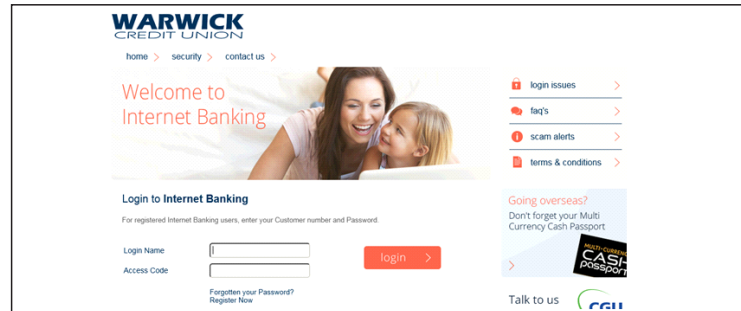


# Online Banking - SMS One Time Password

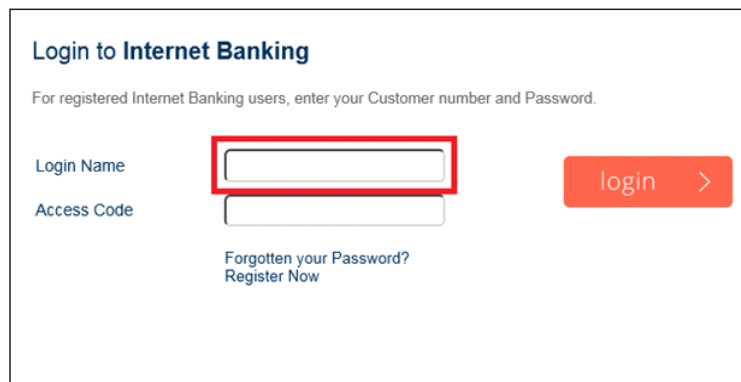
## Frequently Asked Questions

### How to use SMS One Time Password

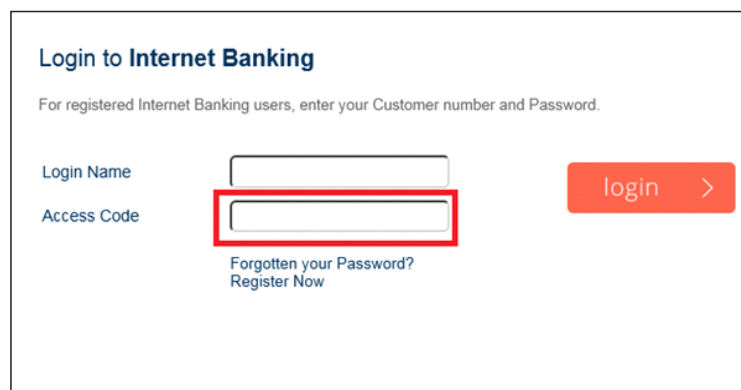
**Step 1.** Go to [www.wcu.com.au](http://www.wcu.com.au) and MY VIEWPOINT screen will appear.



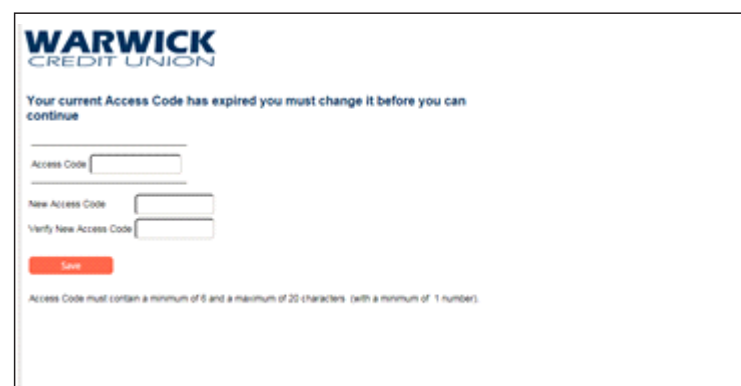
**Step 2.** Enter your Customer Number as your **Login Name**.



