



Secure SMS Frequently Asked Questions

SMS Secure Code is a free service for members. Members will receive an SMS or Voice message with details of the transaction being performed, plus a secure one-off code which they will be required to enter in Internet Banking to authenticate the transaction.

How do I register for Secure SMS?

As a new member you will be presented with a registration screen when you first logon to Internet Banking. To amend your registration details, simply access the Secure SMS menu under Service Option via Internet Banking.

What if I do not have a mobile phone, live outside of a mobile coverage area, reside overseas and do not have access to global roaming, or do not have a landline facility?

If a mobile phone or landline is not an option for any of these reasons you will be given the option of applying for a Factor 2 Security Token.

If I previously declined registration for Secure SMS authentication can I register again for this facility

Yes, but only after you have contacted us to have your Secure SMS facility reset to enable registration when you next logon to Internet Banking.

Will there be any special browser issues required to register for Secure SMS?

No. If you can currently access Internet Banking then no change will be required to your browser settings.

Can I retain a Factor 2 token and also register for Secure SMS?

Yes, this will be optional. However, registration for Secure SMS is not essential if you currently have a token, as it will work in addition to the token authentication.

What financial transactions will require the Secure SMS Code?

The Secure SMS Code is required for any financial transaction that does not appear in your current saved favourites. These include transfers to another membership, External Transfers & BPAY.

What non financial transactions will require the Secure SMS Code?

The SMS code is generally required for any transaction that performs some form of maintenance on our system, including: Change Contact/Employment & Address Details, e-statements, BPAY View, Loan Application etc.

Will I be required to enter a Secure SMS Code each time I access a financial or non financial transaction within the same Internet Banking session?

No. The Secure SMS Code will only be required once per Internet Banking Session.

How important is it to read or listen to the full text or voice message that accompanies the Secure Code?

It is extremely important to read or listen to the full contents of the SMS text or voice



message to ensure that the details agree with their original request. If you fail to read or listen to the full text or voice message prior to entering the Secure Code, you may be authorising a transaction that was fraudulently amended in transmission.

Will I be able to register a new mobile or landline number?

Yes, but only if you still have your original mobile or landline phone. The Secure Code is sent to your original mobile or landline phone, with the confirmation message sent to your new mobile or landline phone following successful registration.

What if I do not have my original mobile or landline phone?

If you do not have your original mobile or landline phone you will be required to contact us on 13 25 85 to have the number amended. You will then be required to register for Secure SMS online through Internet Banking.

Can I use the Secure SMS on Internet Banking while overseas?

Yes, as long as you have a nominated Australian mobile phone number which has access to global roaming and the country offers a compatible network.

How can I check if the Country I am visiting, or residing in, has access to global roaming?

You will need to contact your mobile phone service provider.

Is there a time limit to enter the Secure SMS code when authenticating a transaction?

Yes, there is a 5 minute time-out limit and the code generated is only valid for the transaction for which it was generated.

What happens if I receive a Secure SMS or Voice message and I am not currently logged into Internet Banking?

You should contact us immediately to have the matter investigated.

How much does the Secure Code Cost?

The Secure Code is an additional Security feature that replaces the Factor 2 Icons and this feature is provided to members free of charge. If you are overseas, you should check with your mobile phone provider on the fees they charge for receipt of SMS messages.

What transactions will require the Secure SMS Code for Business Banking Batch Transactions?

Secure SMS or Voice code will apply to the batch within a Business Banking session, not the transactions within the batch.

How will I know if I have successfully registered for Secure SMS?

When you register for Secure SMS you are required to enter the Secure Code that is sent to your mobile or landline phone when you begin registration. Following successful registration a confirmation SMS is sent to your registered mobile or landline number.



Can I de-register from Secure SMS via Internet Banking?

No. There is no de-registration option apart from removing your mobile or landline phone from the system. This can be performed by contacting United Community on 13 25 85, or by deleting the number under the Contact Details of Internet Banking. If you choose to de-register you will no longer have the full range of Internet Banking services.

Can I register for Secure SMS if the mobile or landline number entered during registration contains spaces?

No. You will receive an error message.

Can I lock myself out of Internet Banking when I put in the incorrect Secure Code?

No. When more than three incorrect Secure code attempts are made you are not locked out of Internet Banking but you are not able to perform any transactions that require SMS authentication in that Internet Banking session.

The message received is: *"This transfer etc cannot continue as too many incorrect SMS code attempts have been made. Therefore no further transactions to new destinations can be performed in this session"*.

How do I update my mobile or landline number in Internet Banking?

- Select Secure SMS (under Service Options) and prompt for a code that is sent to the old mobile or landline number.
- Enter the code sent to the old mobile or landline then input the new mobile or landline number (including the area code) in the registration field. A further confirmation code is sent to the old mobile or landline number which is required before the registration can be completed. An SMS or voice message is then sent to the new mobile or landline confirming successful registration.

If an Internet Banking session has timed out before the Secure code is entered, will a new code be required when I log back into Internet Banking?

Yes. Secure codes are unique to each session of Internet Banking, so a new code will be required.

Does Business Banking Batch transactions work the same way with Secure SMS?

Yes. The Secure SMS code is requested only once per Internet Banking session for any saved favourites or new batch, regardless of how many batches are processed. As batch transactions contain multiple transactions, the SMS or Voice message will contain the total number of transactions within the batch, including total dollar value. The Internet Banking Processing confirmation screen also contains a 16 digit 'SMS Signature' which the member is requested to confirm matches with the 'SMS Signature' in the SMS or voice message.



When there is a Business Banking membership with 2 to sign, does the signatory creating the batch request an SMS or voice code as well as the signatory updating the batch for processing?

No. The SMS or voice code request is received when the batch is updated for processing, so it is the signatory that is processing the batch that is required to enter the Secure SMS code.

What if I am registered for Secure SMS and remove the Mobile or landline number in Internet Banking from the 'Update Contact Details' section?

This will disable your Secure SMS and if you attempt to access a protected transaction via Internet Banking you will receive a 'disabled' message. To re-activate the Secure SMS facility you will be required to contact us.