



Coastline Internet Banking provides members with a convenient & cost effective method of account access, management and payment facilities.

This document provides instruction on the use of the available functions.

Please [Contact Us](#) if you require additional assistance in using the Coastline Internet Banking product.

Table of Contents

Setup & Usage	Page 2
• Accessing Internet Banking	Page 2
• Security	Page 2
• Terms & Conditions	Page 2
• Daily Limits.....	Page 3
• Second Factor Authentication.....	Page 3
o Personal Icons	Page 3
o Secure SMS.....	Page 5
o Factor2 Tokens.....	Page 6
• The Home Page.....	Page 6
• Internet Banking Components	Page 7
Main Menu	Page 8
• Account Balances	Page 8
• Transaction List.....	Page 8
• Funds Transfer.....	Page 9
o To Own Membership	Page 9
o To another Membership within the Credit Union	Page 9
o To another Financial Institution.....	Page 10
• Loan Redraw.....	Page 11
• Interest Earned	Page 12
• Auto Transfers (Periodical Payments).....	Page 12
• Payroll Details	Page 12
• Business Banking	Page 13
o The Saved Batch List Screen	Page 13
o Creating a New Batch.....	Page 14
o Editing an Existing Batch	Page 14
o Processing a Batch.....	Page 15
o Authorising a Batch.....	Page 16
o Deleting a Batch	Page 16
o Viewing a Batch and its History	Page 17
o Loading a Cemtex File.....	Page 18
• BPay Payment	Page 18
• BPay View.....	Page 19
• SMS Banking	Page 20
o Adding, Editing and Deleting an SMS Alert	Page 21
o Requesting an SMS Alert on Demand.....	Page 22
o Changing your Registration Details	Page 23
o Un-registering for SMS Banking	Page 23
• Loan Application	Page 23
Tools Menu	Page 25
• Send Secure Mail.....	Page 25
• Change Password.....	Page 25
• Set Factor2 Password	Page 26
• Loan Estimator.....	Page 26
• Set Start Up Page.....	Page 26
• Activate Card	Page 27
• User Preferences	Page 27

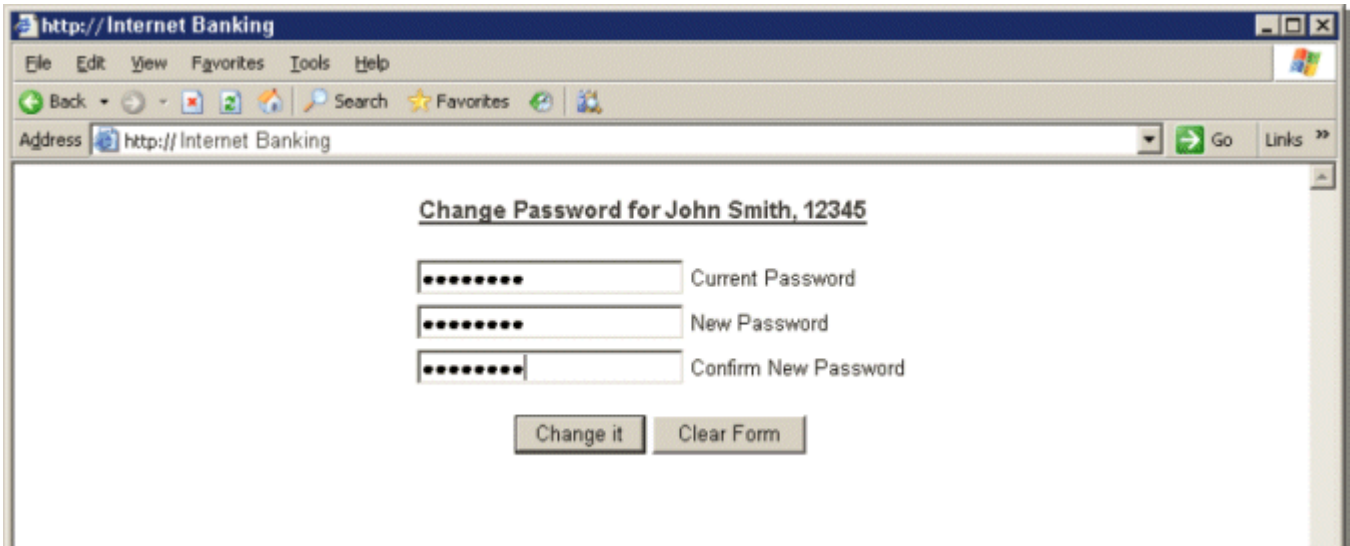
Setup & Usage

Accessing Internet Banking

Existing passwords or passwords allocated by Credit Union staff are used to gain initial access to the Internet Banking System. On entry of your member number & password you may be requested to change the password to one of your own choice.

Passwords must be a minimum of 8, maximum of 16 characters in length

To change password in the provided fields you must enter your existing password, enter your new password & enter your new password again to confirm your choice.

A screenshot of a web browser window titled "http://Internet Banking". The browser's address bar shows "http://Internet Banking". The page content is titled "Change Password for John Smith, 12345". Below the title are three input fields, each with a masked password of seven dots. The first field is labeled "Current Password", the second "New Password", and the third "Confirm New Password". At the bottom of the form are two buttons: "Change it" and "Clear Form".

Security

Change your password or access codes regularly (at least every 90 days)

Choose passwords with a combination of upper, lowercase, alpha, numeric and other characters.

Don't use passwords or access codes which would be easily guessed such as your name, date of birth, phone number or repeated numbers or sequences. e.g. 1111

Don't save or store your passwords or access codes on your pc.

You should not divulge your password or access code to any person or allow any person to watch you enter or hear your password.

If for any reason you believe that the security of your account may have been compromised you should change your password or access code immediately and [Contact Us](#) for further advice.

Information on the security of your accounts and access facilities is provided on the [Security](#) pages of the Coastline web Site.

Terms & Conditions

Information on the use of Coastline Internet Banking is provided in the [Product Disclosure Statement](#).

Daily Limits

Standard transfer limits on a membership are set at **\$50,000 per day** for Internal funds transfers (to your own, or to another Coastline member's account), and **\$1,000 per day** for External funds transfers to other financial institutions.

When transferring funds, BPay transactions or Processing Batches, the total amount of these transfers must not exceed this daily limit or they will fail.

