Enables you to update your telephone and email

Employment details: Optional

Update Personal details: Optional

Change Password: Enables you to change your internet banking password

Account re-order: To change the order of your accounts

Notifications: We will send receipts and notifications to the nominated email address. You can choose from the following options:

- Internal transfers
- Credit Union transfers
- External transfers
- BPay payments
- Business Banking
- Non transactional email

EStatement Management:

New eStatements will be available to View from your eStatement View screen based on your current statement cycle. An email will be sent to your nominated email address from our statement providers to inform you when an eStatement is available to view. If you are not receiving the email advice, simply check your email details displayed within the Manage eStatements screen and update as appropriate.

Currently following options are available:

- Update your details.
- Register or Deregister from eStatements.

Help: [First Choice Credit Union Terms and Conditions.](#)



REQUEST FOR INTERNET BANKING/ESTATEMENT

RIM Number:.....Name.....

Third party transfer limit\$.....*Mobile*:.....

Signature:.....*Date*:.....

Warning

Your potential liability for loss arising from unauthorized transactions to your account online will increase set out below.

Please read this carefully

<p>Your best protection against the possibility of unauthorised use is to:</p> <ul style="list-style-type: none"> • Keep your access codes secure • Ensure any PC you use has: <ul style="list-style-type: none"> * a firewall * a virus scanner • Ensure that you regularly update the firewall and virus scanner software 	<p>For our survey of home PC security, please complete the following:</p> <p>Do you use a firewall? Yes/No</p> <p>What brand?.....</p> <p>Do you use a virus scanner? Yes/No</p> <p>What brand?.....</p> <p>Do you regularly update your operating system? Yes/No</p>
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For any unauthorized transactions that First Choice Credit Union Ltd can prove, on the balance of probabilities, arose through:

- My fraud;
- Failure to keep my Online Banking access code secure;
- Failure to have operational virus scanners and a firewall installed on any PC I use to access my account through Online Banking;
- Failure to regularly update the virus scanner and fireball.

(a) For Consumer Online Banking – I agree that my liability for unauthorized transactions will be up to a maximum of my Online Banking third party

Transfer limit for each day the unauthorised use occurred.

(b) For Business Online Banking – I agree that I will be liable for ALL unauthorised use.

Signature: _____

Date: _____

Credit Union Office Use Only

Signature Verified by Approved.....Initial:.....



Email and Online Banking Security Tips

First Choice Credit Union members may be aware of scam emails relating to the Internet Banking services of some financial institutions. Fraudulent e-mails asserting to be from financial institutions or other legitimate businesses have been sent to random e-mail addresses in the hope that they will find account holders of that financial institution.

These emails generally request the account holder to provide their name, account details passwords and/or PIN by entering the details on a specifically designed web page. It may also state that this is to be done for security reasons to guard against fraud.

First Choice Credit Union will, never under any circumstances, send emails of this nature requesting your password/PIN or account details. The following steps will assist in ensuring safe and confidential Internet Banking;

- Do not go to the website of any financial institution from a link contained within an E-mail:
- Always log in directly from your Internet browser. This way you will avoid being sent to a false site:
- Check for the padlock symbol at the bottom right corner of your browser:
- Only enter First Choice's Internet Banking by typing in our address, then add it to your list of favourite internet sites. It will be quicker and safer:
- After finishing your internet session always end by using the LOGOUT function, rather than just closing the application down:
- Never disclose your password to anyone, or allow anyone to observe you logging onto Internet Banking:
- Avoid logging into First Choice's Internet Banking on 'public' PC's in places like Internet Cafes. If you are uncertain about the security of a PC, it is best not to access Internet Banking from that computer:
- Use current anti-virus and firewall security and update these with the latest patches:
- Always disregard and delete hoax and spam emails. If you do not know the sender, it is best to delete it from you PC without opening it:
- Change your password regularly:
- Contact First Choice Credit Union promptly, if you have any concerns about.