Queensland COUNTRY CREDIT UNION + Queenslanders CREDIT UNION

The future of internet banking

On the weekend of 4-5 August 2018, Queenslanders Credit Union (Queenslanders) is launching a new internet banking platform. This forms part of the final stage of the merger with Queensland Country Credit Union (Queensland Country).

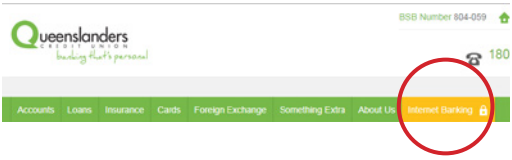
How to login to the new internet banking pl

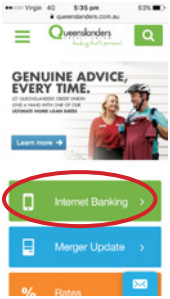
1

Visit queenslanders.com.au
The current website homepage and structure will remain unchanged.

2

Choose Internet Banking from the main menu
The button is located in the same place as now (depending on the device you're using).

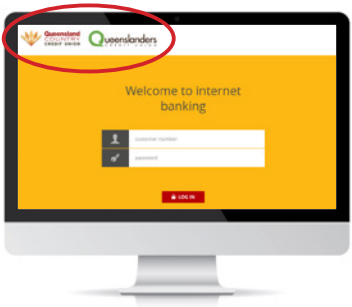




3

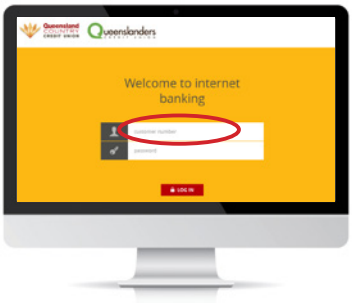
You will be directed to the new internet banking site
There are no longer different sites for Personal and Business NetBanking, as the new platform has combined functionality.

Remember that Queenslanders and Queensland Country are now the same Credit Union
Don't be alarmed when you see both logos on the login page.



4

Enter your new customer number
Refer to the enclosed letter for details.



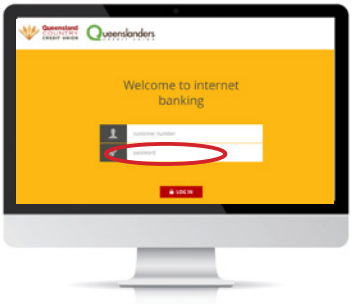
5

REMINDER

If you haven't used NetBanking in a while (since 1 April 2018), **please login to the current version of NetBanking before 3 August.** It's an important step to ensure you will continue to have access to internet banking once the system has been upgraded. Just logging in, then logging out again is enough to keep your online banking registration active.

How to login to the new internet banking pl

Enter your existing NetBanking password
This can be typed in directly as there is no floating keyboard.



6

Read and accept the terms and conditions
You will only need to do this the first time you login
(or if we make any changes to the terms and conditions).

7

For security purposes, you will be prompted to change your password

Your new password must be between eight and 16 characters and contain both numbers and letters, with at least one capital letter. It must be different to your previous password and should not contain your customer number or any part of your name or date of birth.

8

Register for secure SMS validation

Many transactions within internet banking require you to enter a security code, which is sent to your mobile phone via SMS. Read more about this under 'Two factor authentication' on the next page.

9

Start banking

The site has been designed to be user-friendly and easy to navigate, but if you need a more comprehensive guide please visit **queenslanders.com.au/new-internet-banking**.