When a batch needs to be authorised by two or more people, **each person responsible** for processing and authorising the batch must have a daily limit above the total batch amount plus any transaction processed on Internet Banking that day, or transactions in the batch will fail once the limit is reached.

Members needing a higher daily limit need to [Contact Us](#).

Second Factor Authentication

With computer fraud on the rise and malicious programs such as Trojan Viruses and Keystroke Logging software attacking unprotected computers, a second layer of security called Second Factor Authentication has been added to Internet Banking.

Keystroke logger's can hide on your computer, and record any keyboard activity, including passwords for online banking should you login. It then sends off its captured data to its creator over the internet, all without your knowledge.

Members requiring external transfers using Internet Banking must use Second Factor authentication. This second level of security provides additional protection from fraud.

To combat the evolving threat of Internet Banking fraud Coastline is introducing two new methods of Second Factor Authentication Secure SMS and Factor2 Tokens.

The existing Personal Icon method will be phased out in preference of the increased protection offered by Secure SMS and Factor2 Tokens.

Factor2 Personal Icons

With Factor2 Personal Icons, once you log into Internet Banking using your password and attempt to perform a transaction, you will be prompted to enter your Personal Icon Password that consists of three predefined icons, using your mouse. This bypasses the keyboard altogether and prevents keystroke loggers from capturing your login codes.

A Factor2 password consists of three icons selected from separate categories. When setting up your password you must memorize your selection of three icons and the order in which they were selected.

Some examples of passwords are shown below:

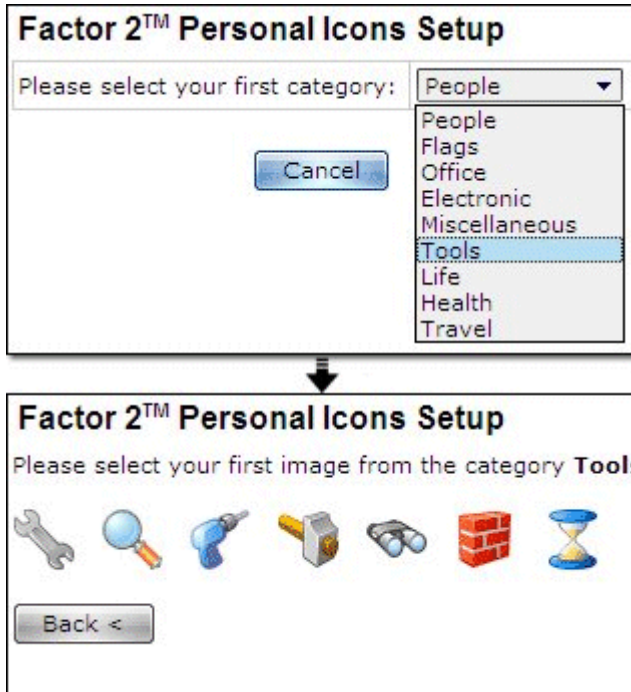


Setting Up Your Factor2 Password

The first time you log into Internet Banking and attempt to perform a transaction, you will automatically be prompted to setup your new password.

To setup your new password:

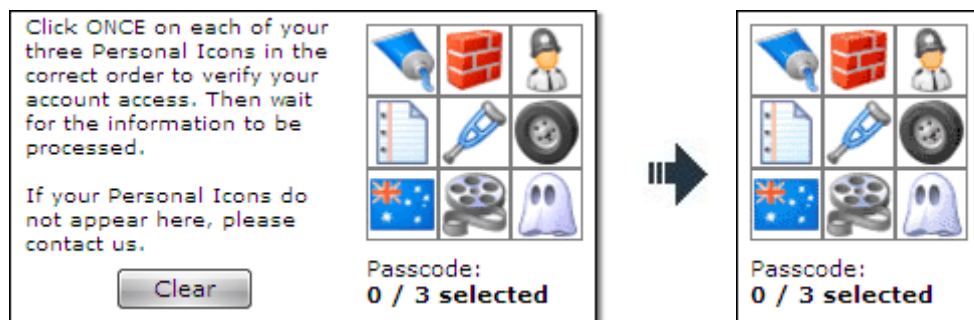
1. Press the **REGISTER YOUR PERSONAL ICONS** button
2. Select the first category from the drop down list provided and press the **NEXT** button
3. Select the first icon for your new password
4. Select a second category from the drop down list provided and press the **NEXT** button
5. Select the second icon for your new password
6. Select a third category from the drop down list provided and press the **NEXT** button
7. Select the third icon for your new password
8. Confirm the three icons you have selected by pressing the **CONFIRM** button



Your new password is loaded into the system and will need to be entered as a secondary login every time you perform a transaction.

Using Your Password

Once a Factor2 password is established, whenever you login to Internet Banking and attempt to perform a transaction you will be prompted to enter your Password by a screen similar to the one shown below. Simply click the three icons in the correct order to continue.



Once your Factor2 password is entered you will remain authenticated for the duration of your Internet Banking session.

If you have Forgotten Your Factor2 Password

If an error is made you will be logged out of the system immediately as there will be no retries allowed at this level. The Member Number and standard Password must be entered again before retrying your Factor2 password.

If three incorrect password attempts are made your access will be locked and you will need to call our Call Centre during business hours.

Secure SMS

With secure SMS when you enter an external transfer to a destination that you have not previously used, you will be prompted to enter a one time SMS code which will be sent to your nominated mobile number. The code when received on your mobile must be entered to authorize the transaction.

Once per session – You will only be asked for SMS authentication once during an Internet Banking session.

To activate Secure SMS:

1. Log into Internet Banking.
2. Select the **Tools** menu then **Secure SMS**.
3. You will then be asked to enter your Factor2 Personal Icons or Token code.
4. In the Secure SMS Management Console, choose the Register Action and enter your Mobile Phone Number in the **Mobile #** field.

Coastline Secure SMS

Welcome to your Secure SMS Management Console

Currently the following options are available

- Register for Secure SMS.

Please select the action you wish to perform.

Action:

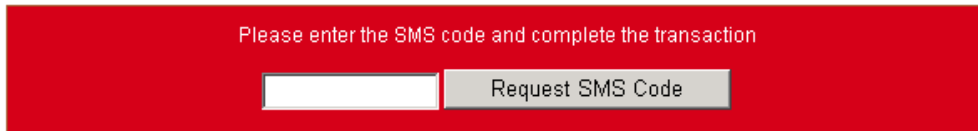
Please enter the mobile phone number you wish to receive pin notifications on.

