

Maleny and District Community Credit Union Ltd



Internet Banking User Guide

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Maleny Credit Union Internet Banking Guide (MCU IB Guide)

Convenience at your fingertips.

Introduction

Get back some free time by managing your funds online!

Gone are the days when you could only bank at the branch between set hours. Now you can take advantage of the Internet technology to do your banking with MCU IB.

Advantages

- No fees, it's affordable
- Banking 24/7 when and where you want - equals convenience and more control over your finances
- Pay anyone by transferring funds to other MCU accounts or other Australian financial institutions
- BPAY your bills & credit cards - forward date payments so you don't miss paying a bill
- View and print transaction history and account balances
- View and service MCU loans
- Download your transaction history to selected financial management software (Excel, Quicken, MYOB) making tax time a breeze
- Contact us by secure email
- Update your contact details

Before Getting started

Before you use MCU IB, you will need to ensure you have:

- Access to a personal computer
- Broadband or a dial-up modem
- Internet access Internet Banking is a fully Browser-based service, so you are not required to download any additional software.

We recommend you set your screen resolution to 800 x 600 (or higher) for the best view of our site.

Once you have everything you need, connect to the Internet by clicking on your Internet browser icon, and type the MCU Website address www.malenycu.com.au and follow the link to the MCU IB Service.

Help

If you need help the MCU IB site has easy to understand built-in help screens to assist you along the way. Alternatively, our Member Services Team is available to help by calling 07 5494 2144 during business hours.

Security

MCU places a high priority on security and confidentiality. We employ a range of state of the art security measures including data encryption and firewalls which protect your transactions and accounts from unauthorised access.

It is critical that proper security is maintained when using MCU IB. We suggest you observe the following security tips:

- Guard and protect your access passwords/PIN in the same way you would protect your Credit Card and PIN
- Use care to prevent anyone seeing the details you enter to access MCU IB
- Logout after each session and close all browser windows
- Check the "Last Login" information at the top of the 'Welcome' screen for any unauthorised access
- Change your password at regular intervals
- Never reveal your password/PIN to anyone
- Never write your password/PIN down
- Never access MCU IB via an email

- If you think that your access method has been compromised, immediately change your password in MCU IB and notify us on
- (07) 5494 2144 to change your PIN.
- Examine your account statement as soon as you receive it to identify and report, as soon as possible, any instances of unauthorised use
- Immediately notify MCU of any change of address
- Always have up to date virus and firewall software on your computer to avoid any trojan horse virus that may send your computer keyboard entry to someone over the Internet
- When traveling and using Internet cafes or kiosks, always use a secure computer such as a kiosk, friend's computer, hotel or library in preference to a "down town" Internet cafe that may have a keyboard sniffer / recorder installed. Change your password every few days at different sites and consider restricting your Internet Banking so no new transfer to accounts can be used or setup.
- For more general information please refer to the Australia Government's NetAlert website www.netalert.gov.au, the Australian Competition & Consumer Commission's ScamWatch website www.scamwatch.gov.au, the Australian Securities & Investments Commission's website www.fido.asic.gov.au or the AusCERT (Australian Computer Emergency Response Team) website tips www.auscert.org.au/render.html?it=3352

MCU Internet Banking Terms & Conditions

These terms and conditions are available via the hyperlink in the left hand navigation menu on the MCU IB login page and at the MCU website www.malenycu.com.au. Handy hint: an understanding and acceptance of these Terms and Conditions is a compulsory part of the registration procedure.

Logging In

The login page will log you into MCU IB. Your user name is your membership number. This is the same as your membership number you use to access all your accounts and other services at MCU. If you have a Joint membership then the 'J' number should be used. Do not include the account type (not S1 or C1).

Your Internet Banking Password

On application, we will issue you with an MCU IB temporary password so that you can access MCU IB (see 'How to Register'). It is important that you keep your password confidential. You should not disclose your password to anyone. If an unauthorised transaction occurs on your account, and you have not taken good care of your password, you may be liable for all or part of the loss. You should tell us immediately you suspect that your password may have been lost or stolen, or if you suspect that unauthorised transactions have occurred on your account. The earlier you tell us, the more easily we will be able to protect you from further loss. You may also be liable for some of the loss if you unreasonably delay telling us. Even if you make an error while using MCU IB we will help you retrieve your funds if possible, provided you have complied with the MCU IB Terms and Conditions.

Password Security

Your password must be 6 characters long and in lowercase. You can use letters, numbers, symbols or a mixture of all of these. It should not be something simple like your date of birth, phone number, or name.