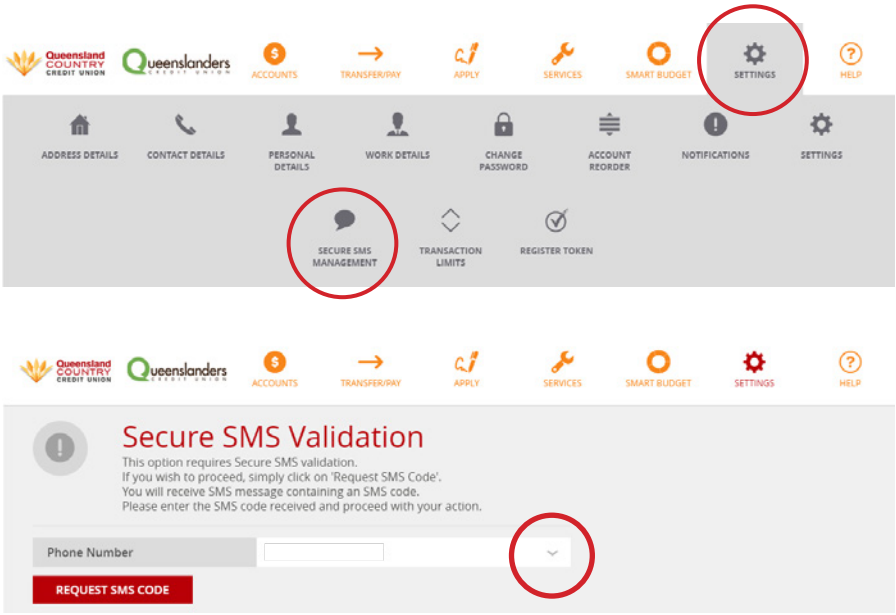
10

Two factor authentication

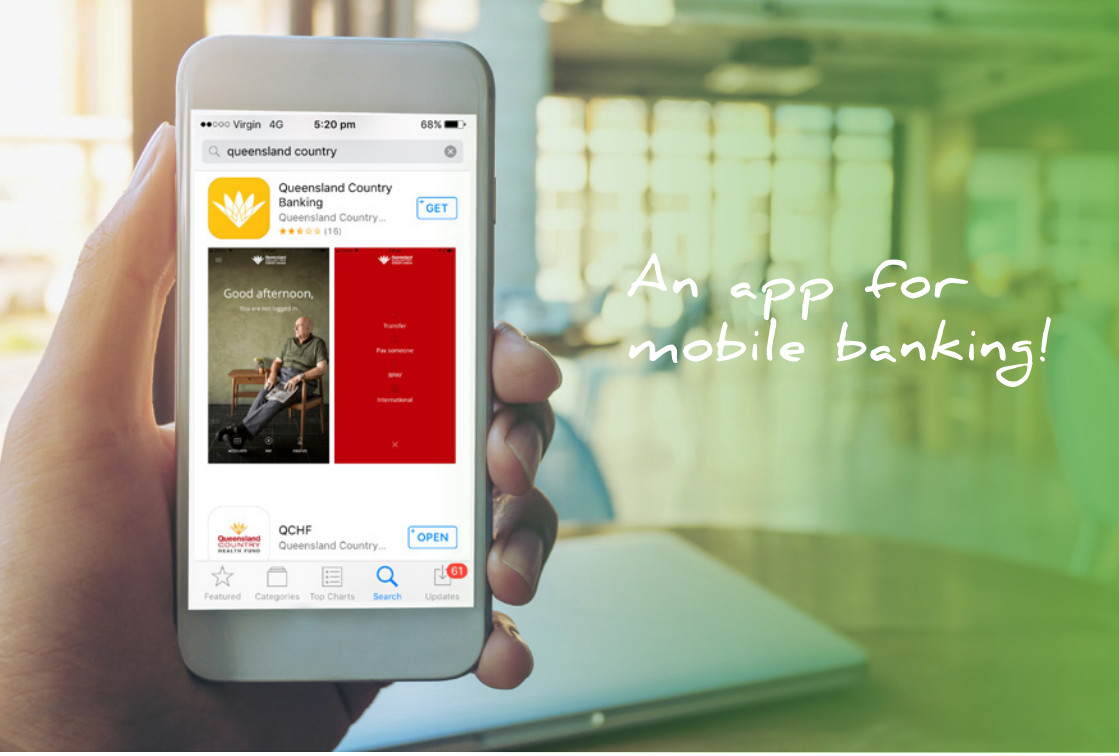
Two factor authentication is an extra layer of security required before you can perform certain transactions within internet banking, such as transferring funds to a new payee or biller, or accessing sensitive personal information.

The most common way we use two factor authentication is by sending a security code via SMS to your mobile phone each time you request to conduct specific transactions.

When you login to the new internet banking platform for the first time, it is recommended that you **register for secure SMS validation**. Select 'Settings' from the top menu, then 'Secure SMS Management', then choose the mobile phone number for receiving security codes.



If you don't have an Australian mobile phone number, please call our contact centre on 1800 QLDERS to discuss your options.