Mobile #:

5. Begin Registration.
6. You will then be sent an SMS message with an authorization code.



7. Enter the code into the field provide in the Secure SMS Management Console.

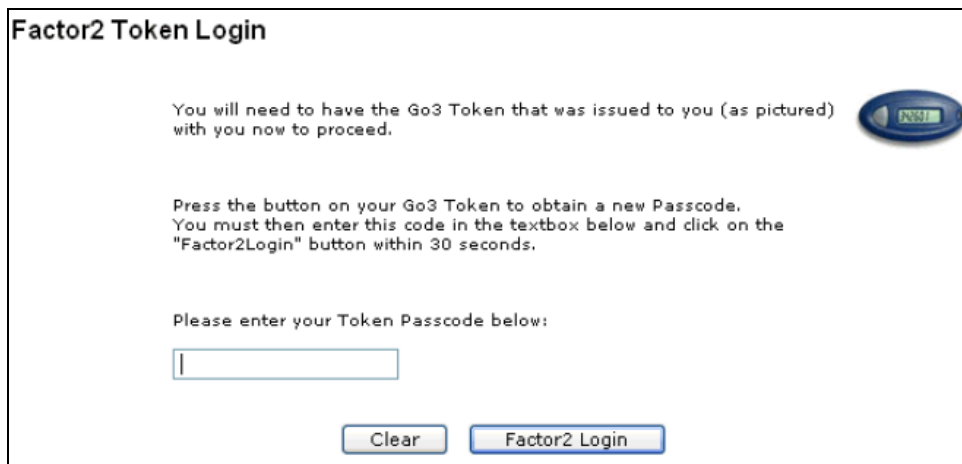


8. Click Continue Registration.

The Registration Process is now completed.

Factor 2 Tokens

Each time you wish to transfer funds between memberships, transfer funds to another financial institution, use Business Banking or make a Bpay® payment, you simply load the code from your Factor2 Token when prompted by Internet Banking.




1. Hold the token so the light grey button is on the left and the word 'Vasco' is legible.
2. Press the light grey button on your Factor2 Token (a 6-digit code should appear on the screen).
3. Enter this code into Internet banking (a new code is generated every 30 seconds).
4. Click on the Factor2 login button.
5. Complete your payment details.

You can obtain your Factor2 Token from any Coastline Branch or if inconvenient to attend a branch you can [Contact Us](#) and we will forward you your token by mail.

You can activate the Factor2 Token when obtained at any Coastline Branch. If your token has been mailed to you, contact our Call Centre to activate the Factor2 Token.

The Home Page

The first page you see after logging on is called the Home Page. This page is generally the **Accounts Balances** page that displays all of your accounts, but can be modified using the **Start Up Page** option under **TOOLS** to display a different page, such as Transaction History, or Account Transfers.

Pressing the  button in the top right of the screen will always return you to this page.

Internet Banking Components

The Main Internet Banking Window is divided into several different areas, described below:

- The Top Header Frame - This header contains the four main control buttons used to return to your default **HOME** page, go to the **TOOLS** section, **LOGOUT** of Internet Banking or bring up the **HELP** page. If you click on the Tools button, the tools menu will be listed in the left hand Options Frame.
- The Options Frame - The left hand Options Frame displays either the **Main Menu** or the **Tools Menu**. The buttons represent the different services available from the Internet Banking System. You can click any button in the Options Frame at any time. The service you select will appear in the main display area after you click on its button.
- The Main Display - The Main Display fills most of the Internet Banking screen. The services you select are displayed in this area. For example, if you click on Balances, your account balances are shown here.

Main Menu

Account Balances

This is the default page that you will view after logging in. You can amend this by using the **Set Start Up Page** option under the **TOOLS** menu.

This page includes a table which lists all accounts attached to Internet Banking, their Description, Account Current Balance, Overdraft Limit (if applicable), Unclear Funds amount (if applicable) and the account's Available Balance.

The Unclear Funds Column will show any uncleared cheques, payments not yet available or visa purchases not yet processed. If an amount is displayed, you can click it and further details will be displayed. If more than one cheque has been deposited as a **transit** cheque (3 day hold) the total amount of the cheque deposit only will be shown.

The Overdraft Limit Column displays the total amount of the overdraft limit (if any) and provides a comparison between the current balance of the overdraft account and the current overdraft limit.

You are able to tailor which of your accounts, including those you are a signatory on, you would like to appear in Internet Banking.

If you hover over any of the account numbers listed a pop-up window will appear listing the last ten (10) transactions on that account. If you click on the account number you will go directly to the **Transaction List**, where you can customise a transaction history search.

You can print this page by using the  print icon on screen.

If any of your accounts show as dormant, that means you have not performed any transaction on the account for more than 12 months. Please [Contact Us](#) to get this account closed. You will be unable to perform a transaction on an account with a dormant status.

Note: The last logged in time is in Central Standard Time (CST) which is half an hour behind Eastern Standard Time (EST) as applicable to NSW.

Transaction List

Use this option to generate a transaction list displaying all transactions using the criteria specified in your search. You can then print this list for your records.


To generate the transaction list:

1. Select the Transaction List option or click on the respective account you wish to view transaction history on from the Account Balances Page
2. When Transaction History page displays then nominate the criteria you require:
 - o The account to be reported on
 - o Whether you want to see all transactions or specific transaction types
 - o The order the transactions are to appear – i.e. newest or oldest first
 - o Number of days to report of or alternatively a date range
 - o Finally indicate whether you want to display and print the listing or download it

Download Options include:

- Microsoft Excel - As a **.xls** file
- CSV (Comma Separated Variable) - As a **.csv** text file for use in other packages
- Quicken/MS Money - As a **.qif** file for use in Quicken, MS Money and MYOB

3. Press the **GET TRANSACTIONS** button to start the search

- If you selected display and print, the transaction list will be displayed and you can use the  print icon to generate a hardcopy
- If on the other hand you selected one of the download options, you will be prompted to save the file to your local hard drive. When using personal finance packages, you can then import this file. Specific packages indicate how to import the data file, however it is usually by using the **IMPORT** feature under the **FILE** function.

Note: When downloading, some computers may open the file directly, instead of prompting you to save it.

