

Internet Banking User Guide

May 2024



Contents

1. Internet Banking with Summerland	4
2. Daily Limits	4
3. Online Security	5
4. Logging on to Internet Banking	6
5. Internet Banking Passcode	8
Passcode Reset	8
Changing Your Passcode	9
6. The Balances Page	10
7. Fixed Term Deposits	11
8. Transaction History.....	13
9. Interest and Tax	14
10. Manage PayID	15
11. Transfer	16
12. Pay Someone	17
13. Paying Bills using BPAY	18
14. International Transfers.....	19
15. Scheduled Transfers	22
16. Favourites	23
Validated and Non-Validated Payees.....	23
17. Business Banking	24
Creating Manual Batches	25
Creating CEMTEX Batches	26
Processing a Batch on One-to-Sign Accounts	27
Processing a Batch on Other Accounts.....	28
18. Direct Credits	30
19. Loan Status	31
20. Card Management	32
21. eStatements	33
Manage eStatements	33
Viewing eStatements	33
22. Alerts.....	35
Security and Privacy	36
23. Secure Messaging	37
24. Sharing	39
25. One Time Password	39
26. Open an Account	40
27. Loan Application	42

28. Address Details	43
29. Contact Details	44
30. Personal Details	45
31. Employment Details	46
32. Changing Your Passcode	47
33. Account Reorder	48
34. Notifications	49
35. Two (2) Factor Authentication	50
Secure SMS	50
VIP Security (Token or Mobile App)	51
36. Preferences	52
Frequently Asked Questions	53

1. Internet Banking with Summerland

Internet Banking provides a modern online banking platform, with great features and security protection.

Device Independent – designed to be used on desktops, laptops, tablets, and smartphones enabling you to do all your online banking wherever, whenever, and however you want.

Responsive Design – responds to changing screen sizes and orientations, eliminating the need to zoom in and out, ensuring a seamless experience regardless of the device you use.

Easy Navigation – intuitive menus that help you to easily find your way around and always know where you are.

Simple to Use – clear uncluttered design and layout with colours used to differentiate your account types and status clearly and easily.

2. Daily Limits

Standard transfer limits are set at \$50,000 per day for Pay Anyone transfers to another Summerland customer, and \$5,000 per day for Pay Anyone transfers to other financial institutions (including BPAY). Standard international transfer limits are set to \$1,000 per day.

Transfers will fail if the total amount exceeds the daily limit.

When a Business Banking batch needs to be authorised by two or more people, the final person responsible for authorising the batch must have a daily limit sufficient to cover the total batch amount plus any other transaction(s) they've already processed that day. Otherwise, transactions in the batch will fail once that person's daily limit is reached.

Customers needing a higher daily limit need to contact us on 1300 728 728.

3. Online Security

When creating your passcode, make sure you create a passcode that nobody else will be able to guess. Do not use details from your date of birth, telephone number, your name or any other easily guessed series of characters.

You must keep your passcode secret. Do not share it with anyone including family, friends, and other institutions. Do not let anyone else see it. Never write your passcode down without making reasonable attempts to keep it safe. Never store your passcode with your computer or internet-enabled device.

We will never ask you for your passcode.

Unauthorised use of your passcode should be reported to us immediately. If you suspect that someone else has used your passcode, knows your passcode, or you have written your passcode down and lost it, you should tell us and change it as soon as possible.

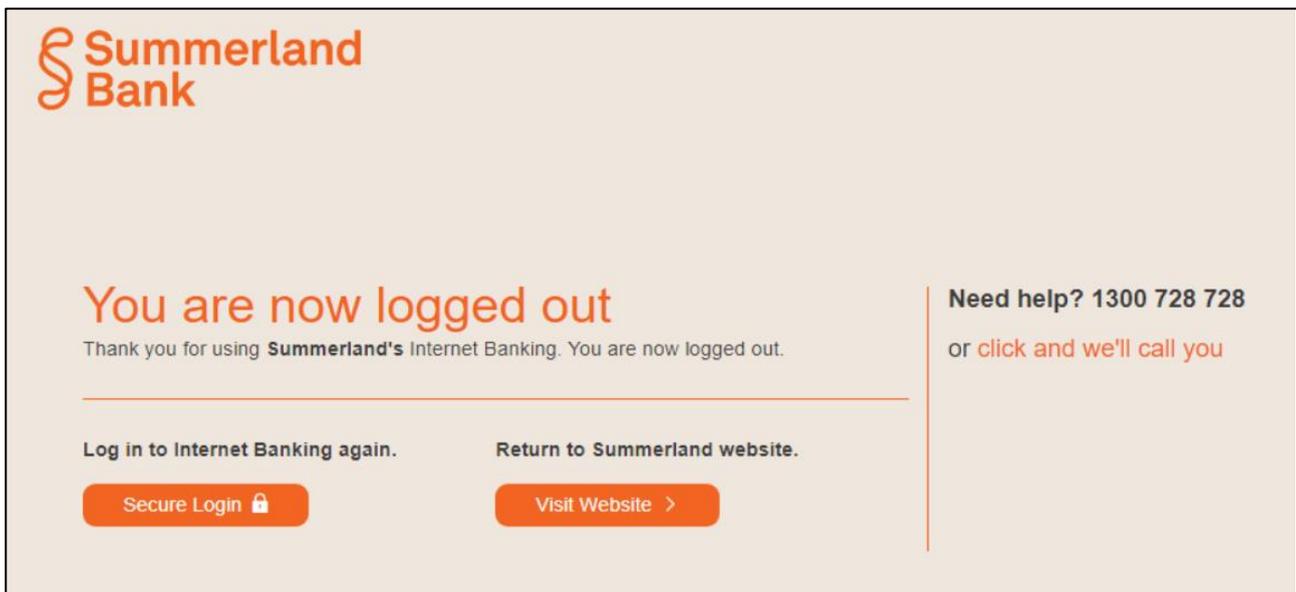
In addition to keeping your passcode safe, there are some other things you can do to stay secure when using Internet Banking.

Make sure your computer or internet-enabled device is free from malicious software (malware) by keeping your software up to date. Use reputable and reliable antivirus and firewall software. If you believe your device has a virus, do not log onto Internet Banking until the threat has been removed from your system by updating your antivirus and security software, re-scanning your computer and removing all detected viruses.

Do not open email attachments if they look suspicious or you were not expecting to receive them. Do not give anyone your personal information or passcode when asked in an email or by telephone.

- ⓘ *Be aware that Summerland will never ask for your passcode, and that a common fraud method to try and obtain your details is phishing e-mails. Never reply to such e-mails.*

Always remember to log out of Internet Banking when you are finished.

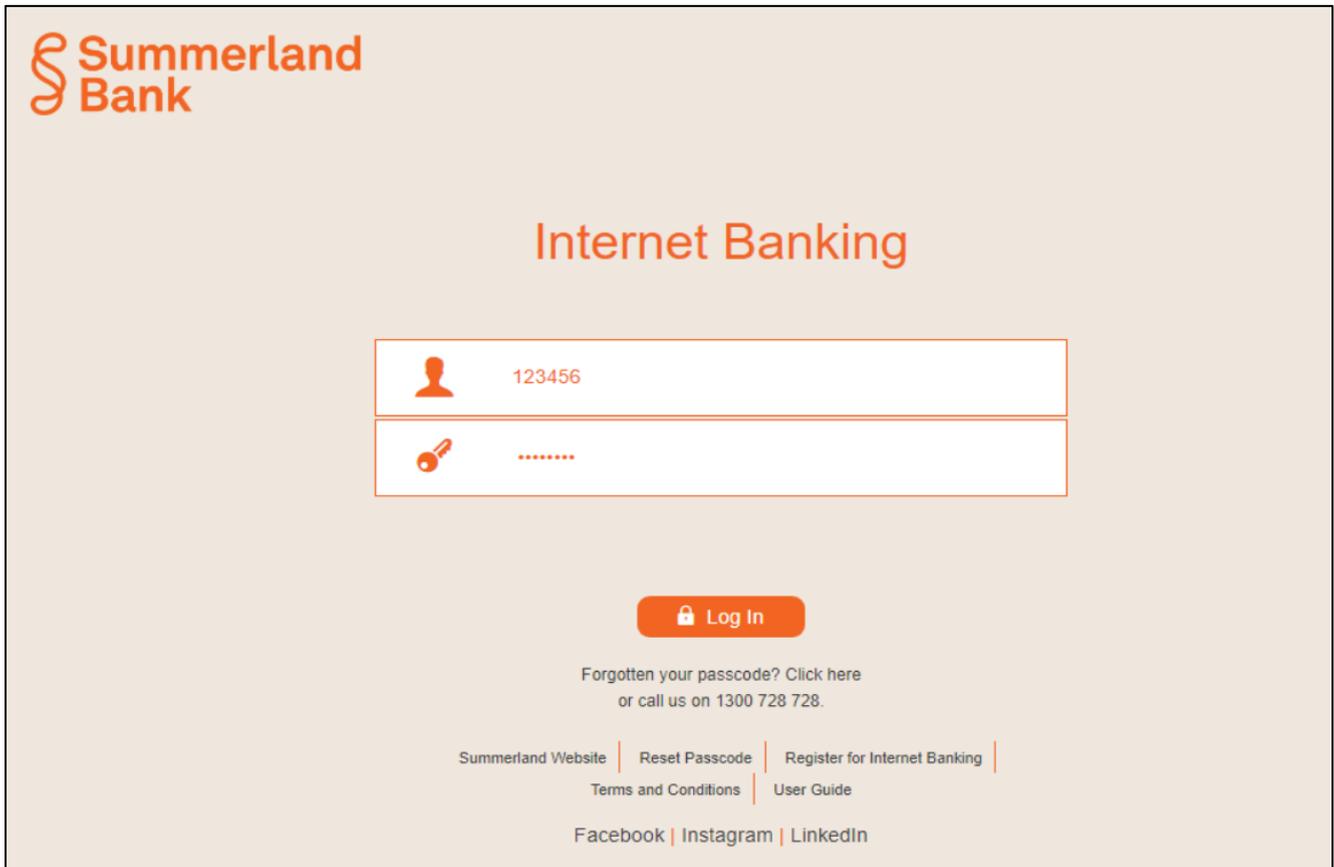


The following websites provide some practical tips to assist in protecting your security whilst online:

- Scamwatch: www.scamwatch.gov.au
- Stay Smart Online: www.staysmartonline.gov.au
- Anti-Phishing Working Group: www.antiphishing.org

4. Logging on to Internet Banking

To use Internet Banking, click on 'login' from the top toolbar on Summerland's website homepage. You will be directed to the page below to enter your customer number and Internet Banking passcode.



The screenshot shows the Summerland Bank Internet Banking login interface. At the top left is the Summerland Bank logo. The main heading is "Internet Banking". Below this are two input fields: the first for the customer number (displaying "123456") and the second for the passcode (displaying "....."). A "Log In" button is centered below the fields. Below the button is a link for "Forgotten your passcode? Click here or call us on 1300 728 728." At the bottom, there are links for "Summerland Website", "Reset Passcode", "Register for Internet Banking", "Terms and Conditions", "User Guide", "Facebook", "Instagram", and "LinkedIn".

The first time you log into Internet Banking, you will need to read and agree to the Terms and Conditions by clicking on the 'I Accept' button at the bottom of the page before you can continue.



Terms & Conditions

Terms and Conditions for Internet & Mobile Banking

About these terms and conditions

These terms and conditions contain important information about using Summerland Bank's Internet Banking service on your computer, smartphone, or internet-enabled device. Read these terms and conditions before using Internet Banking. By using Internet Banking, you become bound by these terms and conditions. Read our [Account and Access Facilities Conditions of Use](#) for information about our products and services including conditions of use of Osko and PayID. Read [Fees, Charges and Transaction Limits](#), which lists all the fees and charges you may incur when using our products and services.

We subscribe to the Customer Owned Banking Code of Practice and the ePayments Code. More information about the Customer Owned Banking Code of Practice is in the [Account and Access Facilities Conditions of Use](#) on our website. You can find a copy of the ePayments Code on the Australian Securities and Investments Commission website.

Getting Started

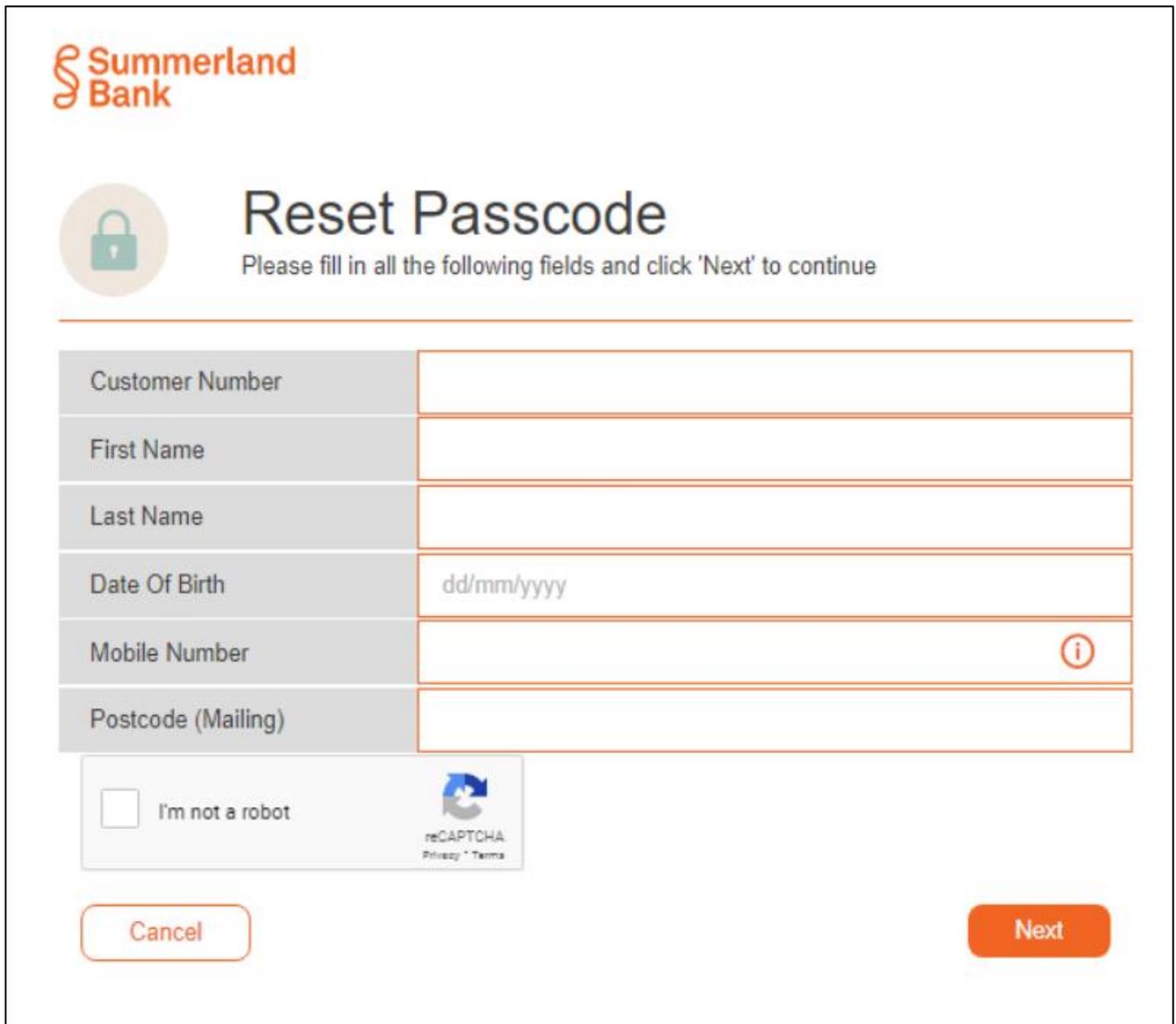
You will need your customer number and a passcode to use Internet Banking. When you first sign up for Internet Banking, we will give you a temporary passcode to log in for the first time. After logging in, you will be prompted to set your passcode.