**Step 3.** As your **Access Code** enter your date of birth as ddmmyyyy. For example 21st August 1966 will be 21081966.



**Step 4.** Please enter your Access Code (your 8 digit date of birth). A prompt will ask you to change your password (Access Code) as it will be the first time you have logged in. You will then need to enter it a second time to verify it. Call us if you have any problems.

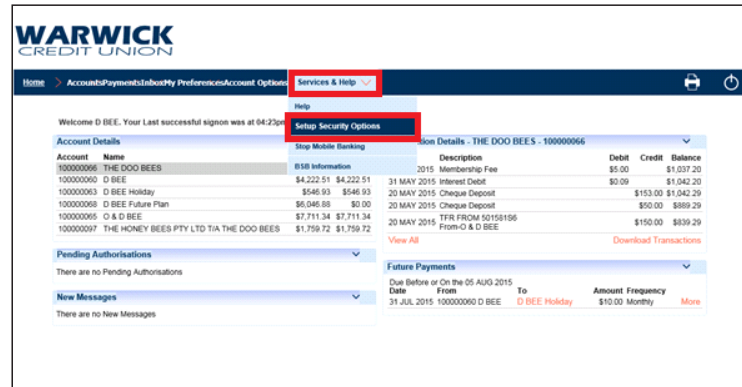


# Online Banking - SMS One Time Password

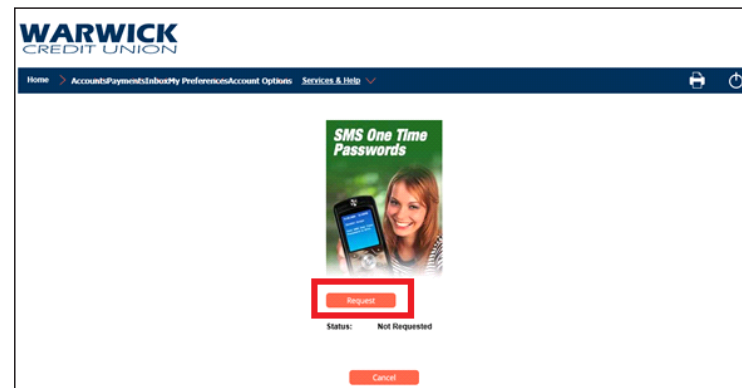
## Frequently Asked Questions

### How to use SMS One Time Password continued...

#### Step 5. Select **Services & Help** tab > **Setup Security Options**



#### Step 6. You must then select **Request**

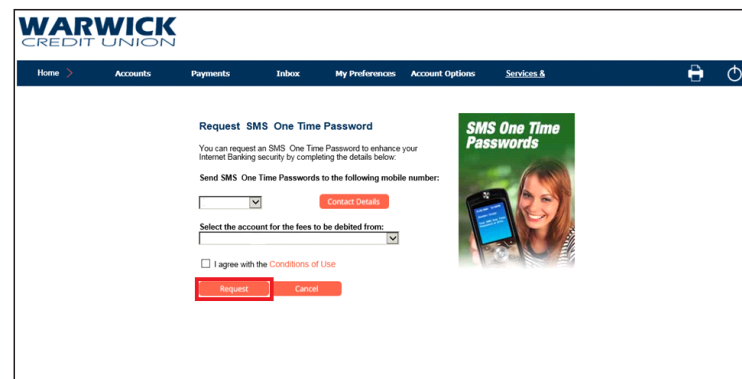


#### Step 7. Confirm that the mobile number that appears in the drop down box is correct. Once you have read the **Conditions of Use** tick the box to confirm.