Funds Transfer

The Funds transfer feature gives you three options to move funds:

- To **another account** within your own membership
- To **another membership** within the Coastline Credit Union
- To **another financial institution** (External Transfer)


If your account requires more than 1 signature to approve any transactions, you are only able to perform transactions within Business Banking.

Funds Transfer to Own Membership

Use this option to transfer funds between your own accounts.

To move funds to one of your own accounts within your membership:

1. Select the **Other Accounts Within This Membership** option
2. Then nominate the criteria you require:
 - Whether you want the funds to go now or on a different day

If you select on a different day, you need to supply the date for the transfer, how many times you want this to re-occur (use an * for indefinitely) and if more than once is selected, you also need to enter the frequency
 - Which of your accounts the funds are to come out of
 - The account the funds are to go into
 - A reference for the transfer: i.e. Rent Payment
 - The Amount to transfer
3. Press the **CONTINUE** button
4. You will be asked to confirm the details, if they look OK press **YES, TRANSFER** to load the transaction
5. When the transfer has been accepted, a receipt will appear which you can print using the  print icon

Note: If you have performed a transaction to go on a different day, you can use the **Auto Transfers** option to view and edit these transactions before they are posted.

Funds Transfer to another Membership within the Coastline Credit Union

To transfer funds to another Coastline member all you need is their specific account number (which is different to their member number) and the first 3 letters of their surname. Transfers sent using this feature happen immediately.

To move funds to another members account within the Credit union:


1. Select the **Another membership within this Credit Union** option
2. Then nominate the criteria you require:
 - o Whether you want the funds to go now or on a different day

If you select on a different day, you need to supply the date for the transfer, how many times you want this to re-occur (use an * for indefinitely) and if more than once is selected, you also need to enter the frequency

- o Which of your own accounts the funds are to come out of
- o The other members account number (not their member number)
- o The first three letters of their surname
- o A reference for the transfer: i.e. Rent Payment
- o The Amount to transfer
- o A description for this transfer when stored on your **History List** below

If you have performed this transfer previously, you can pre-populate these fields by selecting the transaction data from the **History List** below. To view descriptions for these previous transactions, hover your mouse over the blue account number on the left.

Select **DELETE** from the drop down box on the right to delete this history data. Deleting history data does **NOT** delete a currently loaded transaction.

3. Press the **CONTINUE** button
4. You will be asked to confirm the details, if they look OK press **YES, TRANSFER** to load the transaction
5. When the transfer has been accepted, a receipt will appear which you can print using the  print icon

Note: If you have performed a transaction to go on a different day, you can use the **Auto Transfers** option to view and edit these transactions before they are posted.

Funds Transfer to another Financial Institution

This feature allows you to move funds to another persons account at a different financial institution. To do this you will need their account name, account number and the BSB number of their financial institution.

When you perform an external funds transfer (EFT) your account balance will be debited for the transaction at the following times each business day:

- 8:30am
- 11:30am
- 2:30pm
- 7:00pm

If you subsequently withdraw funds prior to this debit being made and there are then insufficient funds to process your EFT, the EFT will not occur.


To move funds to another financial institution:

1. Select the **Another Financial Institution** option
2. Then nominate the criteria you require:
 - o The date the transfer is to occur
 - o How many times you want this to re-occur (use an * for indefinitely)
 - o The frequency if it is to occur more than once
 - o Which of your own accounts the funds are to come out of
 - o The other financial institutions BSB no: i.e. 802-222
 - o The name of the other persons account: i.e. John C Citizen

- A reference for the transfer: i.e. Rent Payment
- The Amount to transfer
- A description for this transfer when stored on your **History List** below

If you have performed this transfer previously, you can pre-populate these fields by selecting the transaction data from the **History List** below. To view descriptions for these previous transactions, hover your mouse over the blue account number on the left.

Select **DELETE** from the drop down box on the right to delete this history data. Deleting history data does **NOT** delete a currently loaded transaction.

3. Press the **CONTINUE** button
4. You will be asked to confirm the details, if they look OK press **YES, TRANSFER** to load the transaction
5. When the transfer has been accepted, a receipt will appear which you can print using the  print icon

Note: External Funds Transfers are not debited from your account until 8.30am, 11.30am, 2.30pm or 7:00pm each business day and your balance is updated accordingly at these times.

External Transfers appear under the **Auto Transfers** option until they are processed and your account is debited. You can use the **Auto Transfers** option to view and edit these transactions before they are posted or if they are to be processed at a later date.

Loan Redraw

Loan Redraws allow you to transfer funds in advance from your Loan(s) in to your other accounts.

To use Loan Redraw, select the Loan Redraw option.

Loan Redraws can either be transferred to an account within the same Membership or to another Membership within the Credit Union. Select the option you require by selecting the required radio button.

To an account within the same Membership

1. Select the **From Account** you wish to redraw the funds from. You will only be shown your loan accounts which have Loan Redraw enabled. If you don't have any loans with Loan Redraw enabled, the list will be empty
2. Select the **To Account** you wish to transfer the funds to
3. Enter a **Lodgement Reference**
4. Enter the **Amount** which you wish to redraw
5. Click Continue

You will then be asked to confirm the transaction details. Click "**Yes, Transfer**" or "**No, Cancel**".

To another Membership within the Credit Union


1. Select the **From Account** you wish to redraw the funds from. You will only be shown your loan accounts which have Loan Redraw enabled. If you don't have any loans with Loan Redraw enabled, the list will be empty
2. Enter the **To Account Number** of the Membership you wish to transfer the funds to
3. Enter the first three (3) letters of the **Surname** of the Memberships primary account holder
4. Enter a **Lodgement Reference**
5. Enter the **Amount** which you wish to redraw
6. Enter an **Optional Description**
7. Click Continue

You will then be asked to confirm the transaction details. Click "**Yes, Transfer**" or "**No, Cancel**".

If you have previously performed Loan Redraws to other Memberships within the Credit Union, the details of these transactions will be listed at the bottom of the Redraw screen. You can select and re-use these details for future redraws.

Interest Earned

Displays the interest earned and paid on each of your accounts for this year and last year.

To print this page, use the  print icon.

Auto Transfers (Periodical Payments)

Auto transfers are future dated payments which can be made up of one off or recurring BPay and funds transfers between your accounts or to another account, either within Coastline or externally. These transfers can be loaded at a Coastline branch, on Phone banking or Internet Banking.

On this page you are able to view, edit or delete an auto transfer.