5. Internet Banking Passcode

Passcode Reset

If you've forgotten your passcode, you can use the Passcode Reset function found on the Log In page. Click the 'RESET PASSCODE' link under the Log In button.

You will be presented with prompts to enter your details.



The screenshot shows the Summerland Bank 'Reset Passcode' interface. At the top left is the Summerland Bank logo. Below it is a padlock icon and the title 'Reset Passcode'. A subtitle reads: 'Please fill in all the following fields and click 'Next' to continue'. The form consists of several input fields: 'Customer Number', 'First Name', 'Last Name', 'Date Of Birth' (with a placeholder 'dd/mm/yyyy'), 'Mobile Number' (with an information icon), and 'Postcode (Mailing)'. Below the fields is a reCAPTCHA section with a checkbox labeled 'I'm not a robot' and the reCAPTCHA logo. At the bottom are two buttons: 'Cancel' and 'Next'.

Once you've entered your details and they correctly match the details we hold, confirm the request and you will receive an SMS to your registered mobile number with a temporary passcode.

Return to the Log In page and enter the temporary passcode. You'll be immediately prompted to change the temporary passcode once you've logged in.

Note: To use this service, you must have a mobile number registered with Summerland. If you haven't provided Summerland with your mobile number, call us on 1300 728 728.

Changing Your Passcode

We recommend that you update your passcode regularly. To change your passcode, first select 'Settings' from the main menu, and then select 'Change Passcode' from the sub-menu.

Generate and enter your Two (2) Factor Authentication code when prompted (see Section 34 - Two (2) Factor Authentication). Enter your current passcode in the first field and your new passcode in the second and third fields. Click the 'Change Passcode' button to confirm the change.

Passcodes should be between 8 and 24 characters long, contain at least one (1) upper- and lower-case letter, one (1) number and one (1) symbol. Passcodes should not contain part of your name, your date of birth, or your customer number and must be different to your previous five (5) passcodes.

A Passcode Strength Meter will show you how strong your new passcode is on a scale from "Very Weak" to "Very Strong". Very weak passcodes are not allowed.

Summerland Bank

 **Change Passcode**

Passcode change required.

Your new passcode:

- Must be between 8 and 24 characters long
- Must contain at least one (1) upper and lower case letter
- Must contain at least one (1) numeral
- must contain at least one (1) symbol (excluding { } > <)
- Must be different to your previous 5 passcodes
- Should not contain part of your name, your date of birth or customer number

Current Passcode

New Passcode

Confirm Passcode

Change Passcode

6. The Balances Page

The first page you will see after logging on is the Balances page. This page allows you to quickly view your accounts and balances, each displayed on its own 'account card'. Account cards are colour-coded by product type for easy identification.

You can change the display order of your account cards by clicking the 'RE-ORDER ACCOUNTS' link found above the first card (see Section 32 - Account Reorder)

View additional account information, the last 10 transactions, and quickly access commonly used actions by clicking the 3-dot icon (...) on the account card.

Each time you log on, you should check the Information Panel on the right for the dates of your last log in and details of your last transactions. You should also check for any new Secure Messages, new eStatements, or Business Banking batches awaiting approval. If any of this information is incorrect, please call us immediately on 1300 728 728.

To access other functions, select from the main menu at the top of the page.

- ① You can return to the Balances Page at any time by clicking on the Summerland logo at the top left of the page, or selecting 'Accounts' from the main menu and then 'Balances' from the sub- menu.

Digital Systems Test • You last logged in 19/12/2023 09:32AM Logout

Summerland Bank

Accounts Transfer/Pay Services Apply Settings Help

Welcome, Digital Systems Test
Customer Number: 60544

Re-order Accounts

Everyday Account 22296503	\$10,343.65 Current Balance \$10,343.65
Low Rate Credit Card Account 22305193	\$5,106.52 Current Balance \$5,106.52
iSave Online Account 22321391	\$10,000.04 Current Balance \$10,000.04
3 Month FTD Account 291078613	\$10,000.00

Session History
Today's Date: Tuesday 19 Dec 2023
Last Logged In: 19/12/2023 09:32 AM

Last Transactions
Last Internal Transfer: 18/12/2023 03:16 pm
04/10/2023 03:05 pm
Last BPAY Payment: 19/09/2023 01:25 pm

Mailbox
test: 18/12/2023
View Mail >

Watch your savings grow
with a competitive fixed term interest rate

Note: The last logged in time is Australian Central Standard Time (ACST) or Australian Central Daylight Time (ACDT) as appropriate.

7. Fixed Term Deposits

Fixed Term Deposit details can be viewed by selecting the 3-dot icon (...) as seen below:

The screenshot shows a summary for a 3 Month FTD account with a balance of \$10,000.00. It includes buttons for 'HISTORY' and 'RENEWAL DETAILS'. Below these is a table of account details.

Account Owners	Uncleared Funds	Credit Limit	Deposit Date	Deposit Term
D S Test	\$0.00	None	12/12/2023	3 Month(s)
Maturity Date	Interest Rate	Interest Earned	Interest Paid	Interest Instruction
12/03/2024	4.4%*	\$0.00	\$0.00	Capitalize

* The term deposit interest rate is representative of the previous business day

By clicking on the “Renewal Details” button you can view, edit, and accept term deposit details as shown below.

The screenshot shows the 'Term Deposit Renewal' page. It displays the account details and a form to confirm or edit renewal information.

Term deposit account: 3 Month FTD 291078613

Renew: Yes No

Renewal term: 3 months

Renewal amount: \$10,109.69

Commencement date: 12/03/2024

Interest payment instructions: Capitalize

Renewal interest rate: The interest rate is determined at the time the term deposit commences.

Please confirm these details are correct, or change the renewal details.

Buttons: < Back, These Are Correct

Note: only single owned term deposits can be edited. Fixed term deposit renewal details cannot be edited on jointly owned fixed term deposits. Fixed term deposit renewal details cannot be accessed in Internet Banking by Signatories, Beneficial Owners or Power of Attorneys.

8. Transaction History

To view transaction details, select 'Accounts' from the main menu and then 'History' from the sub-menu. Alternatively, click on the account card on the Balances page.

Note: A transaction history search has the following limitations:

- A maximum of 500 transactions will be returned in any one search - consider multiple searches over shorter time periods to ensure all transactions are captured.
- No transaction older than 13 months will be returned - review your statements for older transactions (see Section 20 - eStatements).

Use the Keyword Search function to search for a particular transaction by description, or select the date range to refine your search.

! Note: A transaction history search has the following limitations:

- A maximum of 500 transactions will be returned in any one search - consider multiple searches over shorter time periods to ensure all transactions are captured
- No transaction older than 13 months will be returned - review your statements for older transactions.

Statements can be easily viewed via eStatement functionality - go to:

- View eStatements under Services if already registered; or
- Manage eStatements under Settings to register for the service.

Date	Description	Amount	Balance
18/12/2023	→ Tfr to 291078613 Effective Date: 12/12/2023	-\$10,000.00	\$10,343.65
18/12/2023	Ⓢ Deposit - Cash/Cheque Effective Date: 12/12/2023	\$10,000.00	\$20,343.65
18/12/2023	→ Tfr to 22321391 Effective Date: 12/12/2023	-\$10,000.00	\$10,343.65
18/12/2023	Ⓢ Deposit - Cash/Cheque Effective Date: 12/12/2023	\$10,000.00	\$20,343.65
18/12/2023	Ⓢ Deposit - Cash/Cheque Effective Date: 12/12/2023	\$10,000.00	\$10,343.65
21/11/2023	Ⓢ Tfr from SAV IB#312299947	\$85.00	\$343.65
21/11/2023	Ⓢ Tfr from SAV IB#312299945	\$252.00	\$258.65
14/11/2023	→ IB EFT #312299614 to 04510xxxx Casino Rescue Squad Inc NAB - Casino	-\$12.00	\$6.65
02/11/2023	Ⓢ Balance Enquiry#000564-CASHCARD NORTH SYDNEY AU Effective Date: 03/11/2023	\$0.00	\$18.65
02/11/2023	Ⓢ ATM Direct Charge Fee 000564 CASHCARD NORTH SYDNEY AU Effective Date: 03/11/2023	-\$1.50	\$18.65
02/11/2023	Ⓢ Balance Enquiry#000562-CASHCARD NORTH SYDNEY AU Effective Date: 03/11/2023	\$0.00	\$20.15
02/11/2023	Ⓢ ATM Direct Charge Fee 000562		

To further refine the search criteria, click on the advanced search option (magnifying glass icon) on the search bar.

To view the transaction history for a different account, click the down arrow icon on the account card to expand the list of accounts, scroll to and select the required account.

All uncleared transactions on an account will be displayed above the transaction history.

To print or download the displayed transactions, click the 'Download' icon at the bottom of the page. Transactions can be downloaded in xls, csv and qif file formats.

9. Interest and Tax

To view details of interest earned, interest paid or tax withheld on each of your accounts for this and last financial years, select 'Accounts' from the main menu and then 'Interest and Tax Details' from the sub-menu.

Note: Interest and tax details are shown only for active accounts linked to your Internet Banking service. Please contact us on 1300 728 728 for details of other, including closed, accounts.

To print this page, select the 'Printer' icon.

 Digital Systems Test • You last logged in 19/12/2023 09:32AM Logout 

  Accounts  Transfer/Pay  Services  Apply  Settings  Help



Interest and Tax Details

Interest and tax details are shown for active accounts linked to your Internet Banking service. Please contact us for details on other, including closed, accounts.

[More Information](#)

Financial Year to Date 2023/24
1 Jul 2023 - 19 Dec 2023

Previous Financial Year 2022/23
1 Jul 2022 - 30 Jun 2023

Account	Earned	Paid	Tax
 Everyday 22296503	-	-	-
 iSave Online 22321391	-	-	-
 Low Rate Credit Card 22305193	-	-	-
 3 Month FTD 291078613	-	-	-
Total	-	-	-



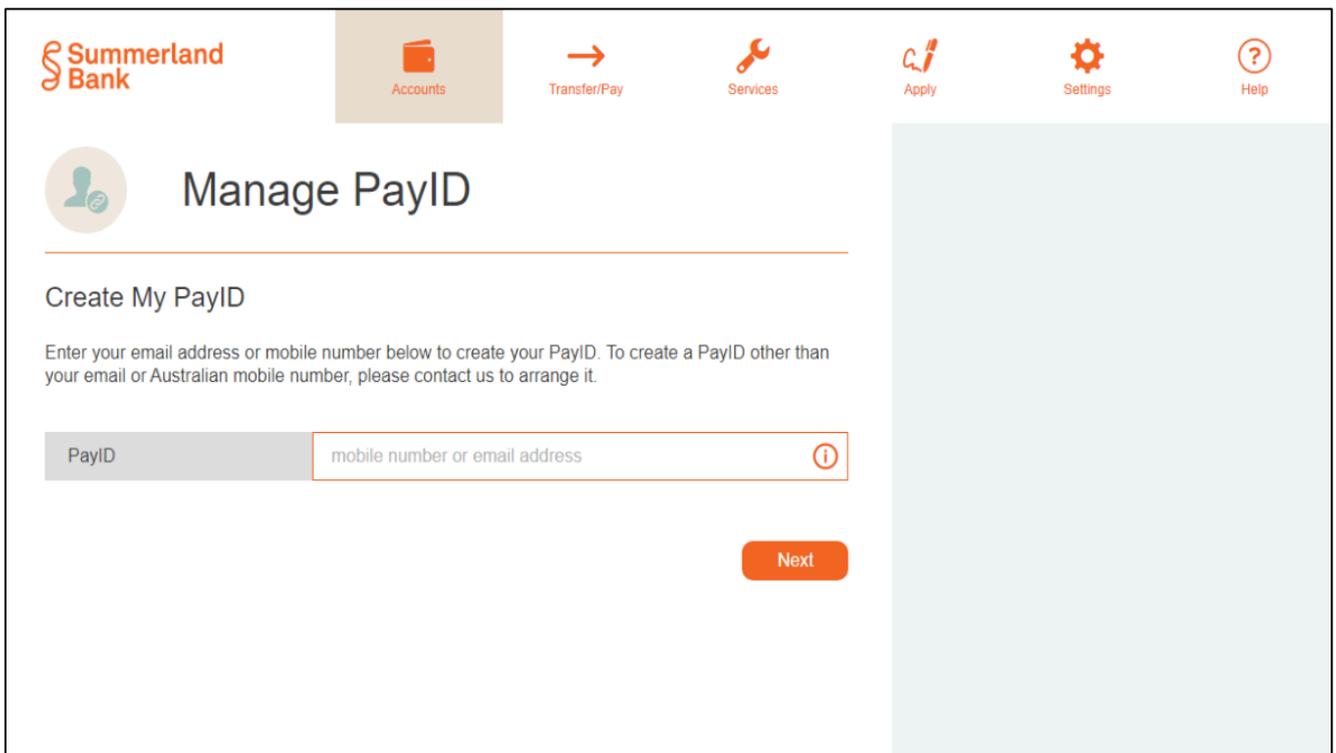
10. Manage PayID

PayID is a way to send and receive instant payments to an account via a linked mobile number or email address.

To create, manage or deregister a PayID, select 'Accounts' from the main menu and then 'Manage PayID' from the sub-menu. This page requires a Two (2) Factor Authentication code to access so you must set this up first (see Section 34 - Two (2) Factor Authentication).

To create a PayID:

- Enter either your mobile number or email address in the 'PAYID' field and click 'Next'.
- Select the account that you would like to link your PayID to - use the down arrow on the account card to display all eligible accounts.
- In the 'PAYID NAME' field, select which name you'd like the PayID registered to - use the down arrow to display all available options.
- Read and accept the Terms and Conditions and click 'Next'.
- You will then be asked to validate ownership of the mobile number or email address - enter the code sent to the number or address and click 'Confirm'.



The screenshot displays the Summerland Bank mobile app interface. At the top, the Summerland Bank logo is on the left, and a navigation bar contains icons for Accounts, Transfer/Pay, Services, Apply, Settings, and Help. The 'Accounts' icon is highlighted. Below the navigation bar, the 'Manage PayID' section is visible, featuring a user profile icon and the title 'Manage PayID'. Underneath, the 'Create My PayID' section provides instructions: 'Enter your email address or mobile number below to create your PayID. To create a PayID other than your email or Australian mobile number, please contact us to arrange it.' A text input field is labeled 'PayID' and contains the placeholder text 'mobile number or email address'. An information icon is located to the right of the input field. A blue 'Next' button is positioned below the input field.

To edit a PayID:

- Click the PayID record to change the linked account or the registered name.
- Click the 'More options' link to lock, transfer or close the PayID.

You can provide your PayID (mobile number or email address) to anyone at a participating Financial Institution so they can make an instant payment to you. Likewise, if someone gives you their PayID (mobile number or email address), you can use it to make a payment to them using the 'Pay Someone' feature (see Section 11 - Pay Someone).