#### Step 8. Press request

**Please Note:** Account for fee does not apply.

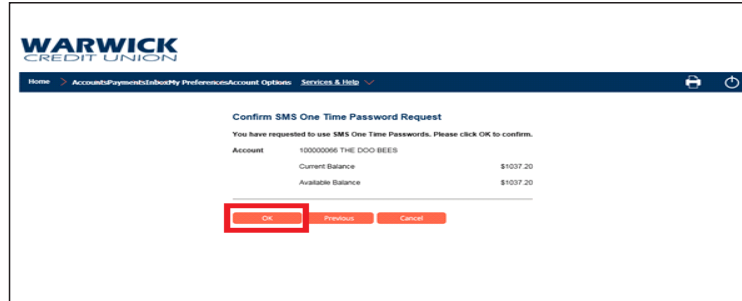


# Online Banking - SMS One Time Password

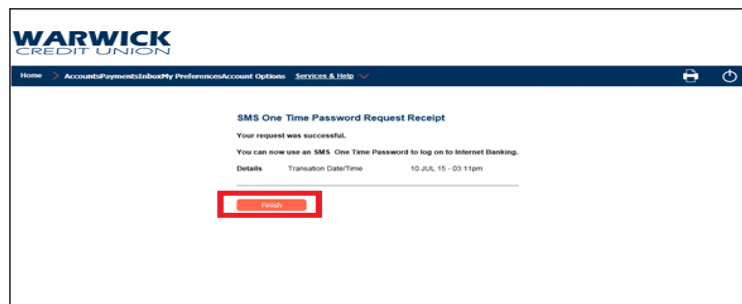
## Frequently Asked Questions

### How to use SMS One Time Password continued...

**Step 9.** You have now requested to use SMS One Time Password. You must now click **OK** to confirm.



**Step 10.** Your SMS One Time Password has now been activated. Select **Finish**. Once you click finish you will automatically be logged out.



**Step 11.** Log back into internet banking. Your SMS message will then be received.



**Step 12.** Enter your password from the SMS message, then select **OK**. You will now be logged into internet banking and will see all of your accounts.



# Online Banking - SMS One Time Password

## Frequently Asked Questions

Warwick Credit Union's SMS One Time Password service offers a high level of transaction banking security for on-line transfer and BPAY payments.

The SMS One Time Password provides a two factor authentication option for Internet Banking.

The use of the mobile phone for delivery of the One Time Password provides a quick, easy user friendly option, without the need for customer tokens.

### **Security and Use Features**

- Part of Online Internet Banking service
- Passwords are generated on login and request
- Ability to separate processing and authorisation of transactions
- High audit security. All transactions are date stamped and the user recorded
- Permanent record of transactions including the user
- Control of what is paid and when

### **Frequently Asked Questions**

#### **What is a SMS One Time Password?**

A SMS One Time Password is a randomly generated six digit security code sent to your mobile phone via our secure SMS server.

#### **How much does the SMS One Time Password service cost?**

It is a free service available to all customers. Your mobile service provider may charge a fee relating to the use of SMS on your mobile phone.

#### **Why do I need a SMS One Time Password service?**

As with any transfer of money, internet transacting is a target for criminals. The SMS One Time Password service is the most effective defence available for your money. If you want to be able to transfer amounts higher than our standard online transfer limits - SMS One Time Passwords are mandatory.

#### **Do I have to have SMS One Time Passwords?**

No. It is up to you if you want the extra security.

# Online Banking - SMS One Time Password

## Frequently Asked Questions

### **Frequently Asked Questions continued...**

#### **How do I activate my SMS One Time Password service?**

Log onto internet banking to register for the SMS One Time Password service. You must have a mobile number on file or this option won't be available. Please contact any Warwick Credit Union branch to register your mobile number.

#### **I have very bad mobile reception where I live. Am I able to register a land line number that can receive SMS for a SMS One Time Password?**

Yes, as long as you check with your phone provider that your land line can receive SMS.

#### **If I am travelling overseas am I still able to use SMS One Time Password?**

Yes, but you will need to check with your provider to make sure your phone is set up to receive the SMS before going overseas. Alternatively you can make arrangements with Warwick Credit Union to suspend the SMS One Time Password for a limited period of time or logins.