To set-up an auto transfer you need to go into either:

- **Funds Transfer**
- **BPay**

If your account requires more than 1 signature to approve any transactions, you are only able to perform transactions within Business Banking.

To modify or delete an auto transfer:


1. Select the auto transfer you wish to work with
2. To edit the Auto transfer press the **VIEW/MODIFY** button
3. The details will be displayed for editing. Modify the details as needed and press the **SAVE CHANGES** button when done to accept the changes
4. To delete the auto transaction, press the **DELETE** button

You will be prompted to delete the auto transaction, press the **DELETE** button again to confirm deletion

Note: Depending on how the auto transfer was created, some auto transfers can not be edited or deleted.

Payroll Details

View all direct credit suppliers for your accounts including the last date a payment was received and the amount.

To print this page, use the  print icon.

Business Banking

Batches are often used by businesses and usually comprise a number of transactions. These can be either of the same type or different types. Batches can be one-off, future dated or recurring.

Batches can be viewed, updated or deleted. Commonly batches are used so details do not have to be re-entered, except for the amount, such as payrolls or regular payments.

When a batch is processed the amount is debited from your account as each individual transaction.

Anyone can use batch processing to process payments, however if your account requires more than 1 signature to approve any transactions, you are only able to perform transactions within Business Banking.

The reason for this is that this option enables a flashing icon (See image on right) to flash when one of your signatories logs onto Internet Banking under their membership number and notify them that there is a batch awaiting their approval before it will be processed.



The Saved Batch List Screen

The first screen you see when entering Business Banking is the Saved Batch List screen. This screen will list all of your currently saved batches. From here you can:

- **Create New Batch** – to make a brand new batch from scratch
- **Edit a Batch** – to change the details of a batch
- **Process a Batch** – to load the batch for processing by the Credit Union
- **Delete a Batch** – deletes the batch data (this does not stop a processed batch)
- **View Batch/History** – to see batch details and history
- **Upload Cemtex File** – to import a batch from an accounting package

Whenever you edit the details within a batch, the batch is automatically saved and this list will reflect those changes.

Internet Banking - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address http://

Internet Banking

Home | Tools | Help | Logout

COASTLINE
Where your goals are ours

Community Banking for John M Smith, 12345

Refresh Screen

View Batch History Import Batch File Create New Batch

Batch	Account	Required Signatures	No. of Items	Status	Action
Bills Payment	00012345 S97 - Budget Saver	1	1	New	- select -
Staff Wages	00012346 S35 - E-Saver	1	1	New	- select -

Local Intranet

On this main screen, you can see how many signatures are required to approve loading a batch, the amount of batch items in each batch, what batches are new, scheduled and when they were last processed.

Loaded Cemtex batches will be displayed with a [c] in front of the batch ID.

Creating a New Batch

Use this option to start a brand new batch from scratch.

To create a new batch:

1. From the **Saved Batch List** screen, press the **Create New Batch** button
2. Enter a name for the batch in the **BATCH ID** box: i.e. Mondays Wages
3. Select the account the funds will be debited from with the **FROM ACCOUNT** drop down box
4. Select the transaction type with the **ADD NEW** drop down box:
 - o **Own Accts Transfer** – Move to one of your own accounts
 - o **Another Acct Transfer** – Move to another Members Account
 - o **External Transfer** – Move to another Financial Institution
 - o **BPay Payment** – To generate a BPay payment

Enter in the necessary payment details. For more info on these fields, click on its link above

5. Press the **CONTINUE** button
6. You will be asked to confirm the details, if they look OK press the **YES, ADD TO BATCH** button to load the batch item
7. You will return to the Batch screen where you can continue the above steps and add additional transactions for the batch as needed.
 - o The batch is Saved automatically as you go and when you are finished, you can exit the batch by either clicking on the **BACK** button supplied, or selecting another option.
 - o You can also process the batch by simply pressing the **PROCESS BATCH** button. See the section below on **Processing the Batch** for more info...

Note: You will only be able to select the **From Account** in step 3 before you process the batch.

Editing an Existing Batch

Use this option to modify an existing batch.

Note: Batches scheduled for processing can not be edited until they are processed.

To edit an existing batch:

1. From the **Saved Batch List** screen, select **UPDATE** from the Action column drop down box for that batch.
 - o To Add a Batch Item - Select the transaction type with the **ADD NEW** drop down box
This works the same as when **Creating a New Batch** from scratch above
 - o To Edit a Batch Item - Change the new amount in the Amount box and select **UPDATE** from the Action column drop down box for that batch Item.

- To Delete a Batch Item - Select **DELETE** from the Action column drop down box for that batch Item.
2. When you are finished editing the batch:
- You can exit the batch by either clicking on the **BACK** button supplied, or selecting another option.
 - You can also process the batch by simply pressing the **PROCESS BATCH** button. See the section below on **Processing the Batch** for more info...

Note: Any changes made to the batch are saved automatically as you go.

Processing a Batch

When you process a batch, you are loading it onto the banking system to be run.

To process a batch:

1. From the **Saved Batch List** screen, select **UPDATE** from the Action column drop down box for that batch.
2. Make any last minute changes to your batch - See **Editing an Existing Batch** for more details
Note: Any changes made to the batch are saved automatically as you go.
3. Press the **PROCESS BATCH** button.
4. Enter a date for when you want the Batch to be processed.
5. Press the **YES, PROCESS** button to schedule processing of the batch.
6. The system will confirm that the batch has been loaded for processing, press the **OK** button to return to the **Saved Batch List** screen

Note: If two or more signatures are required then the batch will not be processed until both signatories have **authorised** the batch.

Please make sure you are aware of your **daily limits** as exceeding your limit may result in the batch failing.

Authorising a Batch

AUTHORISE BATCH

If you log into Internet Banking and see the flashing **AUTHORISE BATCH** icon in the header section of Internet Banking, it is indicating that a batch has been loaded that you will need to authorise before the batch can be processed.

The screenshot shows the Internet Banking interface for John M Smith, 12345. A blue box labeled 'AUTHORISE BATCH' is in the top left corner. A red box labeled 'Batch Awaiting Authorisation' points to a table of batches. The table has columns: Batch, Account, Required Signatures, No. of Items, Status, and Action. The first row is 'Bills Payment' with status 'Waiting for your approval'. The second row is 'Staff Wages' with status 'New'. A red arrow points from the 'No. of Items' column to the 'Batch Awaiting Authorisation' box.