11. Transfer

Transfer between your **own accounts**

To transfer funds between your own accounts, select 'Transfer/Pay' from the main menu and then 'Transfer' from the sub-menu. When using this option, you will see all the accounts that you are authorised to transfer from. Use the down arrow on the account cards to expand the lists of accounts, and select those you want to transfer from and to. The 'REFERENCE' is an optional personal description of your transfer and will appear on your statement.

Click the 'Pay Now' button for an immediate transfer. To schedule the transfer for a future date or to set up a regular transfer, click the 'SCHEDULE PAYMENT' link, select the date and frequency or number of payments you wish to make and then click 'Set Schedule'.

Review the details of your transaction and click the 'Confirm' button, or click the 'Edit Payment' link to modify the details.

If you have set up the option to receive email notifications, a confirmation email will be sent to your nominated email address (see Section 33 - Notifications).

To change your default debit account, refer to Section 35 – Preferred Account.

Digital Systems Test • You last logged in 18/12/2023 02:27PM Logout

Summerland Bank Accounts Transfer/Pay Services Apply Settings Help

Transfer

Transfer money between your own accounts. [More Information](#)

From

Everyday Account 22296503 \$10,343.65
Current Balance \$10,343.65

To

Low Rate Credit Card Account 22305193 \$5,106.52
Current Balance \$5,106.52

Reference	Will appear on your statement
Amount	\$

[Schedule Payment](#) Pay Now

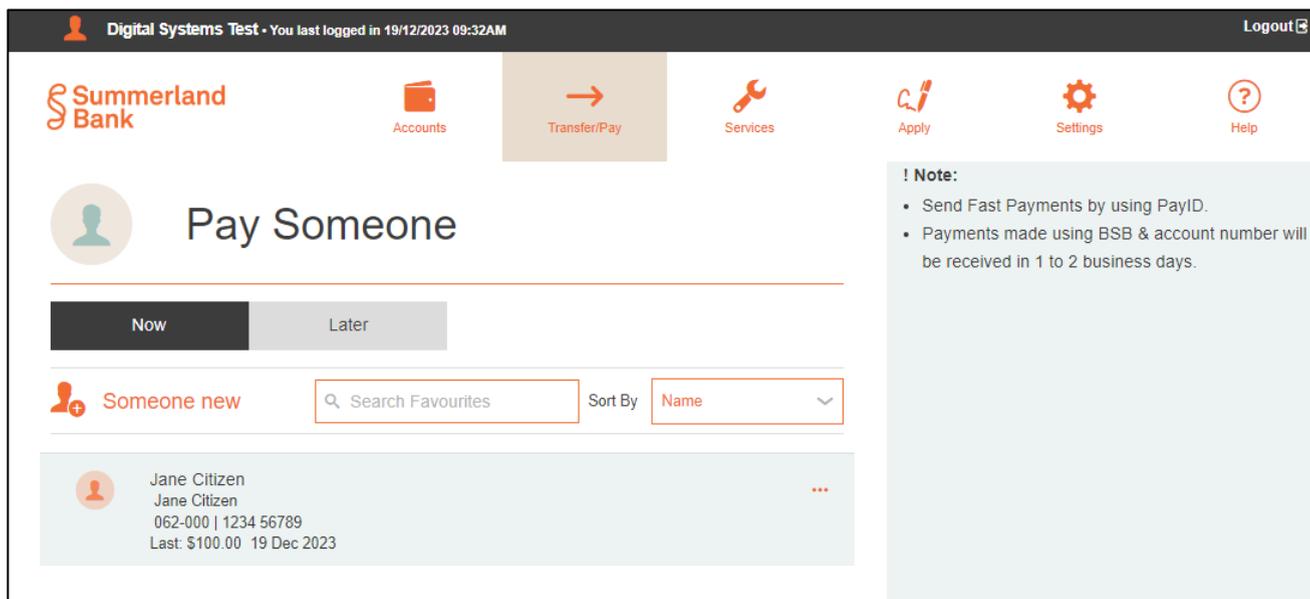
If the account requires more than one (1) party to approve transactions, you need to perform transfers through the Business Banking option (see Section 16 - Business Banking).

12. Pay Someone

Transfer funds to **another person**

To transfer funds to another person, select 'Transfer/Pay' from the main menu and then select 'Pay Someone' from the sub-menu. Payments can be made to a PayID or to a BSB and account number; and can be made to a new payee or a favourite payee from a displayed list (see Section 15 - Favourites).

To make an immediate payment to a new payee, select the 'NOW' tab and then click 'Someone New', choose the 'TO PAYID' tab and enter the PayID (mobile number or email address) OR choose the 'TO BANK ACCOUNT' tab and enter the BSB and account details; then click 'Next'. Enter the remaining payment details including the amount;



then click 'Next'.

- ⓘ Payments to new or not previously validated payees will require confirmation via a Two (2) Factor Authentication code.

To make a payment to a new payee but schedule the transfer for a future date or to set up a regular transfer (not available to PayID payments), select the 'LATER' tab and then click 'Someone New'; enter the BSB and account details; then click 'Next'. Enter the remaining payment details including the date and frequency or number of payments you wish to make; then click 'Set Schedule'.

Review the details of your transaction and click the 'Confirm' button or click the 'Back' link to modify the details.

If you have set up the option to receive email notifications, a confirmation email will be sent to your nominated email address (see Section 33 - Notifications).

To save the payee details, tick the 'Update Favourites' tick box. You can then use this Favourite to quickly and easily make future payments to this payee (see Section 15 - Favourites).

To send the payee an email notification of the payment, enter their email address in the 'EMAIL NOTIFICATION' field.

13. Paying Bills using BPAY

The BPAY feature allows you to pay a bill with any registered biller. Payments can be scheduled for a later date, and you can also set up regular ongoing payments. Please be aware that a BPAY payment cannot be reversed once made.

To perform a BPAY payment, select 'Transfer/Pay' tab from the main menu and then select 'BPAY' from the sub-menu. Select the account to debit, enter the Biller Code, and Customer Reference Number (CRN). The Biller Code and CRN can be found on your bill. Once you have entered all the details, click the 'Pay Now' button.

To schedule the payment for a future date or to set up a regular payment, click the 'SCHEDULE PAYMENT' link and select the date and frequency or number of payments you wish to make, and then click 'Set Schedule'.

Note: Some Biller Codes and Customer Reference Numbers may change from one bill to another. Therefore, ongoing payments created with current details may reject in the future.

Review the details of your payment and click the 'Confirm' button or click the 'Edit Payment' link to modify the details.

If you have set up the option to receive email notifications, a confirmation email will be sent to your nominated email address (see Section 33 - Notifications).

To save the biller details, tick the 'Update Billers' tick box. You can then use this Favourite to quickly and easily make future payments to this biller (see Section 15 - Favourites).

Digital Systems Test • You last logged in 18/12/2023 02:27PM Logout

Summerland Bank Accounts **Transfer/Pay** Services Apply Settings Help

BPAY

Please note: BPAY® payments performed after 4:30pm on a business day, weekend or public holiday will be processed the following business day.

Everyday ACC 22296503 **\$10,343.65** Balance \$10,343.65

Favourites Name: e.g. Electricity Bill

Biller Code:

Customer Ref No.: ⓘ

Update billers

Amount: \$

[Schedule Payment](#) **Pay Now**

Favourite Payees

Sort By: **Biller Name**

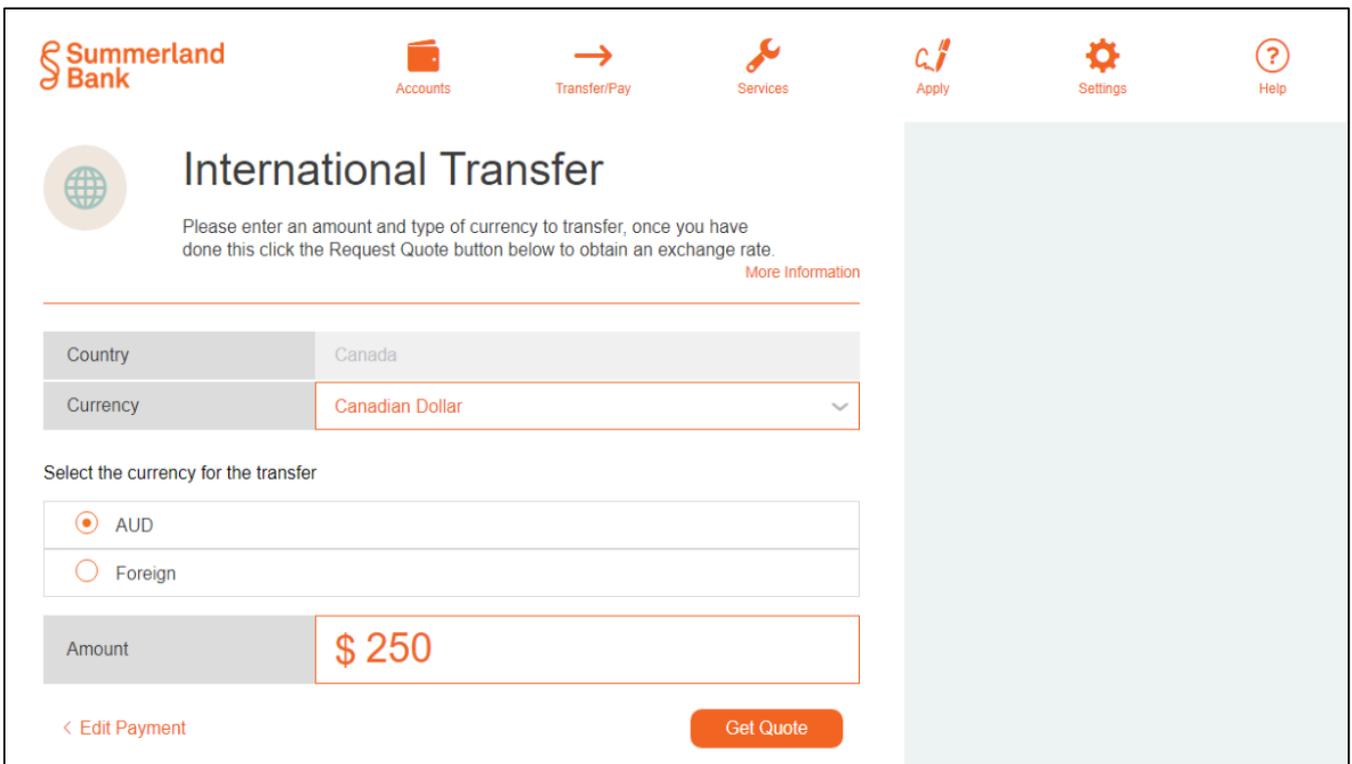
- Red Energy**
Name: RED ENERGY
Biller Code: 150821
Last Saved: \$545.00 19 Sep 2023
- Telstra**
Name: TELSTRA LIMITED
Biller Code: 7773
Last Saved: \$356.00 19 Sep 2023

14. International Transfers

To transfer money internationally, select 'Transfer/Pay' from the main menu and then select 'International Transfers' from the sub-menu. Generate and enter your Two (2) Factor Authentication code when prompted (see Section 34 - Two (2) Factor Authentication).

Payments can be made to a new payee or a favourite payee from a displayed list (see Section 15 - Favourites).

To make a payment to a new payee, click 'Create Transfer'. Select the country you wish to send money to and click 'Next'. The currency will default to that country's preferred currency - use the down arrow icon to view other available currencies. Select your desired currency. Enter the amount you wish to send (either in the foreign currency or AUD equivalent) and click 'Get Quote'.



The screenshot shows the Summerland Bank interface for an international transfer. At the top, there is a navigation bar with icons for Accounts, Transfer/Pay, Services, Apply, Settings, and Help. The main heading is "International Transfer" with a globe icon. Below the heading, there is a instruction: "Please enter an amount and type of currency to transfer, once you have done this click the Request Quote button below to obtain an exchange rate." and a link for "More Information". The form fields are: Country (Canada), Currency (Canadian Dollar), a radio button selection for "AUD" (selected) and "Foreign", and Amount (\$ 250). At the bottom, there are two buttons: "Edit Payment" and "Get Quote".

Country	Canada
Currency	Canadian Dollar
Select the currency for the transfer	
<input checked="" type="radio"/>	AUD
<input type="radio"/>	Foreign
Amount	\$ 250

[< Edit Payment](#) [Get Quote](#)

A quote containing the Australian Dollar amount, the exchange rate and the foreign currency amount will be displayed. Click 'Next' to accept the quote.

Summerland Bank

Accounts Transfer/Pay Services Apply Settings Help

International Transfer

Please enter an amount and type of currency to transfer, once you have done this click the Request Quote button below to obtain an exchange rate. [More Information](#)

Country	Canada
Currency	Canadian Dollar

Select the currency for the transfer

AUD

Foreign

Amount	\$ 250
--------	--------

[< Edit Payment](#) [Get Quote](#)

Quote

Date	21/11/2023 04:24:09 PM
To Country & Currency	Canada, CAD
AUD	250.00 AUD
Transfer Fee	20.00 AUD
Exchange Rate	1 AUD = 0.8749 CAD
Foreign	218.72 CAD

[Next](#)

To complete the International Transfer, select the account to debit and provide the remaining details including the purpose of the payment, the beneficiary's account name and address, and destination bank details; then click 'Next'.

Purpose	Select purpose	ⓘ
To Person		
Account Name		
Address Line1		ⓘ
Address Line2	Optional	ⓘ
City		ⓘ
State/Province		ⓘ
PostCode		ⓘ
Country	Canada	ⓘ
Phone	Optional	ⓘ
Tax ID	Optional	ⓘ
Relationship	Optional	ⓘ
Reference 1	Optional	ⓘ
Reference 2	Optional	ⓘ
To Bank		
Enter either the Routing/SWIFT code		
Routing/Swift Code		ⓘ
or the bank name and city		
Bank Name		ⓘ
Bank City		ⓘ
< Edit Payment		Search
Unable to find your bank? Enter your details manually		

Review the details of your payment and click the 'Update Quote' button or click the 'Edit Payment' link to modify the details.

Once you've clicked on 'Update Quote', you will have 45 seconds to review the updated quote; confirm your acceptance and make the payment by clicking on 'Confirm'.

We recommend you set up email notifications for International Transfers (see Section 33- Notifications).

If required, you can print a copy of the transfer by selecting the printer icon.

15. Scheduled Transfers

Scheduled Transfers are future-dated payments which may be one-off or ongoing Transfers, Pay Someone transfers or BPAY payments.

To view and manage Scheduled Transfers, select 'Transfer/Pay' from the main menu and then select 'Scheduled Transfers' from the sub-menu. You can view, edit, or delete a Scheduled Transfer by clicking on the 3-dot icon (...) to display the details.

The screenshot shows the Summerland Bank 'Transfer' page. At the top, there is a navigation bar with 'Accounts', 'Transfer/Pay' (highlighted), 'Services', 'Apply', 'Settings', and 'Help'. The main heading is 'Transfer' with a sub-heading 'Transfer money between your own accounts.' and a 'More Information' link. Below this, there are two account selection boxes: 'From' (Everyday Account 22296503, Current Balance \$10,343.65) and 'To' (Low Rate Credit Card Account 22305193, Current Balance \$5,106.52). A 'Reference' field contains 'Will appear on your statement' and an 'Amount' field contains '\$'. A 'Schedule Payment' link is visible. At the bottom, there are fields for 'Make payment on' (Select date), 'Frequency' (One Off), and 'Number of payments' (Ongoing). A 'Set Schedule' button is at the bottom right.

