

ENHANCED SECURITY SYSTEM FOR INTERNET BANKING

REGISTER FOR SECURE SMS

Secure SMS is a new security system in Internet Banking which is provided FREE to all members and replaces all previous additional security features. Secure SMS utilises SMS messaging through your mobile phone or home or business phone* to enable you to authorise transactions securely in Internet Banking.

You must register for Secure SMS to ensure you are able to perform any of the following transactions or activities in Internet Banking:

- Transfer funds to another membership within your credit union or to another financial institution (only when the transaction details have not previously been validated)
- B_{PAY}[®] transaction (only when the transaction details have not previously been validated)
- Change details or delete a bill from your B_{PAY}[®] list
- View/Modify Periodic Payments
- Loan Application
- Loan Redraw
- Update contact details
- Manage and view e-Statements
- Update Secure SMS registration details
- Register Mobile Banking preferences
- Register for TEXT ME! SMS Banking
- Access Your Member Messages
- Pay a bill by cheque
- Access B_{PAY}[®] View
- Perform Batch Transactions (Business or SMALLBiz members)

At the commencement of any of the abovementioned activities, you will be prompted to request an SMS code. In some instances, transactions or activities will only require you to request an SMS code once and will enable you to perform the same transaction again at a later date without requiring a new SMS code.

STEP BY STEP INSTRUCTIONS

To register simply:

1. Login to Internet Banking (password required)
2. Select your preferred contact number to receive Secure SMS from the dropdown box
3. Click on **'Register'**
4. Click on **'Request SMS Code'**
5. Enter the **'SMS Code'** sent to your mobile, home or business phone in the Internet Banking field provided and click **'Continue Registration'**
6. Registration will be confirmed by a message on your Internet Banking page **'You have successfully registered for 'Secure SMS'**

Please Note: You may choose to select Refuse Registration for Secure SMS when prompted. Should you choose to refuse registration, the option for registering through Internet Banking at a later date will no longer be available and you will need to contact us to register.

The next time you perform a transaction or activity that requires a Secure SMS code you will need to do the following:

1. You will be automatically notified should **'Secure SMS'** be required for the transaction or activity you are about to perform
2. Click on **'Request SMS Code'**
3. You will be notified that the secure code is sent
4. Wait for your SMS Code to be received on your mobile phone or via a voice activated response on a landline phone
5. Enter the code you received into the box provided on the Internet Banking screen
6. Click **'Yes, Continue'**
7. Your transaction or activity will be processed in the usual manner

WHAT TO DO IF YOU DON'T HAVE ACCESS TO A SUITABLE PHONE

Alternate security arrangements can be made if access to Secure SMS through your mobile, home or business phone is unavailable.

For further information please contact our Member Contact Centre on 13 25 85 or email member@unitedcommunity.com.au

To view Frequently Asked Questions on Secure SMS, please visit our website
www.unitedcommunity.com.au

**Available for Broadband service only. Members with a Dial Up service please phone our Member Contact Centre on 13 25 85 for more information.*