Internet Banking

first choice
CREDIT UNION

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

INTERNET BANKING

Last Updated: October 2019

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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

Meeting the financial needs of the Community

Telephone: (02) 6362 2944

Facsimile: (02) 6362 6061

Email: enq@firstchoicecu.com.au

Internet: **www.firstchoicecu.com.au**

BSB 802 318

You will need to be registered for Internet banking with First Choice Credit Union before you can access this service. Please contact our office on (02) 6362 2944.

Log onto: www.firstchoicecu.com.au

Select Internet Banking

Enter your member number and password (**If this is the first time**, please use the temporary password provided by First Choice Credit Union). The system will prompt you to select a new Password. Your password must contain 8 - 12 digits, include a lowercase letter, a capital, and at least one number, you will need to confirm the new password by entering it 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.
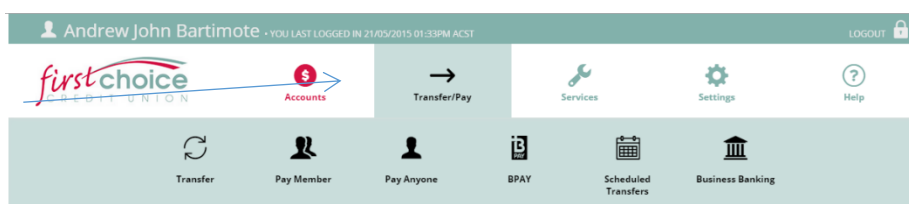
Accounts option: Provides you with Balances, History and Interest Details.

Transfer/Pay option: Provides you with Transfer within your Accounts, Pay Member, Pay Anyone, BPay, Scheduled transfers and Business Banking.

Services option: Provides you with Session History, SMS History, Mailbox, Card Management, eStatements and Alerts.

Settings option: Address Details, Contact Details, Employment Details, Personal Details, Change Password, Account Re-order, Notifications, eStatement Management and SMS Management.

Help Option: Terms and conditions

Accounts:

Balances: If you click on the account number you will be provided with a list of your 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, click on the down arrow next to the last 14 days for more choice or select the spy glass for a more advanced search.
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 money to be taken from.

Click on the down arrow on the second account to select the account you wish for the money 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 money to another First Choice Credit Union Member.

Click on 'Pay Member', select the account you wish the money 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 money to be taken from by clicking on the down arrow. Complete the Description, BSB, Account number, the person you are paying the money 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 money 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.

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 existing 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 "Create Batch" again

6) Click "Add Payment" and then select the type of payment.

7) Enter the details of the payment and select create payment, then confirm

8) 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.

9) Once all payments are entered, 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.

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

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

12) The available batches will be visible and to approve, the member needs to click on the 3 dots and then select "Process".
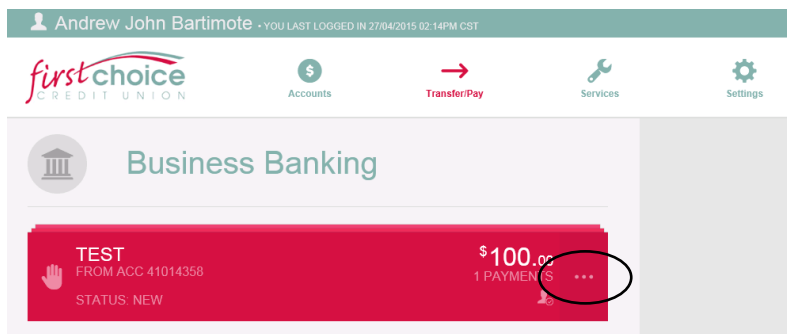
13) When they click on the 3 dots they will also have the opportunity to View or Edit the payments. If edited the original signer will also have to go back in and approve the amended batch – **Do not click on save (This will duplicate batch)**.

14) 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 can refine your search by clicking on the down arrow under date range, 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.

Card Management: This option provide you with the ability to:
- activate a new Visa Debit Card. (Your new card may take up to 12 hours to become active.
- report card lost or stolen.
- change pin

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 have registered by proceeding to settings - estatement Management.

Alerts: This option provides the opportunity to create SMS or EMAIL 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.

Settings:
Secure SMS Management:
The following options are available:

- Update your Secure SMS details: This enables you to receive SMS when required
  - Secure SMS Management
  - Add mobile phone number
  - Request SMS Code
  - Enter Code displayed on phone
  - Press Validiate
- Deregister from Secure SMS.
  - Secure SMS Management
  - Deregister

Settings:
From settings you can change password, manage estatements, view and edit your personal details

If your details are incorrect and can not be changed online please contact our office on 6362 2944 or email enq@firstchoicecu.com.au

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, <u>never under any circumstances</u>, 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:

- 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.