Batch	Account	Required Signatures	No. of Items	Status	Action
Bills Payment	00012345 S97 - Budget Saver	1	1	Waiting for your approval	- select -
Staff Wages	00012346 S35 - E-Saver	1	1	New	- select -

To authorise a batch:

1. From the **Saved Batch List** screen, select **UPDATE** from the Action column drop down box for that batch.
2. Press the **PROCESS BATCH** button.
3. Press the **YES, PROCESS** button to schedule processing of the batch.
4. The system will confirm that the batch has been loaded for processing, press the **OK** button to return to the **Saved Batch List** screen

Note: Please make sure you are aware of your **daily limits** as exceeding your limit may result in the batch failing.

Deleting a Batch

Use this option to delete an existing batch.

To delete a batch:

1. From the **Saved Batch List** screen, select **DELETE** from the Action column drop down box for that batch.
2. Press the **OK** button to delete the batch from the system

Note: Deleting a batch does not stop a batch that has already been processed.

Viewing a Batch and its History

Use this option to view an individual batch and its history, or perform a search for batches within a timeframe and view their histories.

When viewing the history of a batch, it will show when the batch was processed, and details such as:

- Each batch items receipt number
- The account that was debited by the batch
- Who authorised the batch if multiple signatures are required
- The total number of items in the batch
- How many of those batch items failed: i.e. Due to insufficient funds
- The total amount of the batch
- The batches current status

Select which option you wish to do below....

To view an individual batches details or history:

1. From the **Saved Batch List** screen, select **VIEW** or **HISTORY** from the Action column drop down box for that batch.

Depending on which option you selected, the batch will be displayed showing all batch items and details about the batch including status and when it was last processed

2. If you selected **HISTORY**, use the **View Transactions** drop down box to display a batch breakdown of all Batch Items:
 - **All:** Show results for all batch items including individual Receipt numbers
 - **Successful:** Only show batch items that were successfully processed
 - **Failed:** Only show batch items that failed to be processed
3. You can exit the batch view by either clicking on the **BACK** button supplied, or selecting another option.

To do a search for all batches within a timeframe and view their histories:

1. From the **Saved Batch List** screen, press the **VIEW BATCH HISTORY** button.
2. Select what order you want the list displayed in using the **ORDER BY** drop down box
3. Select the timeframe to search within with the **FOR** drop down box
If you selected the **SELECTED DATE RANGE** feature, you will need to enter a starting and ending date:
i.e. 01/08/2006 to 31/08/2006
4. Press the **GET HISTORY** button to start the search

The batch search will be displayed showing the batches history details

5. Use the **View Transactions** drop down box to display a batch breakdown of all Batch Items:
 - **All:** Show results for all batch items including individual Receipt numbers
 - **Successful:** Only show batch items that were successfully processed
 - **Failed:** Only show batch items that failed to be processed
6. You can exit the batch search history view by either clicking on the **BACK** button supplied, or selecting another option.

Loading a Cemtex File

The Upload Cemtex File function provides a convenient and efficient method of adding multiple external funds transfer (EFT) requests for processing via the Direct Entry (DE) system.

Payment files created using your existing business accounting software, (such as MYOB and Quicken) can now be easily imported into Internet Banking saving time by alleviating the need for adding individual transfer requests.

CEMTEX stands for **Central Magnetic Tape Exchange** and was established by the banks to act as an automated clearing house for the processing of Direct Entry payments.

Only files that conform to the Australian Payments Clearing Association (APCA), Direct Entry (DE) file format may be uploaded into Internet Banking.

These can be easily recognized by the **.ABA** file extension, for example a payroll file might be named **your_payroll_file.ABA**, and will be created by your 3rd party accounting software.

To upload a Cemtex file:

1. From the **Saved Batch List** screen, press the **UPLOAD CEMTEX FILE** button.
2. Enter a name for the batch in the **BATCH ID** box: i.e. Mondays Wages
3. Select the account the funds will be debited from with the **FROM ACCOUNT** drop down box
4. Press the **CONTINUE** button
5. Press the **BROWSE** button and find your **.ABA** file
6. Press the **CONTINUE** button
7. The loaded batch will be displayed, if all looks OK, press the **CONTINUE** button
8. Double check your batch and press the **SUBMIT BATCH** button
9. Enter a date for when you want the Batch to be processed.
10. Press the **YES, PROCESS** button to schedule processing of the batch.
11. The system will confirm that the batch has been loaded for processing, press the **OK** button to return to the **Saved Batch List** screen

Note: If two or more signatures are required then the batch will not be processed until both signatories have approved processing of the batch.

BPay Payment



BPay allows you to pay a bill with any company that is a registered biller.

Payments can be made in advance of the current date and you can also set up regular recurring payments (auto transfer). Please be aware that a Pay Now - BPay cannot be reversed.

To perform a BPay payment:

1. Select the **Select a biller from my BPay list or add new biller details** option
2. Then nominate the criteria you require:

- Whether you want the BPay to go now or on a different day


If you select on a different day, you need to supply the date for the BPay, how many times you want this to re-occur (use an * for indefinitely) and if more than once is selected, you also need to enter the frequency

- Which of your accounts the funds are to come out of
- The biller code found on the bill
- The customer reference number found on the bill

Some biller codes and customer reference numbers may change month by month and therefore future dated payments loaded now may be rejected in the future

- The Amount to transfer
- A description for this BPay when stored on your **BPay History List** below

If you have performed this BPay previously, you can pre-populate these fields by selecting the BPay data from the **BPay History List** below. To view descriptions for previous BPay transactions, hover your mouse over the blue biller name field

3. Press the **CONTINUE** button
4. You will be asked to confirm the details, if they look OK press **YES, PROCEED** to load the BPay
5. When the BPay has been accepted, a receipt will appear which you can print using the  print icon

Note: If you have performed a BPay to go on a different day, you can use the **Auto Transfers** option to view and edit these BPays before they are posted.

To change or delete a biller from the BPay History List:

1. Select the **Change details or delete a biller from my BPay list** option
2. To edit the BPay, enter a new customer reference number and then select **UPDATE** from the drop down box on the right
3. To delete the BPay biller from your history list, select **DELETE** from the drop down box on the right

Note: Editing or deleting BPay history data does **NOT** edit or delete a currently loaded BPay

BPay View

Register for BPay View and you can choose to receive your bills electronically to Internet Banking.