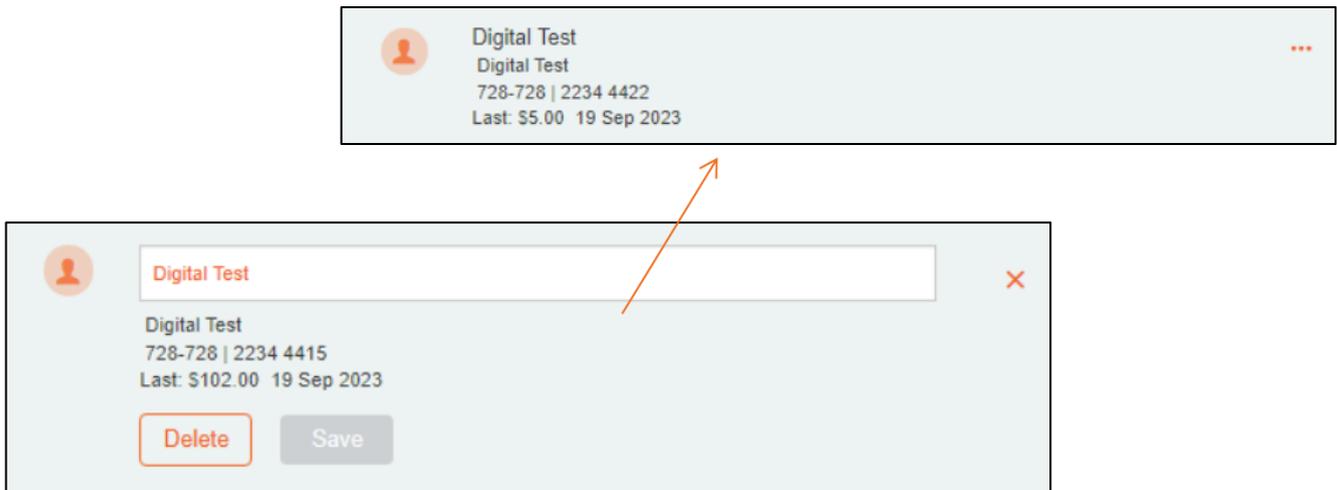
Note: You must be registered for Two (2) Factor Authentication to edit or delete some Scheduled Transfers (see Section 34 - Two (2) Factor Authentication).

16. Favourites

When creating a Pay Someone, BPAY or International Transfer payment, you can save the payee details by ticking the 'Update Favourites' tick box. You can then use the Favourite to quickly and easily pre-populate the Pay Someone, BPAY or International Transfer page when next making a payment to that payee.

You can give your Favourite a nickname for quick identification.

You can search and sort your Favourites by using the onscreen tools. Click the 3-dot icon (...) to edit the nickname or to delete the Favourite.



Validated and Non-Validated Payees

New or Non-Validated Payees will require one time authentication via a Two (2) Factor Authentication code.

A payee's status of validated or non-validated is distinguishable by the icon colour.



Payees who are validated will display with a darker-shaded icon on the Payee details.



Payees who are not validated (i.e., not validated with a two factor authentication code) will display with a lighter-shaded icon on the payee details.

17. Business Banking

Batches are used to process transactions on accounts that require more than one signatory to approve - typically business and organisation accounts.

Batches can be created manually or by uploading a CEMTEX file that has been generated externally by accounting software. CEMTEX files are also referred to as ABA files.

Batches usually contain several transactions and can include Transfers, Pay Someone transfers and BPAY payments. Batches can be processed as one-offs, or re-processed on a future date. Re-processing is commonly used so that payment details, except for the amount, do not have to be re-entered - for example, payrolls or other regular payments.

To access Business Banking for batch processing, select 'Transfer/Pay' from the main menu and then 'Business Banking' from the sub-menu.

All batches will be displayed on the Business Banking page. You can view new, failed, pending, scheduled or processed batches by clicking the relevant tab.

To view the processing options for a batch - delete, view, edit, review history, process or re-process - click the 3-dot icon (...) on the batch header.

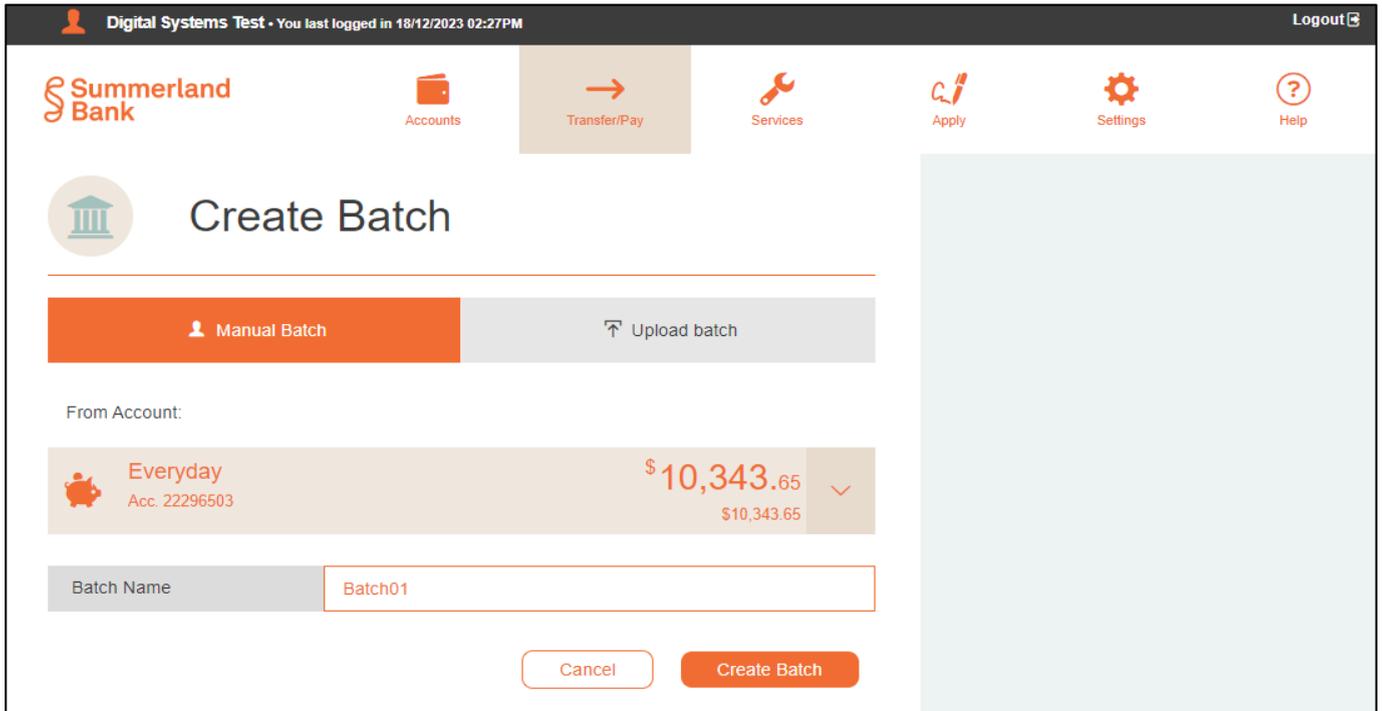
The screenshot displays the Summerland Bank Business Banking interface. At the top, there is a navigation bar with the Summerland Bank logo and several menu items: Accounts, Transfer/Pay (highlighted), Services, Apply, Settings, and Help. Below the navigation bar, the page title "Business Banking" is prominently displayed. A "Create Batch" button is visible on the left, and a "BATCH HISTORY" link is on the right. A search filter is present, showing "Processed Date" from 18/11/2023 to 18/12/2023. Below the search filter, there are tabs for "All", "New", "Failed", "Pending", "Scheduled", and "Processed". The "All" tab is selected. Below the tabs, there are links for "Select All", "Deselect All", and "Delete". A section titled "Unscheduled Batches" contains a list of batches. The first batch is "Cemtex-01" with a value of "\$755.00" and "6 Payments". The status is "New".

Processed Date	From	To	Search
	18/11/2023	18/12/2023	

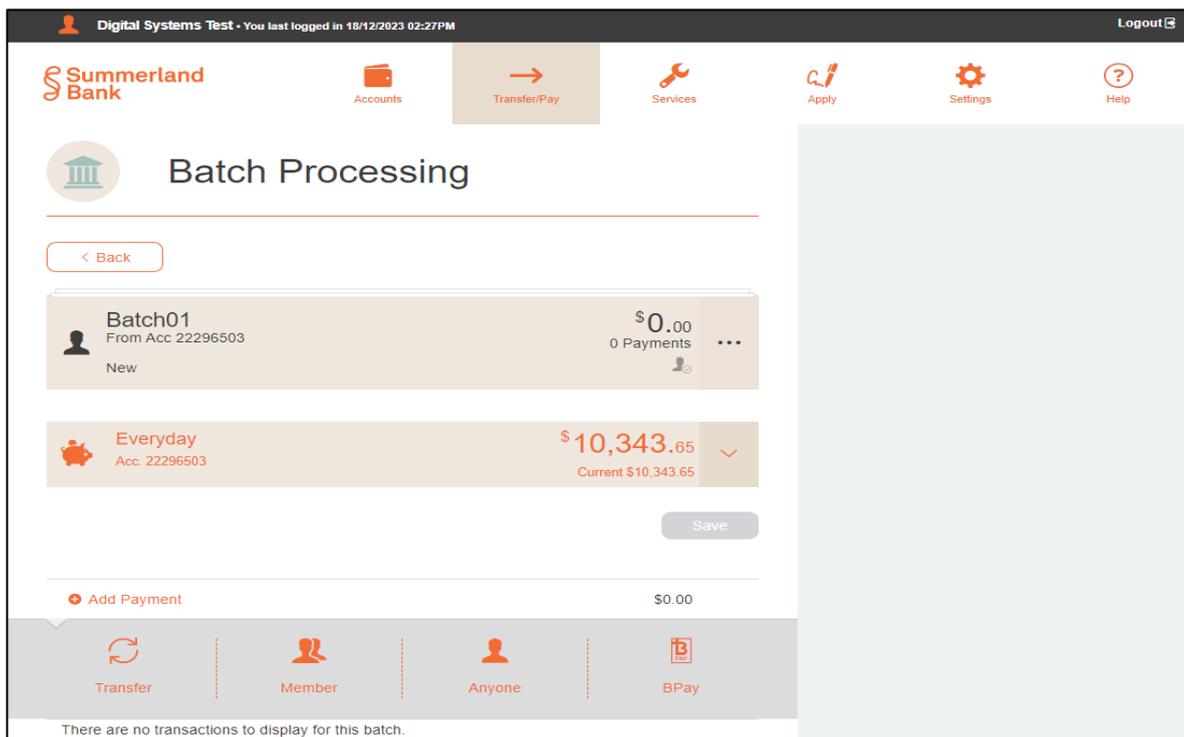
All	New	Failed	Pending	Scheduled	Processed
Select All Deselect All Delete					
Unscheduled Batches					
<input type="checkbox"/>		Cemtex-01 From Acc 22305193 Status: New		\$755.00 6 Payments	...

Creating Manual Batches

To create a manual batch, click the 'Create Batch' button and then select the 'MANUAL BATCH' tab. Select the account the batch payments will be debited to - use the down arrow to view all available accounts (see Section 35 - Preferences to set a default account). Enter a name in the 'BATCH NAME' field (optional), and then click the 'Create Batch' button.



Click the 'ADD PAYMENT' link, and then select the transfer type. Enter the transaction details, and then click the 'Create Payment' button. Check the transaction details before clicking the 'Confirm' button to add the payment to the batch or click the 'Edit Payment' link to change details. Click the 'Back to Batch' button to return to the Batch Processing page. Repeat these steps to add further payments.



Creating CEMTEX Batches

To create a CEMTEX batch, click the 'Create Batch' button and then select the 'UPLOAD BATCH' tab. Select the account the batch payments will be debited to - use the down arrow to view all available accounts (see Section 35 - Preferences to set a default account). Enter a name in the 'BATCH NAME' field (optional), and then select the file to upload by clicking on the 'Upload' icon in the 'SELECT FILE' field, and then click the 'Create Batch' button.

Digital Systems Test - You last logged in 18/12/2023 02:27PM Logout

Summerland Bank

Accounts Transfer/Pay Services Apply Settings Help

Create Batch

Manual Batch Upload batch

From Account:

Everyday
Acc. 22296503 \$10,343.65
\$10,343.65

Batch Name: Cemtex-02

Select File: [Upload Icon]

Cancel Create Batch

Summerland's FI code is SCU and BUDS ID Number (APCA ID) is 999728.

Processing a Batch on One-to-Sign Accounts

Batches that have not been processed will show a status of 'NEW' on the batch header. To process a batch, click the 3-dot icon (...) on the header, and then the 'PROCESS' option. Enter the batch payment date, and then click the 'Process' button. Batches can be processing immediately or scheduled for a future date. Click the 'Yes' button to confirm processing of the batch.

The image shows two screenshots of a web interface for processing a batch. The top screenshot shows the batch details for 'Cemtex-01' with a total amount of \$755.00 and 6 payments. The status is 'New'. Below the header is a row of action buttons: Delete, View/Edit, History, and Process. A 'Payment Date' field is set to 04/05/2017. At the bottom are 'Cancel' and 'Process' buttons. The bottom screenshot shows the same batch details, but the 'Process' button is now disabled. A confirmation message is displayed: 'The batch has been scheduled for processing.' with an 'Ok' button below it.

If you have elected to process a batch immediately, the status will progress through 'SCHEDULED' and then 'PROCESSED'; otherwise the status will show as 'Scheduled'.

Processing a Batch on Other Accounts

Where accounts require more than one (1) signatory to authorise a transaction, the batch must be 'approved' by one signatory and 'processed' by another.

The first signatory creates the batch in the same manner as described above however, instead of selecting the 'PROCESS' option, they select 'APPROVE'. This saves the batch with a status of 'AWAITING APPROVAL', and a notification is sent via Internet Banking to other signatories on the account who must authorise and 'Process' the batch.

When the second signatory logs in to Internet Banking, they will see a notification in the Information Panel on the Balances page indicating that a batch has been loaded and is awaiting their approval.

The screenshot displays the Summerland Bank Internet Banking interface. At the top, it says "Digital Systems Test - You last logged in 19/12/2023 09:32AM" and "Logout". The main navigation bar includes "Accounts", "Transfer/Pay", "Services", "Apply", "Settings", and "Help". A welcome message reads "Welcome, Digital Systems Test" with "Customer Number: 60544". Below this, there's a "Re-order Accounts" link. The account list shows:

Account Name	Account Number	Current Balance
Everyday	22296503	\$10,343.65
Low Rate Credit Card	22305193	\$5,106.52
iSave Online	22321391	\$10,000.04
3 Month FTD	291078613	\$10,000.00

Each account entry has a 3-dot menu icon. To the right, the "Information Panel" contains:

- Session History:** Today's Date: Tuesday 19 Dec 2023, Last Logged In: 19/12/2023 09:32 AM
- Last Transactions:** Last Internal Transfer: 18/12/2023 03:16 pm, 04/10/2023 03:05 pm, Last BPAY Payment: 19/09/2023 01:25 pm
- Mailbox:** test: 18/12/2023, View Mail >

At the bottom right, there is a promotional banner for "Watch your savings grow with a competitive fixed term interest rate" featuring an image of hands holding soil with a small plant growing.