Remember that your password is your primary defence against someone accessing your account details and performing operations on your accounts. You are advised not to store your login name and your MCU IB password together in your Internet browser list because anyone with access to your computer could access your account. Say 'no' or 'never for this site' to any questions from your browser about saving your user name or password. MCU will never request that you supply your MCU IB password to us or anyone else. If this ever happens you should treat it as a fraud attempt to obtain access to your accounts and immediately notify MCU.

Your Personal Identification Number (PIN)

Upon entering your first transfer you will be required to nominate a Personal Identification Number (PIN)

to authorise this transaction. This PIN will be required for all subsequent transfers. A PIN is an added security feature for authentication when you perform one-off transfers and regular payments.

PIN Security

To protect your privacy the new PIN must not relate to any readily accessible data such as your name, date of birth, telephone number, postcode, or member number. Nor must it be an obvious combination of numbers or one that can be easily guessed by someone else. If you forget your PIN or feel that it has been compromised you must contact the credit union to change it immediately.

Problems with your Password/PIN

Have you forgotten your password/PIN or has your access been revoked because you incorrectly entered your password a number of times? Don't worry. Just call 07 5494 2144 to have your access reestablished.

If you have problems logging in then please check that you have "cookies enabled" in your browser as MCU IB needs them enabled to function.

On Login

After logging in you will be greeted with the welcome page. Please look for any announcements or news for members as these may be important or may inform you of any service availabilities or changes. If you have any pending payments the details of the payments will be displayed on this login page.

Balances and Transactions

MCU IB gives you access to the balances and transaction history of all of your linked accounts including: Savings accounts, Serious Saver accounts, E Saver accounts, Home and Personal Loan accounts and Business accounts. >From here you can search and view your transactions.

View Accounts

The "View Accounts" page will display all your MCU accounts together with the current and available balances together with any pending payments. Only accounts within the logged in membership are shown, you will need to login separately for each membership if you have more than one.

If you click on one of the account links you will be presented with the Transaction History for the past and current month for that account. If any of your membership accounts do not appear in the account list you should contact MCU about the matter. If you have any pending payments the details of the payments will be displayed with radio buttons to delete them. Some shown pending payments can not be deleted. These will be your queued Visa card transactions and any transactions scheduled up to, or on the next business day, between your own accounts within one membership number. These can not be deleted as all transfers dated up to, or on the next business day within a membership will change the available balance immediately, enabling the funds to be used in other transactions.

Transactions

The transactions page enables you to display the transaction listing (sometimes called an account ledger or statement) for any one of your accounts for any chosen date period. The account can be selected from the pull down account listing. The dates default to the past month to the date of the current month. The transactions are displayed from the most recent one for the end date selected back to the start date selected. Dates can be changed by clicking the calendar symbol to display the popup calendar and then selecting the required month and date or by typing in the required date in the displayed format. This is DD/MM/YY format, note that if you type dates then the "forward slash" (/) is required between day, month and year.

The transaction description is displayed as 35 characters by default to fit single lines on a narrow window. The show full transaction details check box will display the full text as shown on a multi-line statement. The printable page text or printer icon will redisplay the listing in a new window with print buttons. This

will print the transaction history without the side menu or header.

Transfer Funds

The Transfer funds screen of MCU IB lets you pay anyone by transferring money directly to another individual or business with accounts at most Australian financial institutions.

Handy Hint: You will need the BSB and account number details to use this facility.

You can transfer money to other MCU accounts, make extra loan repayments, or you can transfer money between your linked accounts to cover cheques or payments that need to be made. Nothing could be easier. External transfer limits apply.

Transfer Options

MCU offers you the choice of four transfer options:

- You can make your payment now;
- Enter a date when you want your payment to be made;
- Or set up a regular recurring payment (often referred to as a Periodic Payment) in the 'Regular Payments' screen.
- BPAY

MCU IB remembers the accounts that you have previously transferred to if you have saved them. These remembered accounts will appear in the "transfer to" drop down list. If at any time you wish to remove one of these remembered accounts, then just select it from the list and click the "Remove This Account" button. This will send a request to remove the previously remembered account.

The "transfer to" account can be any of your listed accounts or you can make a new account by filling in the account name, BSB and account number boxes. If you wish to transfer to a Maleny Credit Union account the "MCU_BSB" will insert MCU's BSB for you. If the "to account" is a MCU account the account number can be in the normal membership number - account format such as "9999-S1", or the 9 digit "External Reference Number". If you enter a new "to account" then it will automatically be saved to your remembered account list. If you do not want to save the account in the remembered list then please untick the save box.

You are required to fill in the amount and a description that will appear in both your account statement and also appear in the account statement that you transfer funds to. Please note only the first 18 characters in the description are sent out with any external transfers. The transfer date will automatically default to the current date. You can change the date into the future to schedule a transfer for this later date. You can only schedule a payment for up to 30 days in advance. Please note that you will always require cleared available funds to submit any transfers and any forward dated transfer will also require cleared funds at the time the transfer happens.