Mobile banking

There is now an **app for mobile banking,** which you can download by searching for 'Queensland Country' in Google Play or the App Store. Please note: the icon saved to your screen when you download the app will be the Queensland Country logo.

Before using the app, you first need to complete these two steps:

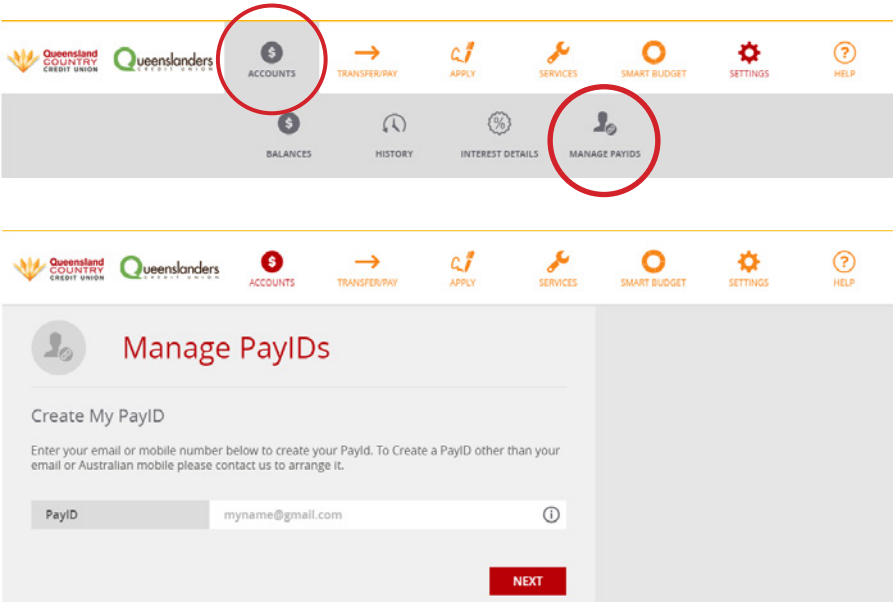
1. Register for the new online banking platform
Do this by logging into internet banking after 4 August.

2. Register for two factor authentication
If you have an Australian mobile phone number you can do this within the new internet banking by selecting 'Settings' from the top menu, then 'Secure SMS Management'.

Real time payments are here!

With the new internet banking system, you can choose to benefit from payments being processed instantly between participating financial institutions in Australia. This nationwide initiative is called the **New Payments Platform (NPP)**.

To receive real time payments, **register a unique PayID,** such as your email address or phone number, to your selected Queenslanders account by selecting 'Accounts' from the top menu, then 'Manage PayIDs'.



You will then enjoy not just an end to delays in receiving money, but also the end of having to give out your BSB and account details – simply share your PayID instead.

Read more about real time payments in the Guide to Internet Banking at: **queenslanders.com.au/new-internet-banking**.