To view the batch details and authorise the batch for processing, click the 'VIEW BATCHES' link to go to the Business Banking page. Click the 3-dot icon (...) on the batch header with the status of 'NEEDS YOUR APPROVAL', and then the 'PROCESS' option. Enter the batch payment date, and then click the 'Process' button. Batches can be processing immediately or scheduled for a future date. Click the 'Yes' button to confirm processing of the batch.



Business Banking

Create Batch

BATCH HISTORY

Processed Date

From 18/11/2023



To 18/12/2023



Search

All

New

Failed

Pending

Scheduled

Processed

Select All | Deselect All | Delete

Unscheduled Batches



Batch01

From Acc 22296503

Status: New

\$0.00

0 Payments



4 May 2024



Cemtex-01

From Acc 22305193

Status: Scheduled

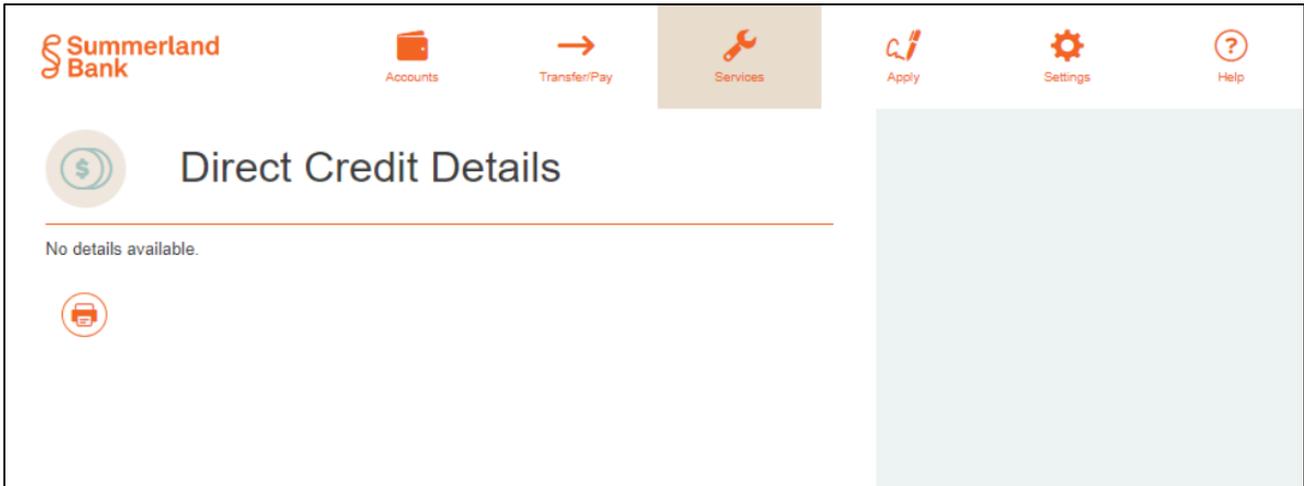
\$755.00

6 Payments



18. Direct Credits

To view direct credits paid to your customer number, including the date and amount of the last payment received, select 'Services' from the main menu and then 'Direct Credits' from the sub-menu.



19. Loan Status

To track the progress of your loan applications, view and accept new loan documents, or view existing loan documents, select 'Services' from the main menu and then 'Loan Status' from the sub-menu.

Digital Systems Test - You last logged in 18/12/2023 02:27PM Logout

Summerland Bank Accounts Transfer/Pay **Services** Apply Settings Help

Loan Status

- Track the progress of your loan application(s) - see [MORE INFORMATION](#) for details
- View and accept new loan documents
- View existing loan documents (accepted online only)

[More Information](#)

Loan ID	Status	Loan Product	Amount	Last Updated	Action
133190	Withdrawn [Unadvanced]	Home Loan	\$250,000	10/07/2023 04:36 PM ACST	
142340	Completed Loan [Advanced]	Basic Variable Home Loan	\$300,000	10/10/2023 12:00 AM ACST	

To view loan contracts you have previously accepted online, click the 'View Existing Documents' link in the 'Action' column. This will display your loan documents for review.

To view and accept new loan contracts, click the 'View New Documents' link in the 'Action' column. A new page will display where you can review the documents, and confirm your acceptance of the loan contracts.

-  If the loan contracts are in joint names, each applicant must accept the loan contracts individually.

20. Card Management

To activate a new card, set a new PIN, or report a card as lost or stolen, select 'Services' from the main menu and then 'Card Management' in the sub-menu. Your available cards are displayed on the page.

If you have received a new card, select the 'Activate >' link, enter the expiry date, and then click the 'Activate' button. Confirm the change by clicking the 'Yes' button.

If you want to set a new PIN, select the 'Change PIN >' link, enter and confirm your new PIN using the onscreen keyboard, and then click the 'Change PIN' button. Confirm the change by clicking the 'Yes' button.

If you have lost your card or suspect it has been stolen, it is important that you advise Summerland as soon as possible - select the 'Lost or stolen >' link, choose the relevant option, and then click on the 'Save' button. Confirm the change by clicking the 'Yes' button. Please contact us to order a replacement card if required.

The screenshot displays the Summerland Bank digital systems test interface. At the top, a navigation bar includes the Summerland Bank logo, a user profile icon, and the text "Digital Systems Test • You last logged in 30/04/2024 02:20PM". On the right side of the navigation bar, there is a "Logout" button. Below the navigation bar, a menu of services is shown: Accounts, Transfer/Pay, Services (highlighted), Apply, Settings, and Help. The main content area is titled "Card Management" and features a card management icon. Two cards are listed:

- Card 1:** A light green Summerland Bank VISA Debit card with the number ending in 0998. To its right are two links: "Lost or stolen >" and "Change PIN >".
- Card 2:** A dark grey Summerland Bank VISA Credit card with the number ending in 6628. To its right are two links: "Lost or stolen >" and "Change PIN >".

21. eStatements

Manage eStatements

eStatements are a convenient way to view your statements online rather than receiving them by mail. eStatements will generally be available on the first working day of the month. We will send you an email notification when your statement is ready to view.

To register for eStatements select 'Settings' from the main menu and then 'Manage eStatements' from the sub-menu. Select the email address for notifications, confirm your intent to register, and then click the 'Save' button.

Manage eStatements	
I want to	Update my Details
Send to	Home Email Address
Personal Email	Personal email address
Work Email	Work email address

Save

To change the address for email notifications, choose the 'Update my Details' option, use the down arrow to display the available email addresses, choose your preferred email address, and then click the 'Save' button.

To deregister from eStatements, use the down arrow to display and select 'Deregister' and then click the 'Save' button.

Viewing eStatements

To view your eStatements, select 'Services' from the main menu and then 'View eStatements' from the sub-menu.

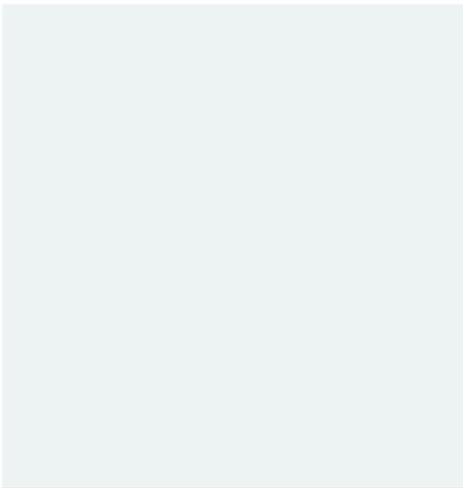
Use the onscreen tools to search for a particular statement or choose from the displayed list. Click on the 'VIEW' link to view a statement. Click on the 'INSERT' link to view any important notices accompanying your eStatement.



View eStatements

Type	All	▼		
Order		▼		
Date Range	dd/mm/yyyy	📅	dd/mm/yyyy	📅
EStatement No.				

Search



22. Alerts

Alerts allow you to keep track of your account balances and other account activity via a message to your mobile phone or email.

To register for Alerts, select 'Services' from the main menu and then 'Alerts' from the sub-menu. Click on the Settings icon to record your mobile phone number, choose the message type (SMS, email or both) and the times you want to receive your alerts.

The screenshot shows the Summerland Bank Alerts settings page. At the top, there is a navigation menu with icons for Accounts, Transfer/Pay, Services (selected), Apply, Settings, and Help. Below the navigation, the page title is 'Alerts' with a warning icon. A sub-header reads: 'Create SMS and/or EMAIL alerts on this page. A mobile number is mandatory for any type of alerts.' There is a 'More Information' link. A 'Create Alert' button is visible. Below this is a form with the following fields:

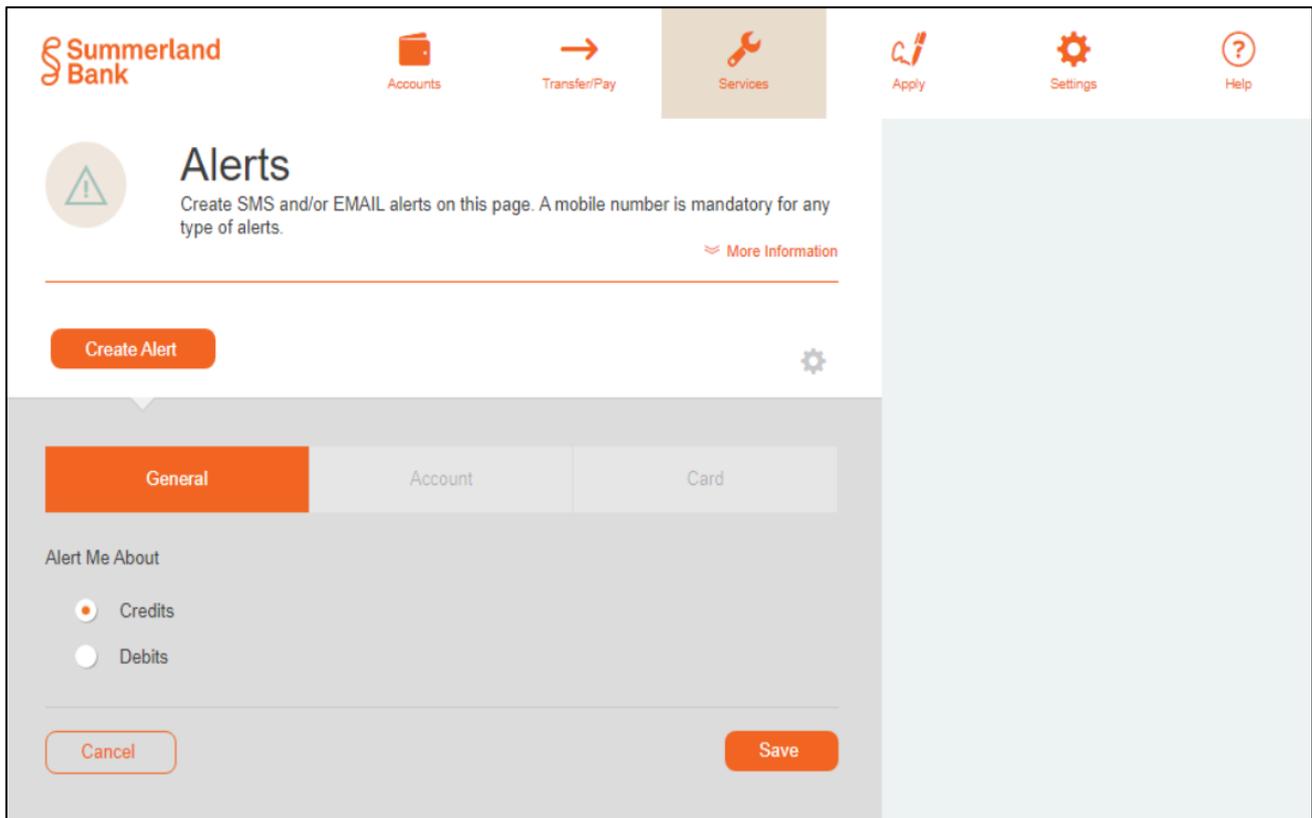
MOBILE NO.	999****999	
EMAIL ADDRESS	(update)	
Alert Me Via	SMS	EMAIL
Alert Me	Anytime	between

A 'Save' button is located at the bottom of the form.

You can nominate to receive general alerts, account alerts or card alerts:

- Global alerts occur when a direct credit or direct debit is processed on your account.
- Account alerts occur when your account balance falls outside your chosen minimum or maximum balance, or at a time scheduled by you (e.g., every Monday at 9:00am).
- Card alerts occur when a transaction is performed on a selected card.

You can view and change your alert settings at any time.



Security and Privacy

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

To keep your information private, you should protect and control who can access your device and delete our messages after you have reviewed them.

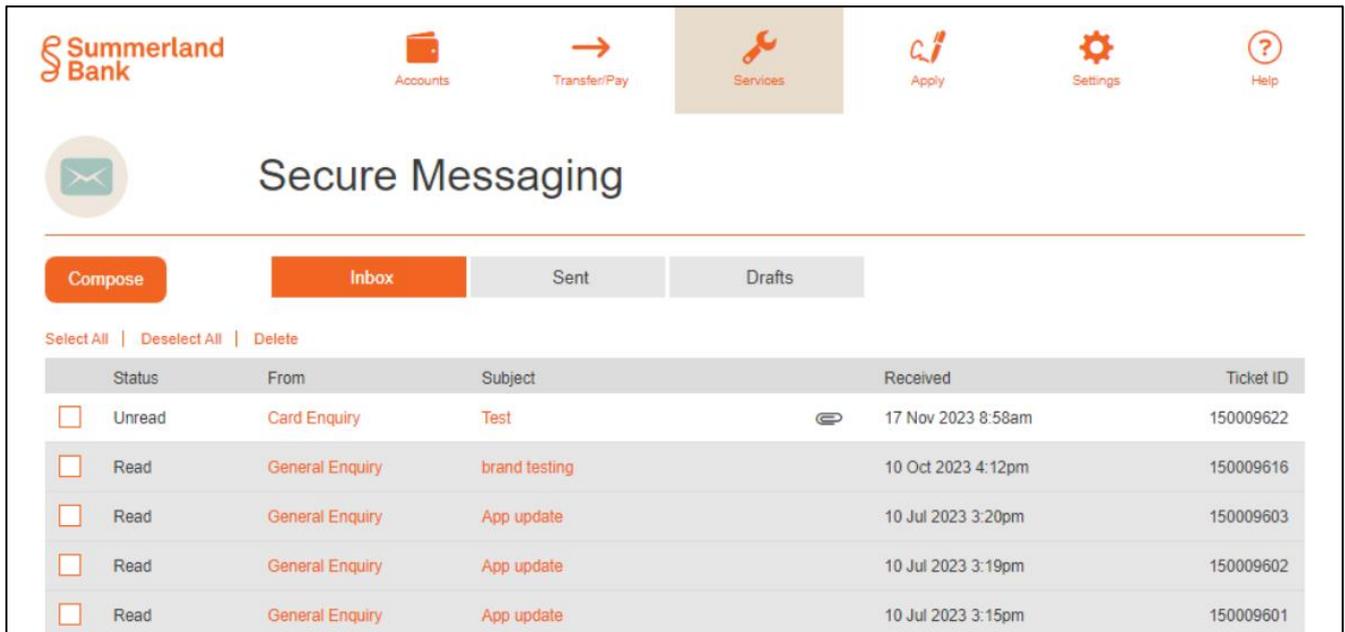
You should also tell us immediately if your nominated phone number is disconnected, suspended, or changed, as your telecommunications provider can assign your old number to a new customer!