You will be presented with a confirm page after you submit a transfer. You should check that all the transfer information is correct and if it is correct enter your PIN and click on "Confirm". If you have made a mistake then you can go back, correct the form and resubmit and then confirm the corrected transfer. After the confirm page you will be presented with a receipt page that will give you the transfer result. This will either be the receipt number if all went well or an error message if the transfer can not be done for some reason.

Normally any transfers that are submitted during MCU business hours will usually happen at the time you request the transfer. Requests done out of hours will normally happen on the start of the next business day or the first business day after the date you requested the transfer to be done. For transfers done at the time of your request your balances will reflect the change and your transaction listings will show the transfer. For out of hours transfers your available balance will be reduced by the size of the transfer or transfers that are scheduled to happen on the start of the next business day. Transfer requests that are scheduled out past the next business day will not effect your available balance as your account balance at this time is unknown. Please note that these scheduled transfers out past the next business day may fail due to insufficient funds. It is your responsibility to ensure that you have sufficient funds in your account at the start of business on these days.

MCU may impose transfer limits from time to time and does not guarantee that transfers requested will be performed on the requested dates. Members should check that requested transfers have happened on the business day.

You cannot delete or cancel an immediate transfer/BPAY payment. However, if you have made an error with the transaction please contact the credit union immediately as we may be able to stop the transfer. A fee may be charged for this service (refer PDS Fees and Charges Schedule).

Pending Payments

If you request a transfer after the daily cut-off time your payment details will be displayed in the 'Pending Payments' section on the 'View Accounts' page. To cancel a Pending Payment click on the circle to select the appropriate transfer and then hit the 'Delete Pending Payment' button. Pending Payments can be cancelled up to 5 a.m. the next day. Some shown pending payments can not be deleted. These will be your queued Visa Card transactions and any transactions scheduled up to, or on the next business day between your own accounts within one membership number. These can not be deleted as all transfers dated up to, or on the next business day within a membership will change the available balance immediately, enabling the funds to be used in other transactions.

Regular Payments

The regular payments page will display all the regular payments or periodic payments that are active for all accounts within your membership. The accounts, amounts, frequency and the next due date will be displayed. In this page you can:

1. Set up a new regular payment by clicking on the "Add New Regular Payment" button. The screen displayed is very similar to the pay anyone screen. Enter the required details (from account, to account, amount, description, first due date, end date or no end date and frequency). Then click on the "Next" button, this will take you to the "Confirm Regular Payment" page. This page displays all the details you have just entered. Check them for correctness and if it is correct enter your PIN and click on "Confirm Regular Payment" button. If there is any error click on the "Cancel Regular Payment" button and begin again.
2. Edit an existing regular payment (i.e change due date, description, amount and frequency) by clicking in the circle beside the regular payment you wish to amend. Then click on the "Edit Existing Regular Payment" button. This will take you to "Edit a Regular Payment" page. Make the required changes then click on the "Next" button, this will take you to the "Confirm Regular Payment" page. This page displays all the details you have just entered. Check them for correctness and if it is correct enter your PIN and click on "Confirm Regular Payment" button. If there is an error click on the "Cancel Regular Payment" button and begin again.
3. Delete an existing regular payment by clicking in the circle beside the regular payment you wish to delete. Then click on the "Delete Existing Regular Payment" button, an error message will be displayed asking if you are sure that you want to delete this payment. Click "OK" button and the payment is deleted.

You cannot delete or cancel an immediate transfer, or a transfer to be processed the same day. However, it is possible to cancel a future-dated transfer via the 'Regular Payments' screen.

BPAY

User procedures for BPAY Payments

1. **Login** to MCU Internet Banking using your User Number and Internet Banking Password.
 2. **Click** on 'BPAY' in the left hand menu.
 3. **Click** on the arrow in the "Select 'From' Account:" list.
 4. **Highlight** the account you want the funds to be debited from by clicking once on it.
- For a first time BPAY payment to a new Biller:
5. **Go** to the 'New BPAY Biller to Pay' section.
 6. **Enter** in the Biller Code in the box. You will find your Biller's Biller Code on your invoice or bill.
 7. **Enter** in the Reference Number in the box. You will also find this Reference Number on your invoice or bill.