#### **Do I have to enter a SMS One Time Password each time I complete a transaction?**

No. The only time you need a SMS One Time Password is when you are adding a new external payee or when you are changing an existing external payee's details. If you are transferring funds to an existing payee, you will NOT require a SMS One Time Password.

#### **If it is two or more to sign on the account do we have to use SMS One Time Password?**

No. As long as you keep your on-line limit to the default amount of \$5,000 for external transfers and BPAY's.

#### **What if my account has two to sign and the limit is above the default limit (as was the case with token users).**

Yes you will require SMS One Time Password. When the account is two to sign, each signatory has their own individual login and password. One signatory completes the steps to initiate a transaction. The transaction is moved to a "Pending Transaction". The second signatory logs into online banking and selects "Pending Transactions". The second signatory will now need to request an SMS One Time Password to confirm and send the transaction.

#### **Can two customers register the same mobile number?**

No. The mobile number must be unique per customer number.

#### **What do I do if I lose my mobile phone or believe my security has been compromised?**

Contact us immediately and we will temporarily disable the SMS One Time Password service for a set number of days or logins (up to 10) to allow you time to get a replacement mobile phone.

# Online Banking - SMS One Time Password

## Frequently Asked Questions

### **Frequently Asked Questions continued...**

#### **Can I stop the SMS One Time Password Service?**

Yes, you can cancel SMS One Time Passwords via internet banking or by contacting the Warwick Credit Union. You are able to re-activate the service at anytime by accessing online banking yourself.

**NB:** By stopping the service any higher transfer limits you may have will be reduced to the standard at the same time.

#### **SMS One Time Password**

The SMS One Time Passwords provides an additional layer of security when you access your My Viewpoint Internet Banking service. This is a randomly generated random password (the One Time Password) which is sent to a mobile phone whose number has been pre-registered by you to receive the One Time Password.

#### **How Does SMS One Time Password Work?**

The SMS One Time Password provides the capability to receive a single use password to a number and have it associated with your my Viewpoint login.

After activating the SMS One Time Password service, when you successfully enter your normal Login ID and Password for My Viewpoint, a new screen is loaded where the One Time Password must be entered. This One Time Password would have already been sent via SMS.

Upon receiving the SMS, you enter your One Time Password into the SMS Authentication screen. If entered correctly, you will be logged in and be able to use My Viewpoint as normal. The SMS One Time Password is only valid for a single external or BPAY transaction.

#### **When you will need the SMS One Time Password?**

1. On login once you have registered for the SMS One Time Password service
2. When doing an external transfer to a non-registered payee
3. When doing a BPAY to a non-registered payee
4. When scheduling a batch to a 3rd party accounts [always]
5. When scheduling a batch to external accounts [always]

# Online Banking - SMS One Time Password

## Frequently Asked Questions

### **Conditions of Use**

#### **SMS One Time Password Access**

- 1.** Warwick Credit Union's Conditions of Use for Accounts and Access Facilities apply to SMS One Time Passwords.
- 2.** Your mobile phone carrier may charge you for any SMS message you send or receive to/from the Warwick Credit Union.
- 3.** One Mobile number is required per individual. The SMS One Time Password mobile number cannot be shared between individuals.
- 4.** One transaction may generate more than one SMS One Time Password from Warwick Credit Union.
- 5.** It is the responsibility of the user to keep all One Time Password details confidential.
- 6.** It is your responsibility to correctly input the One Time Password details to online banking.
- 7.** You are liable for any loss caused by acts or omissions of all users.
- 8.** You are liable for any unauthorised use of SMS One Time Passwords.
- 9.** You are responsible for supplying Warwick Credit Union with the correct mobile telephone number/s and must immediately advise Warwick Credit Union of any change to your mobile telephone number/s.
- 10.** Warwick Credit Union is not liable for sending SMS One Time Password to another party where you have not informed Warwick Credit Union of a change to your mobile number/s.
- 11.** You must regularly check your statement/s for unauthorised transactions and advise Warwick Credit Union immediately of any suspect transactions.