



Internet Banking Services

Our Internet Banking service has been designed to provide a very high level of security, varied access options and an easy to use layout.

Below are some of the features of our Internet Banking service designed to improve functionality and strengthen security.

SMS Security

SMS Security is a free, easy-to-use service available to all Victoria Teachers Credit Union Internet Banking customers with a mobile phone.

To register, simply enter your mobile phone number when you are prompted to do so after you log in. You will receive a One Time Password to your mobile phone within seconds when using the following Internet Banking services:

- Adding a new payee for external funds transfer.
- Adding a new BPAY Biller when making bill payments.
- Updating contact details.

The introduction of SMS Security is part of our ongoing efforts to ensure you have peace of mind when banking online by providing an additional level of protection against online identity theft and fraud. SMS Security means that even if your login ID and password fall into the wrong hands, you are still protected with an extra layer of security.

SMS Alerts

SMS Alerts are available to all Victoria Teachers Credit Union Internet Banking users with a mobile phone. SMS Alerts notify Members on their registered mobile phone when certain account related events take place, such as:

- When an Internet Banking Transaction is performed.
- When your Account balance drops below a specified amount.
- When a payroll transaction is posted.

Once you register your mobile phone you can set up the alerts at any time by clicking on 'SMS Alert Settings and Options' within Internet Banking. You can then select the type of alerts you want to receive. The information is sent automatically to your mobile phone when the transaction occurs, so you can stay informed.

NB: This service will cost you \$0.25 cents for every SMS sent by Victoria Teachers Credit Union. *(This is in addition to any charges by your mobile phone provider.)*

SMS Enquiries - 04 VTCU 1444 (04 8828 1444)

SMS Enquiries are a convenient way for you to keep track of your banking anywhere, anytime, at your fingertips. You can send an SMS to Victoria Teachers Credit Union to get an immediate response to enquiries such as:

- Balances for all savings, loan and investment Accounts.
- Balance details for selected Accounts.
- The last 3 transactions from a selected Account.
- The last 3 Credit or Debit transactions from a selected Account.

Once you register your mobile phone you can send an SMS from your mobile phone to **04 VTCU 1444 (04 8828 1444)** to request your Account balances and receive an immediate SMS message reply, directly to your mobile phone.

NB: This service will cost you \$0.25 cents for every SMS sent by Victoria Teachers Credit Union. *(This is in addition to any charges by your mobile phone provider.)*

Design & Layout

Your browsing experience aims to be user-friendly through providing a simplified navigation process and relevant information. The recent design and layout updates include a new login page, new vertical menu, quick links and a new screen layout.

Open Savings Account

You can open the following Accounts online through Internet Banking.

- Budget Savings (S2).
- Christmas Club (S3).
- Cash Management (S10).
- Bonus Saver (S98).
- Online Saver (S99).

To open an Account through Internet Banking, click on 'Open Savings Account' under Services Menu.

View Fee Transactions

Members can now view how many Limited Free Transactions are remaining and review their transaction fee history. Click on 'View Fee Transactions' within the View menu to see details on your transaction fees.