8. The Biller information will be saved in the "Select 'BPAY' Biller" list.
For subsequent BPAY payments to the same Biller:
9. Select your nominated Biller from the "Select 'BPAY' Biller" list by clicking on the arrow.
10. Highlight the appropriate Biller number and name from the saved list.
Continue:
11. Enter the amount of the payment and date you wish the payment to occur then click on 'Next'.
12. Enter your 4 digit PIN by using the keypad.
13. Check all the information that has been entered is correct.
14. Click on the 'Confirm Payment' button if you wish the payment to proceed.
15. Click on the 'Cancel Payment' button if you wish to cancel the payment.
16. Print the 'BPAY Compete' page which shows the details of your BPAY payment including the receipt number.
17. **User note:** If you select a date in the future for a BPAY payment to be debited from your account, details of this payment will be displayed on the first page you visit after your initial login to Internet Banking called the 'Welcome' page. These details will be listed under the heading 'Pending Payments'. The same will occur if a BPAY Payment has been done outside of Banking Business Hours.

Export Transactions

The export transactions page enables you to download a transaction listing (sometimes called account ledger or statement) for any one of your accounts for any chosen date period in a number of common formats. The account can be selected from the pull down account listing. The dates default to the past month to the date of the current month. The returned transaction file is ordered from the oldest to the newest one for the dates selected.

Dates can be changed by clicking the calendar symbol to display the popup calendar and then selecting the required month and date or by typing in the required date in the displayed format. (DD/MM/YY format). The export data format can be selected from the dropdown list. Currently Quicken .QIF and spreadsheet .CVS formats are supported. QIF format files in Australian date DD/MM/YY, USA dates MM/DD/YY and 4 digit year format DD/MM/YYYY for import to MYOB and other programs are available. After you have requested the download your browser will either save the file or launch an application to open the exported data depending on your browser settings.

Member Details

The Member Details page is an information and update form that you can use to look at the current contact details that MCU is holding for your membership. Some basic membership details are shown as well as the total interest that all your accounts under this membership earned in the last financial year, together with any Spare Change Program donations. These details can assist you in doing your annual tax return.

You can sign up to the Spare Change Program that will donate all the cents in all your savings accounts (S type) at the end of each month to the MCU Community Trust. You can opt in or out of the program at any time by clicking on the Toggle SCP button.

The Restrict IB button can be used to enable a special restriction on your internet banking facility. This will stop any additional transfer-to accounts, new BPAY billers or new periodic payments being set up or done as one offs. This can be used if you are travelling or using IB in some insecure places and you wish to restrict your internet banking. Please note as this is a security feature it can not be undone except via written or faxed request to the MCU. So please ensure you use this feature wisely.

If you wish to update any of your membership details you can enter the changed or updated contact details into the applicable fields and submit the form to be sent to MCU. MCU will review your new details and update the required changes into the membership database. This review and update process may take a few days, so your details will not change until you login at a later time. If your details have not changed after 7 days, then please contact MCU as there will be some reason that your details have not been updated.

Change Password

The Change Password page enables you to change your password. To ensure that you do not mistype your new password you are requested to retype it to confirm it. This password must be 6 characters, numbers or symbols and in lowercase. It should not be something simple such as your name, birth date or your phone number. You will be asked to log back into Internet Banking after you complete your change.

Contact Us

The Contact Us page provides you with a form page that enables you to send a secure message to MCU. The message will have your email address as the reply field if it is already known to MCU. This form can be used to send a quick email to MCU without the need of an email program.

If you wish MCU to reply to a different address then please insert it in the "reply to" email field.

Log off

If you should ever forget to log out or you leave your PC unattended, the system will automatically log you off and end your MCU IB session after eight minutes.

Complaints

If you have a complaint concerning this service or our products, please contact us immediately at the branch.

Or you can:

- Phone us on: 07 5494 2144
- Fax us on: 07 5494 3363
- Write to us at: Maleny Credit Union
PO Box 1099
Maleny QLD 4552
- E-mail us on: info@malenycu.com.au

If a member has a complaint about any credit union product, service or interaction with staff, they are invited to submit details of the complaint in writing. A "Members' Complaint Form" is available from the credit union to record the details, and the 'Complaints Handling and Dispute Resolution, Product Disclosure Statement' is available for member information regarding the process.

We comply with the Electronic Funds Transfer Code of Conduct ("EFT Code"). The EFT Code sets out minimum standards for information disclosure, liability, complaints handling and other matters. Contact us if you would like more detail on the EFT Code.

Need more Info?

Please refer to the following:

- Call our Member Services Team on 07 5494 2144 during business hours
- 'Internet Banking Terms and Conditions' is available via the hyperlink in the left hand navigation menu on the Internet Banking site and at the MCU Website www.malenycu.com.au
- MCU Online Product Disclosure Statement and Term & Conditions (Online PDS)'
- 'Financial Services Guide (FSG)'
- 'Basic Deposit Products - Product Disclosure Statement'
- 'Fees and Charges Brochure'