

Mobile phone banking is here.

Access your money from the palm of your hand.



Member Information Pack

Access your money from the palm of your hand

Police Credit Union is pleased to announce the release of Mobile Phone Banking, which is fast becoming an access channel for consumers on the go across the world.

Our solution works best with the Apple iPhone, but can operate on any handset using Internet Explorer Mobile 6 as the software platform.



Accessing this service

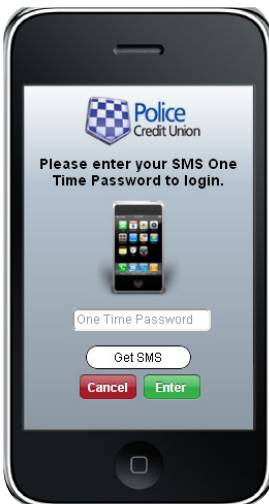
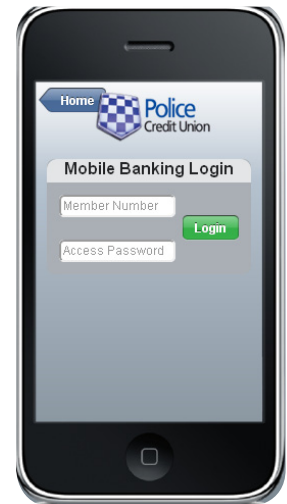
If you are registered for Internet Banking, you will also automatically have access to Mobile Phone banking.

To access the service, enter the following address into the browser on your mobile phone:

<https://www.pcunet1.com.au/mobilebanking/>

Press the Mobile Banking prompt line and then enter your **member number** and **password** as normal ----->

*If you **don't** have SMS One Time Passwords, you will then enter the Banking site. The CAPTCHA system is not used for mobile phone banking.*

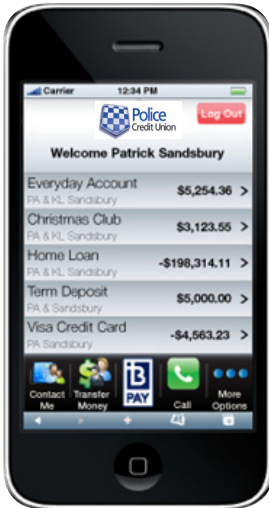


If you **do** have SMS One Time Passwords...

<----- you will be presented with this screen.

Select the Get SMS option and press enter.

A text message will then generate and the screen will move to Enter the Password and you are then taken to Internet Banking.



Welcome to Mobile Phone Banking

The main screen looks like this <-----

Member accounts are displayed along with the current balance on the account.

Transaction detail on each account can be retrieved by pressing the > key next to the balance of the relevant account.

Transaction detail

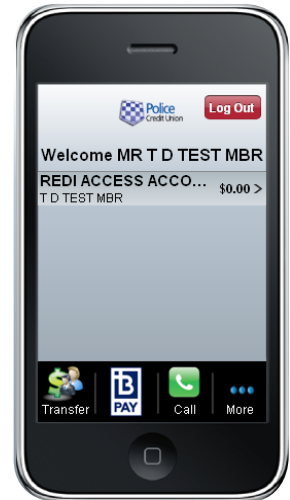
Transaction detail can be viewed at 2 levels.

The first is at a high level view

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But you can also drill down to get more specific information <-----



Key functionality of Mobile Phone Banking:

Welcome Screen Display

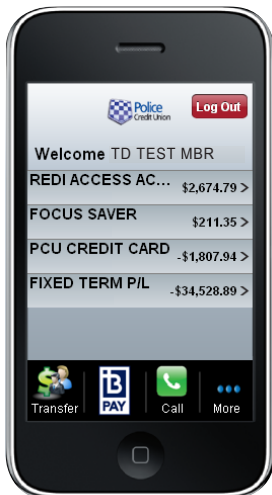
- your name
- account names
- current balances

Transfer functions

- Transfer funds
- Pay bills BPAY

Contact Me shortcuts

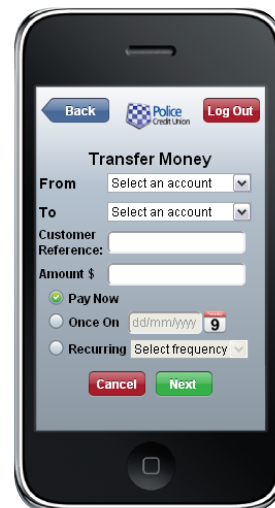
The process to complete a transfer or BPAY is simple...



First select the icon for the service you want.

You are then presented with a page where you can select the account to transfer from, the destination, reference detail and amount

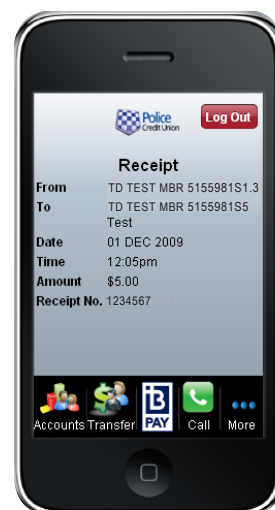
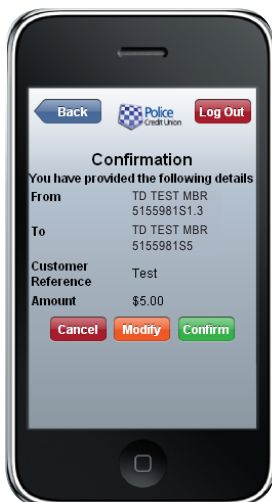
As with Internet Banking, you can also select the timing of the payment.