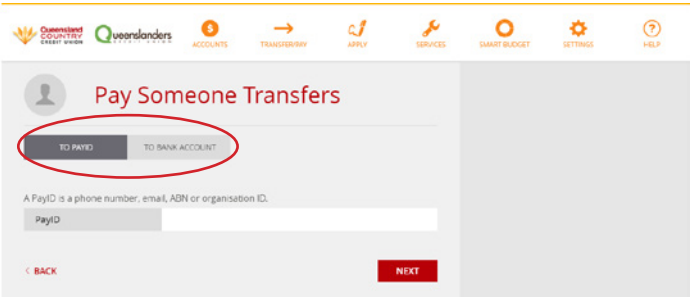
New features

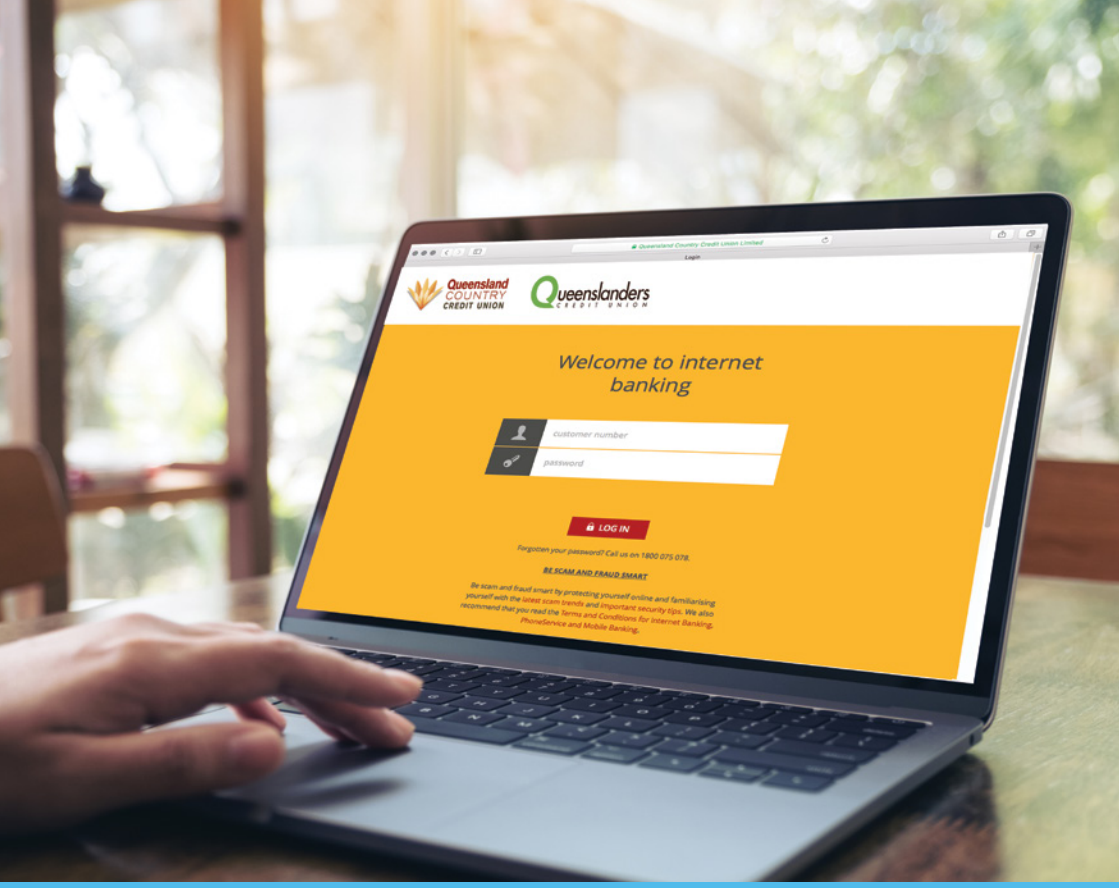
In addition to the New Payments Platform, there are lots of new features in internet banking such as secure mail, card activation, card PIN change, report a lost or stolen card, and international transfers.

Learn more about these features by browsing the top menu when you login to the new internet banking platform.

THERE ARE ALSO A FEW THINGS THAT WILL CHANGE:

- If you are a **signatory or guarantor** on any other Member's accounts, you will now see all these accounts, along with your own, within internet banking.
- Logging into internet banking using the customer number of a **business, club, association or partnership** will only allow you to view account information. To transact on these accounts, you need to login with your personal customer number.
- Any **batch payments** you make will now display each individual payment, rather than a single debit to the account. To learn more about batch payments, read the Guide to Business Banking at: **queenslanders.com.au/new-internet-banking**.
- **BPAY View** is no longer available, although you do still have the ability to pay bills via BPAY.
- When **transferring money to another person's account**, you will now have the choice of either entering the recipient's PayID for real time payments, or selecting the 'To Bank Account' button to enter their BSB and account details.





Service outage

From midnight on Friday 3 August 2018, there will be a period of up to 48 hours where online and telephone banking is unavailable. Cards will also not be operational for up to two hours from 2am on Sunday 5 August.

This outage is unfortunately necessary for us to complete the banking system conversion. Please be assured we are working closely with third party providers to minimise this disruption.

You may wish to follow us on Facebook, as we will make an announcement once the new internet banking platform is live.

Need help?

For a more comprehensive guide to internet banking, visit **queenslanders.com.au/new-internet-banking**.

In addition to our normal trading hours, we're opening our contact centre (with limited functionality) on the weekend of database merger to answer any questions you may have. Our team can be reached on 1800 QLDERS (1800 753 377) from **8am-6pm on Saturday 4 and Sunday 5 August**.

Queenslanders
CREDIT UNION
banking that's personal

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