23. Secure Messaging

The Secure Messaging facility enables you to send messages to and receive messages from Summerland in a secure environment.

To access Secure Messaging, select 'Services' from the main menu and then 'Secure Messaging' from the sub-menu. Alternatively, you can access Secure Messaging from the Information Panel on the Balances page - click the 'VIEW MAIL' link.

Secure Messaging works like other email services - incoming messages are displayed in your INBOX, outgoing messages in your SENT items, and DRAFTS can be saved.



To access your messages, select the relevant tab to display all available messages. Click on the 'SUBJECT' link to view individual messages. Messages can be deleted using the onscreen tools.

To send a new message, click on the 'Compose' button, use the down arrow to select a message category, add a subject, and begin writing your message. A maximum of 100,000 characters are available - an indicator will show the number of characters remaining. The message will automatically save as a draft after 30 seconds, or you can click the 'Save Draft' link.

You can also add a maximum of five (5) attachments to your message. Each attachment should be no more than 10MB with no more than 25MB in total. Permitted file types are:

- pdf
- jpg
- gif
- png
- jpeg
- bmp



Compose Message

To

Subject

Attach [No File Chosen]

10000 characters left

[Save Draft](#)

Mail body

[<<- Back To Mailbox](#)

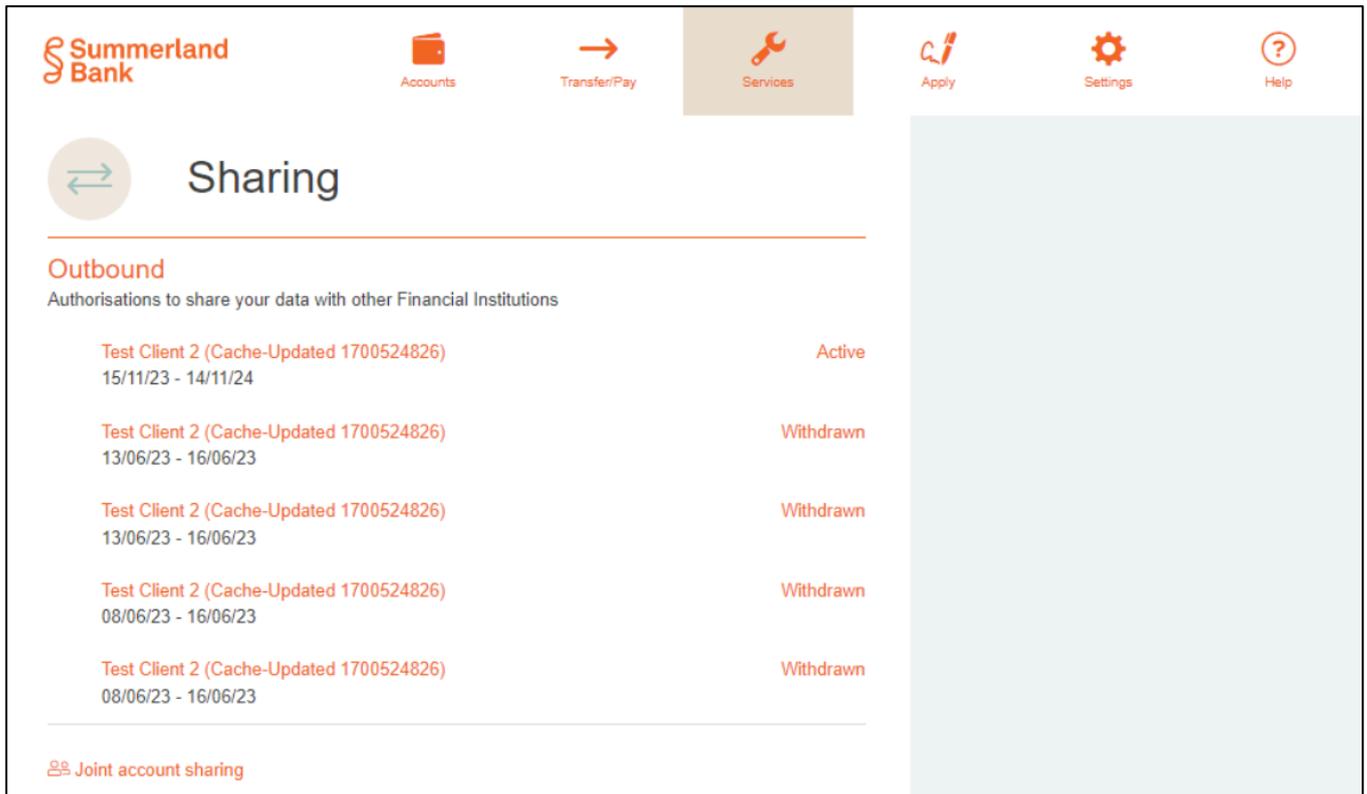
[Send](#)

- ! Please note the following:
- File types permitted for attachments are: pdf, jpg, gif, png, jpeg, bmp.
 - A maximum of five (5) attachments is allowed.
 - The maximum size of each file is 10mb, with a total maximum of 25mb for all attachments.
 - Drafts will be auto-saved each 30 seconds.
 - Saved drafts will be purged after 15 days.

24. Sharing

Open Banking, part of the broader Consumer Data Right (CDR), aims to provide Australians greater choice and control over how their data is used and disclosed. It will allow consumers to access defined information in a usable form and to direct a business to securely transfer that information to an accredited data recipient. The Australian Competition and Consumer Commission (ACCC) provide details of accredited data recipients on their Consumer Data Right website. Open Banking supports the sharing of single and joint accounts.

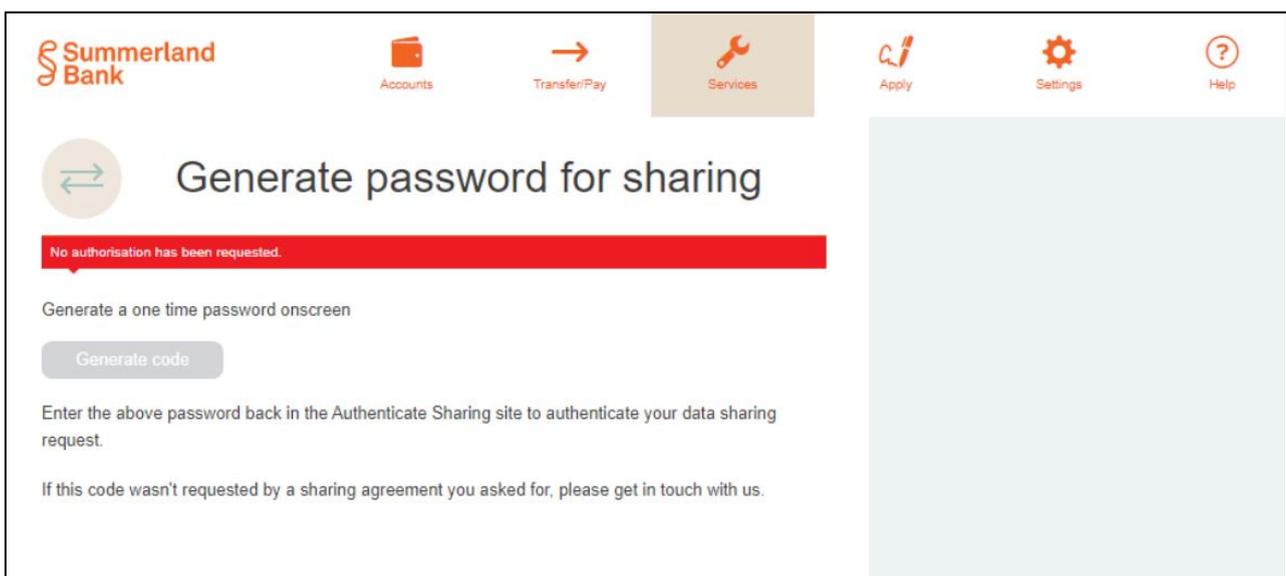
To view the sharing arrangements you have set up with other financial institutions, select 'Services' on the main menu and then 'Sharing' from the sub-menu. Generate and enter your Two (2) Factor Authentication code when prompted (see Section 34 - Two (2) Factor Authentication).



Authorisation	Status
Test Client 2 (Cache-Updated 1700524826) 15/11/23 - 14/11/24	Active
Test Client 2 (Cache-Updated 1700524826) 13/06/23 - 16/06/23	Withdrawn
Test Client 2 (Cache-Updated 1700524826) 13/06/23 - 16/06/23	Withdrawn
Test Client 2 (Cache-Updated 1700524826) 08/06/23 - 16/06/23	Withdrawn
Test Client 2 (Cache-Updated 1700524826) 08/06/23 - 16/06/23	Withdrawn

[Joint account sharing](#)

To obtain a one-time password, select 'Services' from the main menu and then 'One Time Password' from the sub-menu. Generate and enter your Two (2) Factor Authentication code when prompted (see Section 34 - Two (2) Factor Authentication).



No authorisation has been requested.

Generate a one time password onscreen

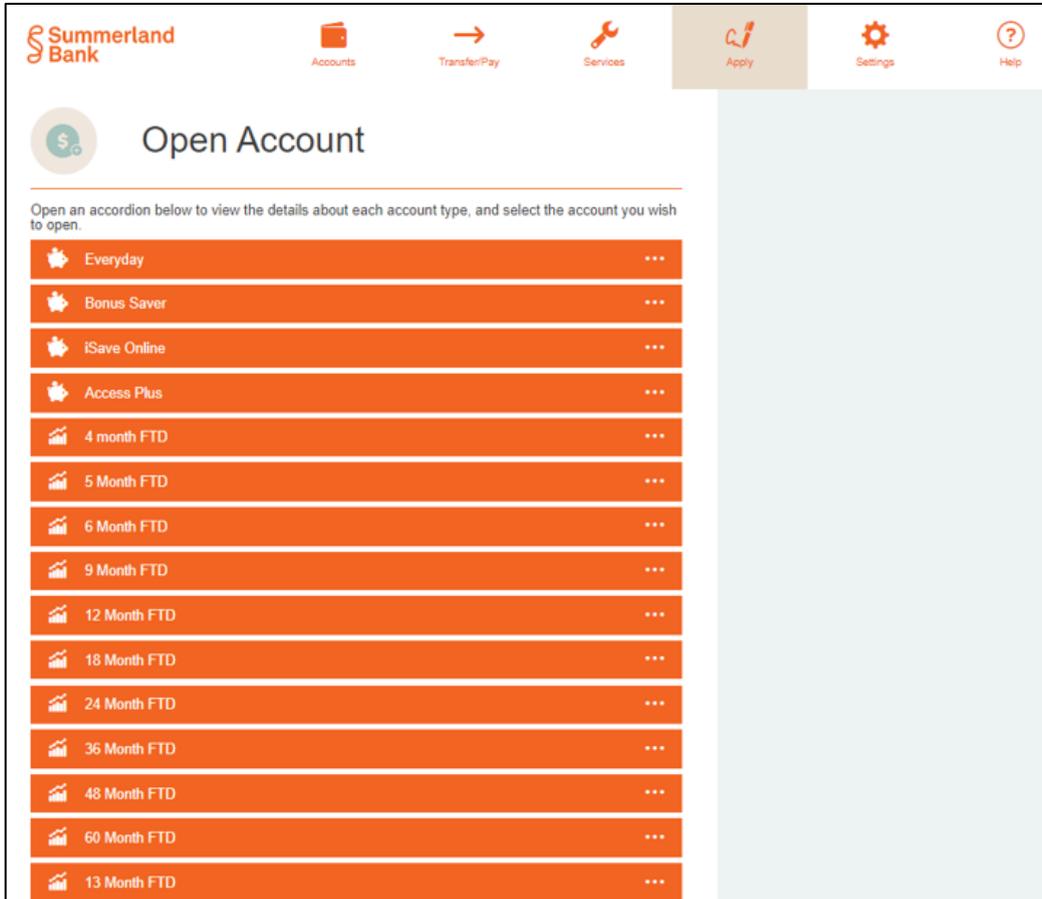
[Generate code](#)

Enter the above password back in the Authenticate Sharing site to authenticate your data sharing request.

If this code wasn't requested by a sharing agreement you asked for, please get in touch with us.

26. Open an Account

To open a new saving, transaction or fixed term deposit account, select 'Apply' from the main menu and then 'Open Account' from the sub-menu. Click the three-dot icon (...) to display product details including the interest rate(s).



Click the 'Select' button on the product you want to open.

Enter an account nickname if required, nominate the account to transfer deposit funds from, and enter the opening deposit amount. Click the 'Open Account' button.

Review the account information, and read and accept the Conditions of Use. You can also opt to receive an email receipt once the account is open. Click the 'Confirm' button to open the account.



Open Account

Open account

Account type	Everyday
--------------	----------

Interest rate(s) - % pa
0.00%

Interest method
Capitalisation

Interest payment every
1 EOM(s)

Account name	<input type="text"/>	
--------------	----------------------	--

Opening deposit from

	Everyday Acc. 22296503	\$10,343.65 Current \$10,343.65	
--	---------------------------	------------------------------------	--

Opening deposit	<input type="text" value="\$"/>
-----------------	---------------------------------

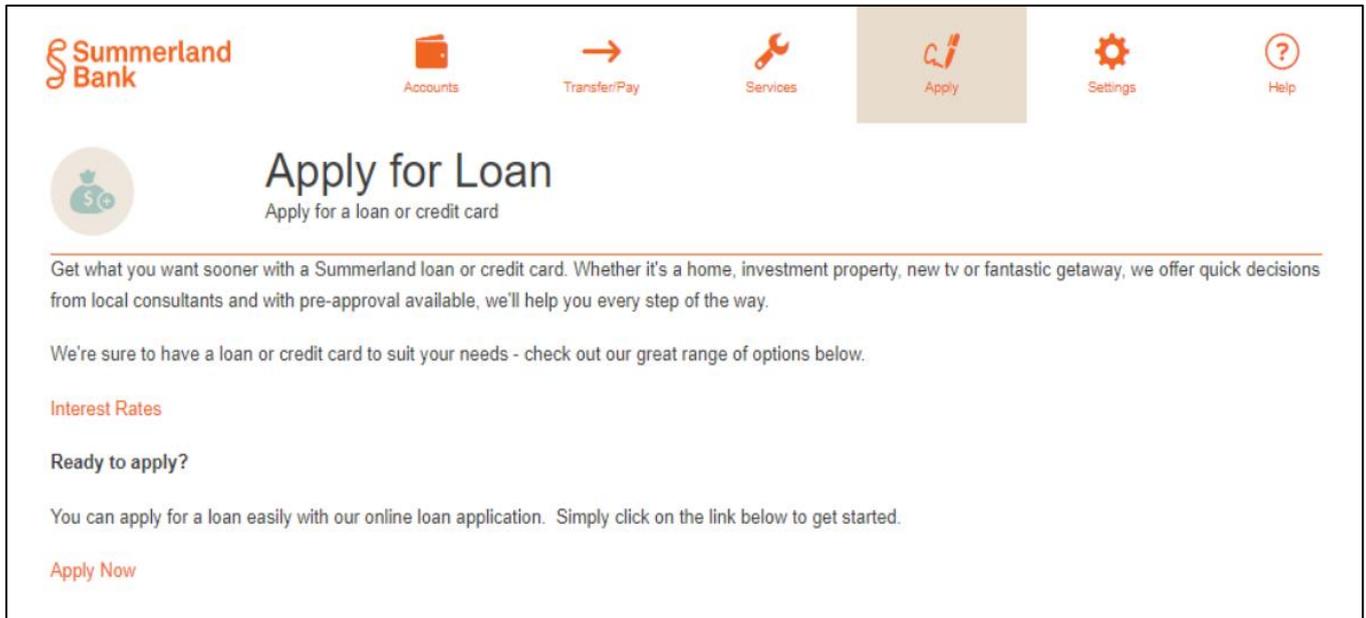
[< Back](#)

[Open Account](#)

27. Loan Application

The loan application feature, referred to as Internet Lending, allows you to submit a loan application online.