Once you have completed the details and selected Next, you will be presented with a Confirmation screen

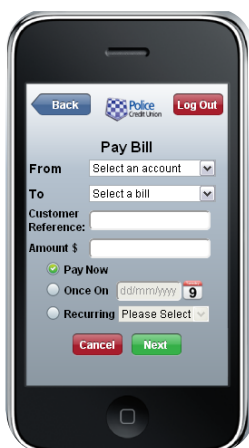
At this point, you can cancel the transaction, modify part or all of the detail or simply confirm that the transaction may proceed.

Once the payment is confirmed, a receipt is provided

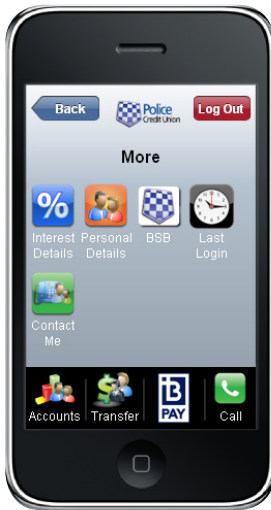


Making a BPAY payment is very similar with a Pay Bill screen provided

If you have Bill Payees set, these will be accessible under the "To" option. Once the screen is completed and Next selected, the Confirmation and Receipt screens are presented as for Transfers.



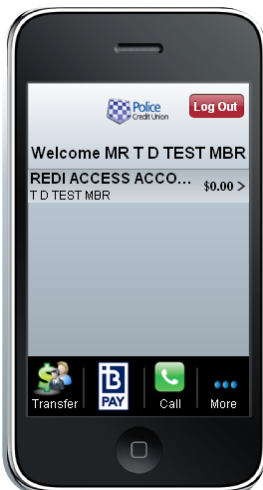
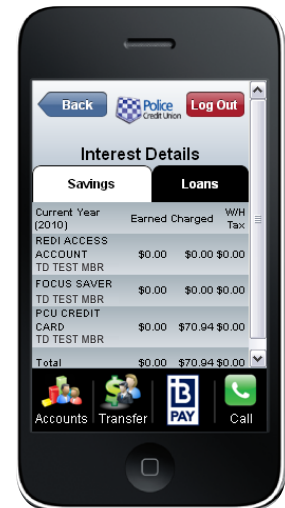
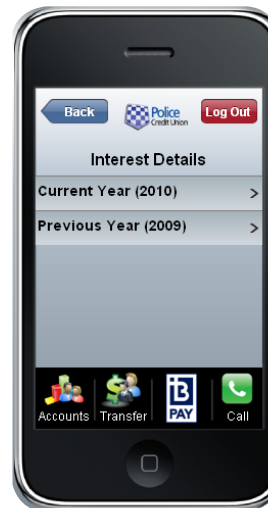
More options from the Main Screen



Returning to the main screen, the following options are available under the More Options button <-----

- > Interest Details
- > Personal Details
- > BSB Option
- > Last Login
- > Contact Me

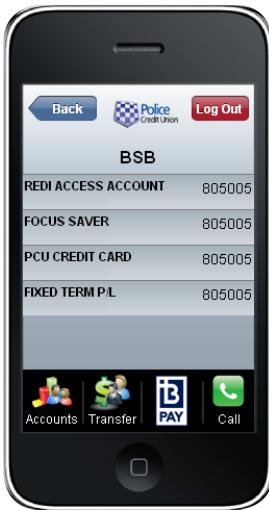
Interest details are available and as per Internet Banking, both the current and previous year's details are provided ----->



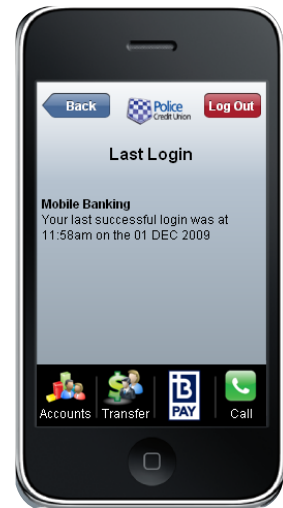
Using the Personal Details option, you can view details including address and contact numbers.

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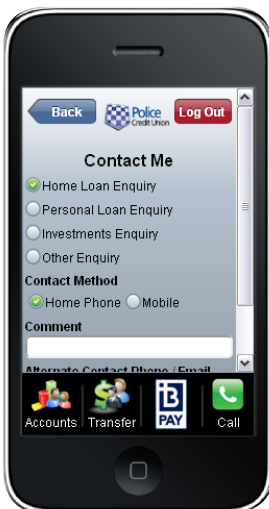
More options from the Main Screen (continued)



The [BSB Option](#) gives you your specific account numbers and BSB for PCU. <----->



You can also check the date and time of your last log in under the [Last Login page](#). ----->



With [Contact Me](#) you can elect to [send an email to PCU requesting more information on specific topics](#). This option is also on the Log In page. <----->

You will notice a [Back button](#) is on a number of screens. Unlike Internet Banking, it is possible to navigate via this button so if you need to go back and it's on the screen, you can use it.

If the Mobile Phone session is left inactive it will [log you out automatically](#). This is a necessary security feature in case the phone is lost or stolen.

For more information on Mobile Phone Banking, visit your local branch or call 1300 131 844.