For an up-to-date list of businesses currently offering the BPay View service, visit <http://www.bpay.com.au> and follow the links to BPay View.

SMS Banking

SMS Banking allows you to keep track of your account balances and other account activity via a text message (SMS) to your mobile phone.

There are two ways you can do this:

Alerts You can nominate to receive an SMS alert whenever a nominated event occurs e.g. your account balance falls below \$50.00	Requests You send us an SMS text message requesting specific information about your account e.g. your account balance
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To Register

1. Select the **SMS Banking** option
2. Press the **REGISTER** button
3. You will need to:
 - o Tick the SMS Registered checkbox
 - o Enter your mobile phone number into the textbox
 - o Select the account to charge SMS fees to using the drop down box

Make sure you double check the mobile number you entered for accuracy

4. Press the **SAVE CHANGES** button
5. Press the **OK** button to enable SMS Banking on your membership

You will then receive an SMS text Message on your mobile to confirm the registration was successful.

You can also call our Call Centre on 1300 36 1066 or visit one of our branches and have a staff member assist you with registration.

Security and Privacy

The content of our SMS messages to you may include information about your account balance or transactions that you may wish to keep private. Once we have sent the SMS message to your nominated phone number, we have no control over who may access this information.

To keep your information private, you should:

- protect and control who can access your mobile phone
- delete our SMS messages from your mobile phone after you have received them

Tell us immediately if your nominated phone number is disconnected, suspended or changed, as your telecommunications provider can assign your old number to a new customer!

Costs

There is no cost to register for the SMS Banking service, however SMS Banking and/or a reply SMS to a request costs a standard \$0.25 per SMS.

Refer to our **Schedule of Fees and Charges** or **Terms and Conditions** document for more information.

Adding, Editing and Deleting an SMS Alert

You can nominate to receive a SMS text message when any of the following events occur:

- Your account balance falls below or rises above a specified level
- A direct credit is processed to your membership
- A direct debit is processed from your membership
- Scheduled account balance sent to you on a regular basis e.g. every Monday at 9.00am

To add an SMS Alert:

1. Select the **SMS Banking** option to bring up the SMS Alerts list screen
2. Select an Alert Type using the - **ADD NEW** - drop down box on the left
3. Depending on the alert type, nominate the criteria you require:
 - For a Direct Credit Received Alert:
 - No information is needed as an SMS Alert is sent when a Direct Credit is processed to any one of your accounts
 - For a Direct Debit Received Alert:
 - No information is needed as an SMS Alert is sent when a Direct Debit is processed to any one of your accounts
 - For an Account Balance Threshold Alert:
 - Select the account to monitor
 - Enter a low amount (if your balance drops to this amount or less an SMS alert will be sent)
 - Enter a high amount (if your balance rises to this amount or more an SMS alert will be sent)
 - Press the **SAVE ALERT** button
 - For a Scheduled Balance Alert:
 - Select the account that will provide the balance details
 - Enter the date and time for the first SMS alert
 - **NOTE:** SMS scheduled Alerts are only available between 6am and 6pm
 - Select the frequency the SMS alert will occur e.g.: Fortnightly
 - Press the **SAVE ALERT** button
4. Press the **OK** button

The new SMS Alert will now be listed in the SMS Alerts list.

To edit an SMS Alert:

1. Select the **SMS Banking** option to bring up the SMS Alerts list screen
2. Select **UPDATE** using the Alerts drop down box on the right

NOTE: You can only edit Account Balance Threshold and Scheduled Balance Alerts
3. Modify the details as needed
4. Press the **UPDATE ALERT** button

5. Press the **OK** button

The SMS Alert will now be updated in the SMS Alerts list.

To delete an SMS Alert:

1. Select the **SMS Banking** option to bring up the SMS Alerts list screen
2. Select **DELETE** using the Alerts drop down box on the right
3. Press the **OK** button to confirm deletion
4. Press the **OK** button

The SMS Alert will no longer show in the SMS Alerts list.

Requesting an SMS Alert on demand

The SMS Request feature allows you to receive an SMS on demand, simply by SMS texting 0447 CCU SMS (0447 228 767) from your mobile phone with a special code.

To request an SMS message:

1. Start a new SMS text message
2. Enter the short command code for the SMS you require (See the table below for the codes)

Some examples include:

- **B** - Gives a balance for all accounts
 - **B3** - Gives a balance for all accounts starting from the 3rd account
 - **TXC2** - Gives a credit only transaction history starting from the 2nd account
 - **I3** - Gives interest earned/paid starting from the 3rd account
3. Send the SMS Text message to **0447 CCU SMS** (0447 228 767)

The SMS requested will be sent to your mobile (nominated when you registered for SMS Banking)

Short Command Codes

Use the following table to determine the short command code needed:

Code	Information Required
B(n)	Balance request – all accounts starting from first or (n)th account (includes available balance)
T(n)	Transaction History – starting from first or (n)th account
TXC(n)	Transaction History – Credits only – starting from first or (n)th account
TXD(n)	Transaction History – Debits only – starting from first or (n)th account
I(n)	Interest Earned/Paid Request – starting from first or (n)th account

Note: (n) = the number order that your account appears in the **Account Balances** page e.g. If you want the balance of your 3rd listed account you would send an SMS containing the text **B3**.

SMS Limitations

When returning balance request information the system will return as many accounts as possible (within the 160 character limitation of SMS) from the starting account as indicated by the (n). To enable as many accounts as possible to be sent the system will limit account descriptions to 25 characters.

When returning transaction history request information the system will return as many transactions as possible (within the 160 character limitation of SMS) for the requested account as indicated by the (n). To enable as many transactions as possible to be sent the system will limit transaction descriptions to 30 characters.

Changing your Registration Details

To update your registration details in SMS Banking:

1. Select the **SMS Banking** option
2. Press the **UPDATE** button
3. Modify the details as needed
4. Press the **SAVE CHANGES** button
5. Press the **OK** button

The new details will now be saved.

Un-registering for SMS Banking

To un-register for SMS Banking:

1. Select the **SMS Banking** option
2. Press the **UPDATE** button
3. Remove the tick from the SMS Registered checkbox
4. Press the **SAVE CHANGES** button
5. Press the **OK** button

You are no longer registered for SMS Banking.