To apply for a loan, select 'Apply' from the main menu and then 'Apply for a Loan' from the sub-menu. Click the 'Interest Rates' link to view our loan interest rates schedule. Click the 'Apply Now' link to begin a loan application - the Internet Lending application opens in a new web browser tab.



The screenshot shows the Summerland Bank website's 'Apply for Loan' page. At the top, there is a navigation menu with icons for Accounts, Transfer/Pay, Services, Apply (highlighted), Settings, and Help. The main heading is 'Apply for Loan' with a sub-heading 'Apply for a loan or credit card'. Below this, there is a paragraph of text: 'Get what you want sooner with a Summerland loan or credit card. Whether it's a home, investment property, new tv or fantastic getaway, we offer quick decisions from local consultants and with pre-approval available, we'll help you every step of the way.' This is followed by another paragraph: 'We're sure to have a loan or credit card to suit your needs - check out our great range of options below.' There are three links: 'Interest Rates', 'Ready to apply?', and 'Apply Now'.

28. Address Details

You can view and update your address details by selecting 'Settings' from the main menu and then 'Address Details' from the sub-menu.

To update your address, click the 3-dot icon (...) to expose the address fields. Enter the 'CARE OF DETAILS' and 'PROPERTY/BUILDING NAME' if required. Start typing your address in the 'ADDRESS' field, after six (6) characters have been entered a list of validated addresses is displayed. Select your address from the displayed list. If your address is not in the list, select the "Manually enter details instead" entry and complete the details in the fields displayed. Click the 'Save' button.

Digital Systems Test - You last logged in 18/12/2023 02:27PM Logout

Summerland Bank Accounts Transfer/Pay Services Apply **Settings** Help

Address Details

Address details can be updated by selecting the relevant address - click the ellipsis (...) to display/hide the input fields; and click on the Save button to save any changes.

Mailing Address PO BOX 657 LISMORE 2480 NSW	...
Care Of Details	<input type="text"/>
Property / Building Name	<input type="text"/>
Address	Start typing, then select your address; otherwise, enter manually

Save

The updated address must relate to the customer record currently accessed; and any changes made will only be applied to this record. Customers who require updates across multiple records should contact us on 1300 728 728.

Note: Please ensure you update both your residential and mailing addresses if applicable.

29. Contact Details

You can view and update your contact details by selecting 'Settings' from the main menu and then 'Contact Details' from the sub-menu. Generate and enter your Two (2) Factor Authentication code when prompted (see Section 34 - Two (2) Factor Authentication). Enter your contact details including home, business and mobile phone numbers, and personal and work email addresses. Click the 'Save' button.

Summerland Bank

Accounts Transfer/Pay Services Apply **Settings** Help

Contact Details

Review your member contact details and make changes where necessary. Please take care to ensure these details are correct as we may need to contact you. To save changes you must click the 'Save' button below.

Phone Numbers

Home	<input type="text"/>
Work	<input type="text"/>
Mobile	<input type="text"/>
Fax	<input type="text"/>

Email Addresses

Personal	<input type="text"/>
Work	<input type="text"/>

Save

30. Personal Details

You can view and update your personal details by selecting 'Settings' from the main menu and then 'Personal Details' from the sub-menu. Update your personal details including residence type, marital status, education, and number of dependants - use the down arrow to display available options. Click the 'Save' button.

Residence	<input type="text"/>
Marital Status	<input type="text"/>
Education	<input type="text"/>
Dependants	<input type="text"/>

Save

31. Employment Details

You can view and update your employment details by selecting 'Settings' from the main menu and then 'Employment Details' from the sub-menu. Update your employment details including your current employer's name and their contact details, and your employment status and occupation - use the down arrow to display available options. Click the 'Save' button.

Summerland Bank

Accounts Transfer/Pay Services Apply **Settings** Help

Employment Details

Review your current and previous employment details and make changes where necessary. To save changes you must click the 'Save' button below.

Current Employer

Employer Name	<input type="text"/>
Full Address	<input type="text"/>
Phone	<input type="text"/>
Employment Category	<input type="text" value="v"/>
Occupation	<input type="text" value="v"/>
Position	<input type="text" value="v"/>
Start Date	<input type="text"/>

Previous Employer

Employer Name	<input type="text"/>
Full Address	<input type="text"/>
Phone	<input type="text"/>
Employment Category	<input type="text" value="v"/>
Occupation	<input type="text" value="v"/>
Position	<input type="text" value="v"/>
Employment Dates	<input type="text"/>

Save

32. Changing Your Passcode

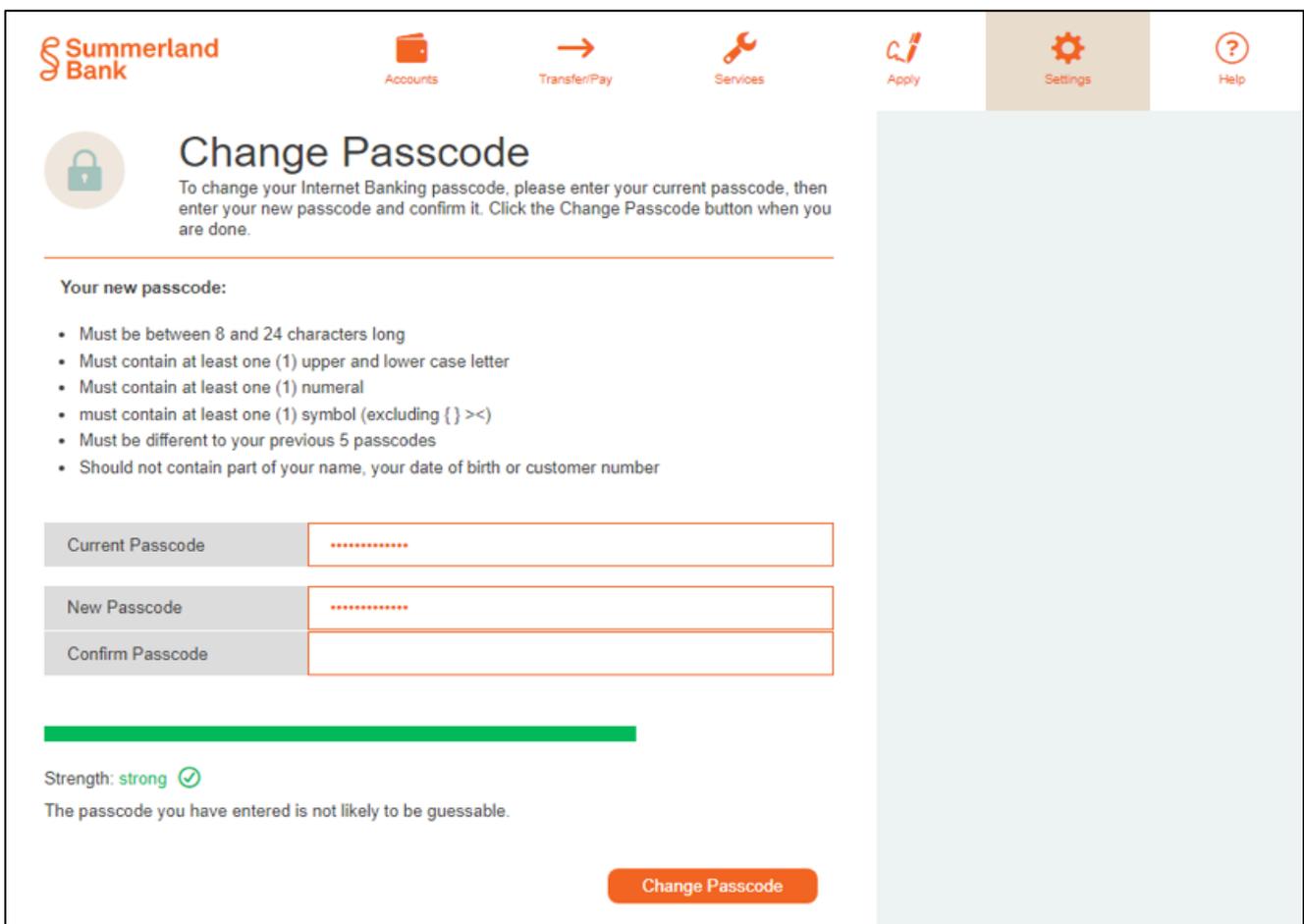
To change your passcode, select 'Settings' from the main menu and then 'Change Passcode' from the sub-menu. Generate and enter your Two (2) Factor Authentication code when prompted (see Section 34 - Two (2) Factor Authentication).

Enter your current passcode in the first field and your new passcode in the second and third fields. Click the 'Change Passcode' button to confirm the change.

Passcodes should be between 6 and 20 characters long, contain at least one (1) upper- and lower-case letter and one (1) number. Passcodes should not contain part of your name, your date of birth, or your customer number and must be different to your previous 5 passcodes.

 *Be aware that Summerland will never ask for your passcode, and that a common fraud method to try and obtain your details is phishing e-mails. Never reply to such e-mails.*

A Passcode Strength Meter will show you how strong your new passcode is on a scale from "Very Weak" to "Very Strong". Very weak passwords are not allowed.



Summerland Bank

Accounts Transfer/Pay Services Apply **Settings** Help

Change Passcode

To change your Internet Banking passcode, please enter your current passcode, then enter your new passcode and confirm it. Click the Change Passcode button when you are done.

Your new passcode:

- Must be between 8 and 24 characters long
- Must contain at least one (1) upper and lower case letter
- Must contain at least one (1) numeral
- must contain at least one (1) symbol (excluding { } ><)
- Must be different to your previous 5 passcodes
- Should not contain part of your name, your date of birth or customer number

Current Passcode:

New Passcode:

Confirm Passcode:

Strength: **strong** 

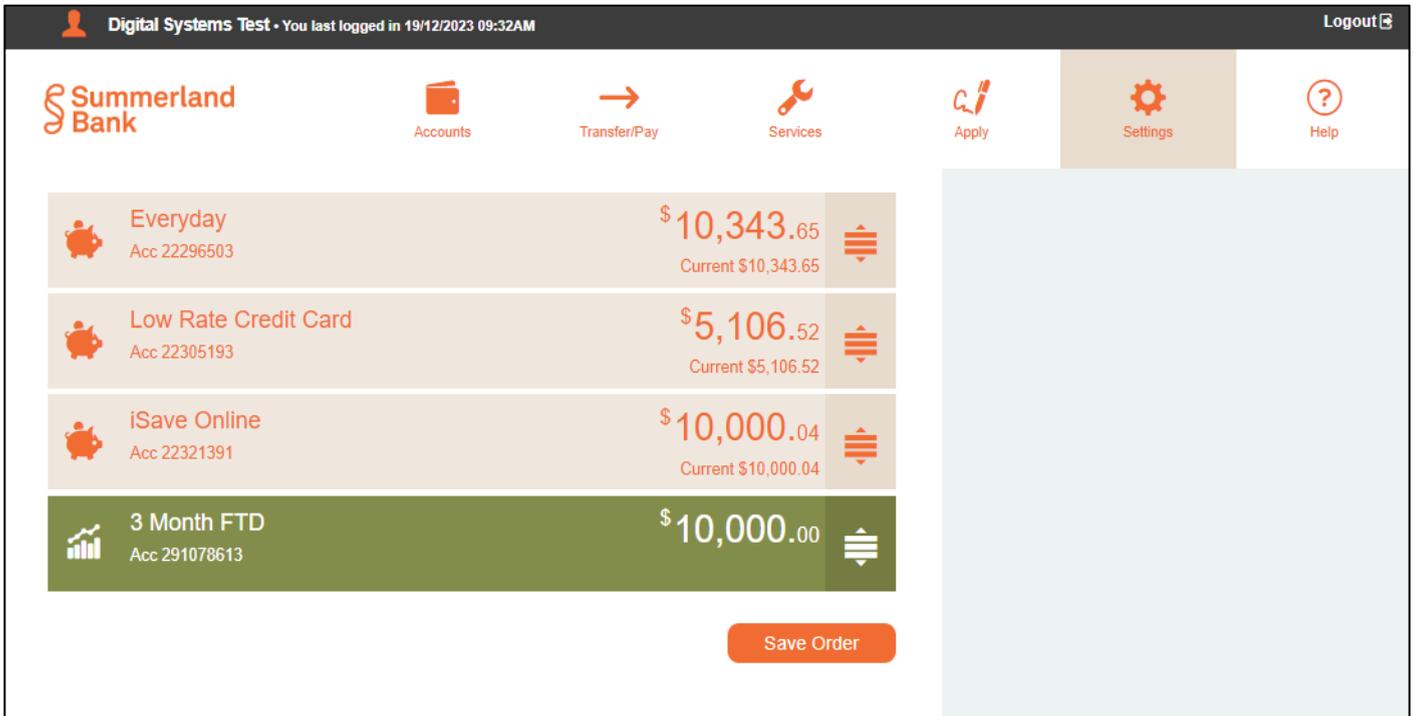
The passcode you have entered is not likely to be guessable.

Change Passcode

33. Account Reorder

You can change the display order of your accounts by clicking the 'RE-ORDER ACCOUNTS' link on the Balances page, or by selecting 'Settings' from the main menu and then 'Account Reorder' from the sub-menu.

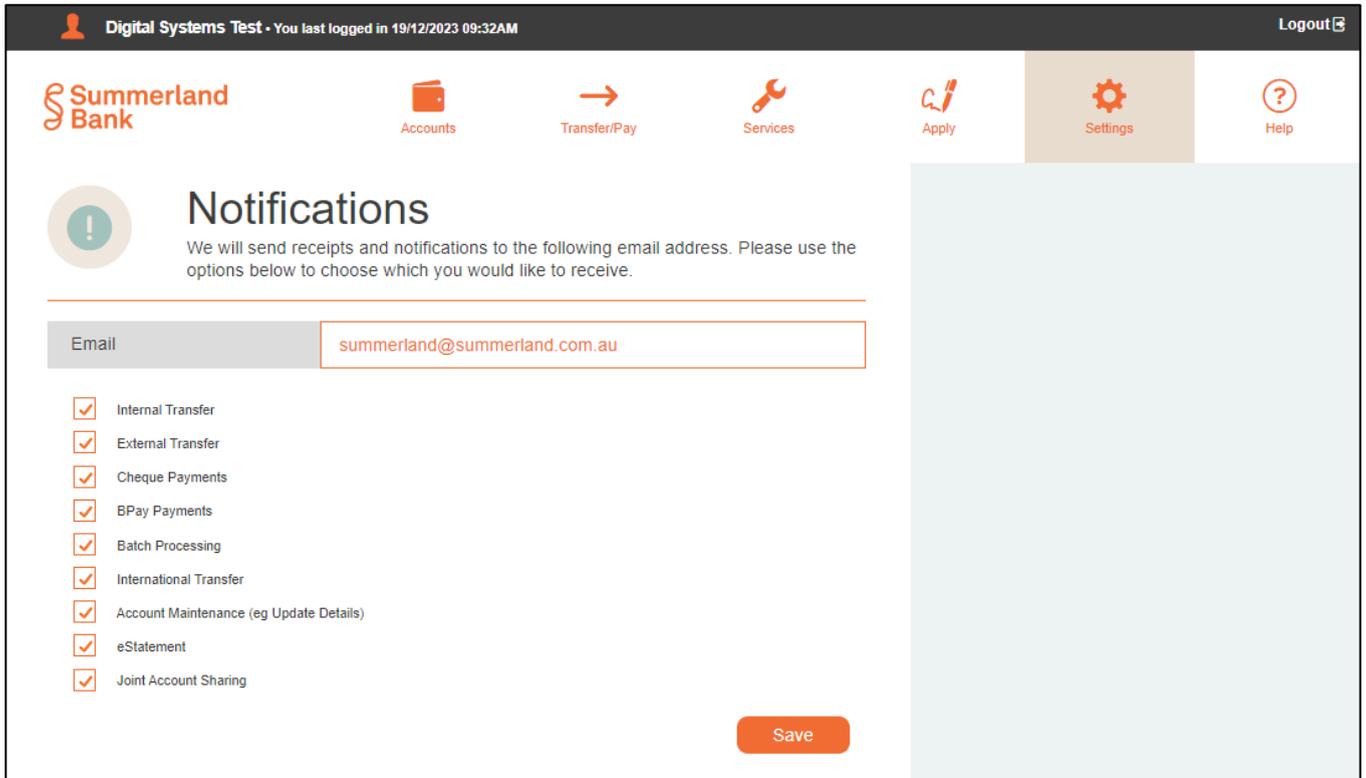
Change the order of accounts by clicking on and holding the handle on an account card, and then drag the account up or down into the required position. Click the 'Save Order' button to confirm the change.