Loan Application

Internet Lending will allow you to complete a loan application containing the following details:

- Loan Product selection (Home Loan, Car Loan etc)
- Specific Product details (Loan Purpose, Amount, Loan Period etc)
- Personal details (Name and Address, Number of Dependents etc)
- References details
- Employment details
- Income details
- Savings and Assets details
- Expenses and Liabilities details

Certain fields are mandatory in the application and these are denoted by a red asterisk.

When a new Internet Loan Application is selected your personal details i.e. Name, Address, Date of birth & Phone are **pre-populated**, and if applicable, any previous loan application details you have entered.

There is no need to enter in details for any assets and liabilities with Coastline, i.e. your deposits or loans with Coastline. These will be automatically included with your application.

Internet Lending is primarily for single borrower applications but joint borrower details can be entered on the final page.

If you exit before completing the loan application the system will store it for later and you can navigate through the screens with the **CONTINUE** and **PREVIOUS** buttons.

Finally you can display a summary of the loan application and **Print** it prior to submitting the loan. Once submitted the **Loan Application Number** will be displayed. Take note of this number, in case you want to [Contact Us](#) to discuss.

We will contact you promptly to discuss your application.

Tools Menu

Send Secure Mail

If you would like to e-mail the credit union using secure email:

1. Press the **TOOLS** button to enter the TOOLS section of Internet Banking
2. Select the **Send Secure Mail** option (this may appear automatically)
3. Enter your details into the supplied text boxes
4. Press the **SEND** button

Note: To exit the tools section and return to the main menu of Internet Banking, press the **HOME** button.

Change Password

Use this feature to update your password. We recommend that you do this regularly and use both letters and numbers for additional security.

Some things to remember when setting up a new password:

- Do not tell your password to others, as you are responsible for its use.
- Only use numbers or letters of the alphabet
- Make your password a minimum of 6 and maximum of 16 characters long
- Do not use spaces or symbols of any kind
- The password is case sensitive, **Cat** and **cat** are treated as two different passwords

If you lose your password, let the credit union know and we will replace your old password with a new one.

Be aware that Coastline would **never ask** for your password, and that a common fraud method to try and obtain your details is phishing e-mails. Never reply to such e-mails. See the section on **Safeguarding Your Account** above.

To change your access password:

1. Press the **TOOLS** button to enter the TOOLS section of Internet Banking
2. Select the **Change Password** option
3. Enter your current password
4. Enter your new password twice to confirm there are no errors
5. Press the **CHANGE IT** button

Your new password is loaded directly into the system. The next time you logon to Internet Banking, you must use this new password.

Note: To exit the tools section and return to the main menu of Internet Banking, press the **HOME** button.

Set Factor2 Password

Use this feature to update your Factor2 password.

To change your password:

1. Press the **TOOLS** button to enter the TOOLS section of Internet Banking
2. Select the **Set Factor2 Password** option
3. Enter your current **Factor2 Password**
4. Press the **CHANGE YOUR PERSONAL ICONS** button
5. Select the first icons category from the drop down list provided and press the **NEXT** button
6. Select the first icon for your new password
7. Select the second icons category from the drop down list provided and press the **NEXT** button
8. Select the second icon for your new password
9. Select the third icons category from the drop down list provided and press the **NEXT** button
10. Select the third icon for your new password
11. Confirm the three icons you have selected by pressing the **CONFIRM** button

Your new password is loaded directly into the system. The next time you logon to Internet Banking, you must use this new password.

Note: To exit the tools section and return to the main menu of Internet Banking, press the **HOME** button.

Loan Estimator

The Loan Estimator allows you to test loan scenarios for different loan amounts, repayments and terms.

To use the loan estimator:

1. Press the **TOOLS** button to enter the TOOLS section of Internet Banking
2. Select the **Loan Estimator** option
3. Enter your loan details into the supplied text boxes
4. Press the **CALCULATE** button

If you change the details and hit the **CALCULATE** button again, the original calculation results are displayed along side you new results for comparison. Up to three different results can be displayed at one time.

Note: To exit the tools section and return to the main menu of Internet Banking, press the **HOME** button.

Set Start Up Page

By default, the **Account Balances** screen is your home page whenever you log into Internet Banking, but you can use this feature to select another page to be your default, such as:

- Account Balances
- Transaction History
- Account Transfers
- Interest Details
- Auto Transfers
- Payroll Details
- Business Banking
- Cheque Bill Pay
- BPay
- BPay View
- SMS Banking
- Loan Application

To select a new Internet Banking home page:

1. Press the **TOOLS** button to enter the TOOLS section of Internet banking
2. Select the **SET START UP PAGE** option
3. Select from the list, which page you want to be your new home page
4. Press the **UPDATE** button

Note: To exit the tools section and return to the main menu of Internet Banking, press the **HOME** button.

Activate Card

If you have received both your card and PIN, you can activate your Cuecard or Visa Card by entering the card number and expiry date. Your card will not work until you either complete this online form or return the mailed acknowledgement slip.

To activate a card:

1. Press the **TOOLS** button to enter the TOOLS section of Internet Banking
2. Select the **Activate Card** option
3. Enter your card number and expiry date into the supplied text boxes
4. Press the **ACTIVATE CARD** button

Note: To exit the tools section and return to the main menu of Internet Banking, press the **HOME** button.

User Preferences

This feature allows you to customise your options for Internet Banking such as Pop ups and e-mail receipts which are defaulted as enabled for every member.

To change your user preferences:

1. Press the **TOOLS** button to enter the TOOLS section of Internet Banking
2. Select the **User Preferences** option
3. You can modify the e-mail address that your receipts are mailed to using the supplied E-mail text box
4. Tick or Untick the required boxes:
 - o Pop Up Transactions on Account Balances Page - Toggles on or off the pop up that displays the last ten transactions when you hover your mouse over the blue account numbers on your **Account Balances** page
 - o Internal Transfer - Receive an email receipt when funds are transferred to another account within your membership
 - o Credit Union Transfer - Receive an email receipt when funds are transferred to another membership account within the Credit union
 - o External Transfer - Receive an email receipt when funds are moved to another financial institution (EFT)
 - o BPay Payment - Receive an email receipt when any BPay payment occurs
 - o Batch Transactions - Receive an email receipt when any batches are processed
5. Press the **UPDATE** button

Note: To exit the tools section and return to the main menu of Internet Banking, press the **HOME** button.