34. Notifications

We recommend you set up Notifications to receive email alerts when transactions and activities occur on your accounts.

To set up, view and manage notifications, select 'Settings' from the main menu and then 'Notifications' from the sub-menu. Enter your email address, and select the type of notifications you wish to receive. Click the 'Save' button to confirm the change.



35. Two (2) Factor Authentication

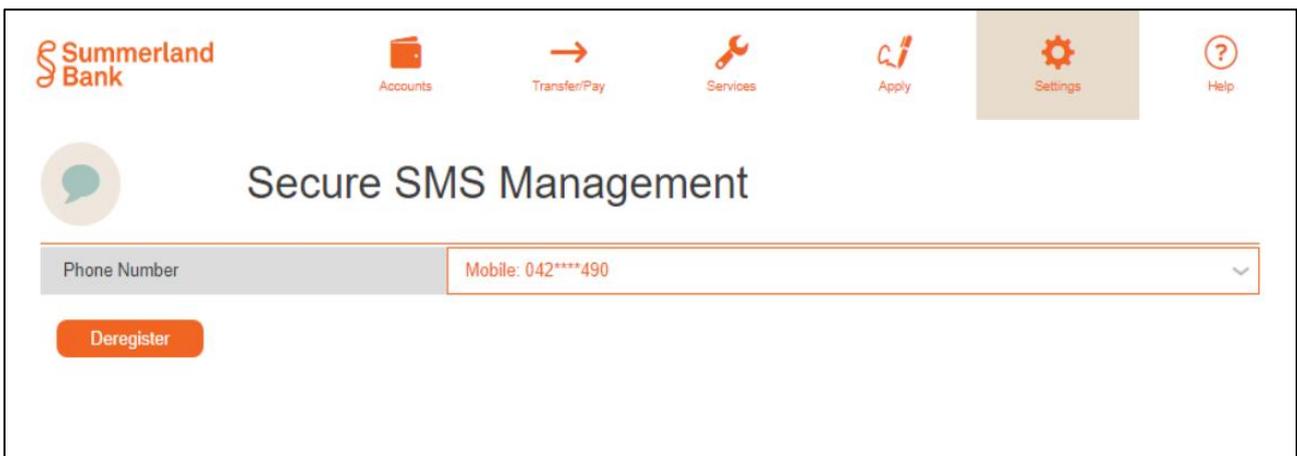
Two (2) Factor Authentication (2FA) helps protect you from unauthorised transactions on your account. You have the choice of two forms of 2FA: Secure SMS or Symantec VIP.

We recommend you set up 2FA when you first log into Internet Banking as 2FA is required when performing certain functions.

Secure SMS

Secure SMS uses your mobile phone to provide an extra level of security when performing certain functions within Internet Banking. Each time you perform one of these functions, you will be prompted to “Request SMS Code”. This action sends a randomly generated 6-digit code to the mobile phone number you have recorded with us. You then enter the code and validate it before continuing with your transaction.

To register for Secure SMS, select ‘Settings’ from the main menu and then ‘Secure SMS Registration’ from the sub-menu. Use the down arrow to display available numbers and select your preferred number. Click the ‘Register’ button to continue.



The screenshot shows the Summerland Bank internet banking interface. At the top, there is a navigation bar with the Summerland Bank logo on the left and several menu items: Accounts, Transfer/Pay, Services, Apply, Settings (highlighted in a darker shade), and Help. Below the navigation bar, the page title is "Secure SMS Management". Underneath the title, there is a form with a "Phone Number" label and a dropdown menu showing "Mobile: 042****490". Below the dropdown menu, there is an orange button labeled "Deregister".

Note: Contact us if you need to update your contact number(s) for 2FA.

To change the phone number the code is sent to or to deregister Secure SMS, select ‘Settings’ from the main menu and then ‘Secure SMS Management’ from the sub-menu.

VIP Security (Token or Mobile App)

Symantec VIP Security is a 2FA alternative to Secure SMS. VIP Security can be accessed via a physical Symantec VIP token or via Symantec VIP Access - a free mobile phone app that transforms your mobile device into a one-time-passcode (OTP) generator. No internet connection is required once downloaded.

Before you can use VIP Security, you will need to register your token or app in Internet Banking. You will first need to set up 2FA via secure SMS (see Secure SMS above).

To register your token or app, select 'Settings' from the main menu and then 'Register VIP Security' from the sub-menu. Enter the Credential ID (12 alpha/numeric characters) which is found on the back of the token, or displayed prominently inside the application.

You will then need to request and enter two *unique* security codes, read and acknowledge the Terms and Conditions, and then click the 'Register' button.

Summerland Bank Accounts Transfer/Pay Services

Register VIP Security

Step 1: Enter your credential ID.
Note: For physical tokens, this is after S/N on the back of your token.

Enter Credential ID

Step 2: Generate Security Code
Generate a unique security code for this transaction.
Note: Security codes are only valid for 30 seconds. If you do not input the code within 30 seconds, you will need to generate a new one.

Step 3: Enter the Security Code
Input the code generated in step 2 into the field below.

Security Code

Step 4: Generate Second Security Code
Generate a second security code for this transaction.
Note: Please ensure the Security Code is not identical to the code generated in Step 2.

Step 5: Enter the 2nd Security Code
Input the code generated in step 4 into the field below.

Security Code

VERISIGN IDENTITY PROTECTION END USER AGREEMENT
NOTE! YOU WILL CONCLUDE A LEGALLY BINDING AGREEMENT WITH THE ISSUER OF THE CREDENTIAL IF YOU CLICK 'ACCEPT' OR DOWNLOAD OR USE THE CREDENTIAL. IF YOU DO NOT AGREE TO THE TERMS OF THIS AGREEMENT, DO NOT CLICK 'ACCEPT' AND DO NOT DOWNLOAD OR USE THE CREDENTIAL.
Functions and Limitations of VIP Network and Credentials
You acknowledge the following:
Review VIP Policy. You have reviewed and understand the VIP Policy (available at www.verisign.com)

By selecting this box, I agree to comply with the above Terms and Conditions.

Register

Important: Once your VIP credential is registered, you will need to use it to authorise certain transactions/functions.

You'll then see a confirmation message stating registration is complete.

36. Preferences

Preferences allow you to set the default account for transfers, and to create or update a nickname for your account(s). To access preferences, select 'Settings' from the main menu and then 'Preferences' from the sub-menu.

Preferred Account is the default account which will appear first as the 'From Account' for all transfers in Internet Banking. Use the down arrow on the account card to display all available accounts, and select your new preferred account.

Account Nickname allows you to create or update a nickname for your account(s). Use the down arrow on the account card to display all available accounts, select the account you would like to add a nickname to.

Click the 'Save' button to confirm the changes.

Digital Systems Test • You last logged in 18/12/2023 02:27PM Logout

Summerland Bank Accounts Transfer/Pay Services Apply Settings Help

Preferences

Preferred Account

	Everyday ACC 22296503	\$ 10,343.65 Balance \$10,343.65	▼
--	--------------------------	-------------------------------------	---

Account Nickname

Apply a nickname to your account(s).

	Everyday ACC 22296503	\$ 10,343.65 Balance \$10,343.65	▼
--	--------------------------	-------------------------------------	---

Rename Account ⓘ

Save

Only eligible accounts are displayed and, if a preferred debit account is not nominated, the default account will be the first eligible account in your account list. If the nominated account requires more than one signatory, it will only be applicable as the preferred account in Business Banking. The default account for transactions outside Business Banking will be the first eligible account in your account list.

Frequently Asked Questions

Q: I have received a VIP Token from Summerland Bank. Can I use it immediately?

You can use your token as soon as you register it through Internet Banking.

Q: How do I register my security token or VIP Access app?

To register your token, select 'Settings' from the main menu and then 'Register VIP Security' from the sub-menu. Enter the Credential ID (12 alpha/numeric characters), which can be found on the back of the token, or displayed prominently in the VIP Access app.

Q: Can I use a token I received from another bank?

Yes, if it is a Symantec VIP token, you can register the same token to use with Summerland Internet Banking.

Q: When will I need my security token?

To transfer funds outside your membership via BPAY or via Pay Someone, using Business Banking, making International Transfers, modifying or deleting some Scheduled Transfers, or when making changes to other secure areas of Internet Banking such as 'Change Password', 'Update Contact Details', 'Card Management' and authorising a data 'Sharing' arrangement.

Q: What if the security code is not accepted?

Token - If you take longer than the permitted period (30 seconds) to enter the security code, you will receive an error message in Internet Banking. If this occurs, wait until the token screen clears and then press the button on your token to generate a new security code.

App - The app automatically generates a new code each 30 seconds.

If your security code is still not accepted, please contact us on 1300 728 728.

Q: Do I need to install another device or software to use my token?

No.

Q: Can I have 2 tokens?

No. Internet Banking only allows you to register one token.

Q: Can someone else use my token?

No, your token should not be shared.

Q: What action do I take if my token is damaged, lost or stolen?

If your token is damaged, lost or stolen, please contact us immediately on 1300 728 728 to de-register your token. We can then provide you with a replacement if necessary.

Q: Can I change the battery in the token?

No. The battery should last up to five years, but battery life depends on how frequently you use your token. The battery cannot be replaced. Do not attempt to open the token at any time as this may damage it. Simply order a new token by contacting us on 1300 728 728.

Q: Can signatories on accounts have different levels of access within Business Banking?

Yes. There are different levels of authority within Business Banking:

Full Access – allows a signatory to view, create, update, delete, approve, and submit a batch.

Create, Update and Approve – allows a signatory to view, create, update, delete and approve a batch, but not submit a batch.

Create and Update – allows a signatory to view, create, update a batch but not delete, approve, or submit a batch.

Batch View Only – allows a signatory to view existing batches.

An example of how these authorities might work is 'Full Access' for a company director, and 'Create and Update' for a bookkeeper or accountant.

Q: If an account is set as two-to-sign and both signatories have Full Access, can one signatory create, approve, and submit the batch.

No. One signatory would need to create the batch, and the other would need to approve and submit the batch.

Q: Can I use multiple accounts to process a Batch Payment?

No. You can only debit one account within the same batch.

Q: Is there a limit on the number of transactions that can be included in a manual or CEMTEX (uploaded) batch?

Yes. CEMTEX files are limited to 1,000 transactions, with manually loaded batch transactions limited to 500.

Q: Can I edit the transactions in a CEMTEX batch?

No. If you want to change transactions included in a CEMTEX batch, you will need to do so in the external accounting software and then reload the CEMTEX File.

Q: If transactions fail in a CEMTEX batch, do I have to create a new batch with the rejected transactions?

No. Uploaded CEMTEX Batches can be re-run and only the failed transactions will be posted. Select the 3-dot icon (...) on the batch to display the processing options, and click on 'RE-DO FAILED'.

Q: If transactions fail in a Manual Batch, do I have to create a new batch with the rejected transactions?

No. A manual batch containing failed transactions can be re-run. Select the 3-dot icon (...) on the batch to display the processing options, and click on 'RE-DO FAILED'. Before doing this, we recommend selecting 'VIEW/EDIT' to see details of the failed transaction, including the reason for failure.

Q: Can I re-submit a processed batch?

Yes, manually created batches can be re-processed. Select the 3-dot icon (...) on the batch to display the processing options. Click on 'VIEW/EDIT' if you need to change the individual transaction details, click the 3-dot icon (...) beside the relevant transaction, update the amount and click the 'Save' button. To process the batch, simply click the 'PROCESS' option. An onscreen 'duplicate batch' warning will display if the batch was last processed within five (5) days - continue to process the batch if this is your intention.

Q: Can a batch contain different types of transactions?

Yes. A batch can contain a combination of Transfers, Pay Anyone transfers, and BPAY payments.

Q: Can a batch be created for an amount greater than the approver's daily limit?

Yes. A batch can be created for an amount greater than the approver's daily limit. Transactions within the batch will be processed until the daily limit is reached. The batch status will show as 'PROCESSED' with the number of failed transactions in brackets e.g., STATUS: PROCESS ON 01/01/2000 (2 FAILED).

Q: If I reset my passcode, what mobile number will my temporary passcode be sent to?

The SMS containing your temporary passcode will be sent to the mobile number you have recorded with us.

Q: Why does the New Device Login email alert have the incorrect time on it?

The time shown in the New Device Login email alerts is Australian Central Standard Time (ACST) or Australian Central Daylight Time (ACDT) as appropriate.

Q: What if I need to transfer more than my daily limit?

If you need to transfer an amount greater than your daily limit, or make multiple transfers greater in total than the limit, please call us on 1300 728 728 to arrange an increase to your limit

Q: Can my daily limit be increased temporarily?

Yes. We can set a higher temporary limit so you can make your transfer(s), your limit will revert to your standard limit overnight.

Q: How do I download 13 months of my transactions?

'HISTORY' holds up to 13 months of your transaction data. If you would like to view transactions older than 90 days (the longest period available in the quick search option), click the advanced search option (magnifying glass icon) on the search bar. You will then have options for more refined criteria. Use the down arrow in the 'SHOW' field to locate "Selected Date Range", and then use the calendar icons to define the date range. The transaction listing can be easily downloaded and printed - click the download icon at the bottom for available options.

Note: A maximum of 500 transactions will be returned in any one search - consider multiple searches over shorter time periods to ensure all transactions are captured. Review your statements for older transactions (see Section 20 - eStatements).

Q: If I am creating a Batch on a two-to-sign account, is the approval limit my personal daily limit?

No. The approval limit for the batch corresponds to the second approver's daily limit. If you create a batch and then approve it as the first approver, your limit is not considered.

Q: My Accounting Software is asking for Summerland's FI Code and BUDS ID Number?

Summerland's FI code is SCU and BUDS ID Number is 999728.

Summerland Bank is a division
of Summerland Financial
Services Limited

ABN 23 087 650 806
ASFL 239 238
Australian Credit Licence 239
238

