Welcome to the Online User Guide

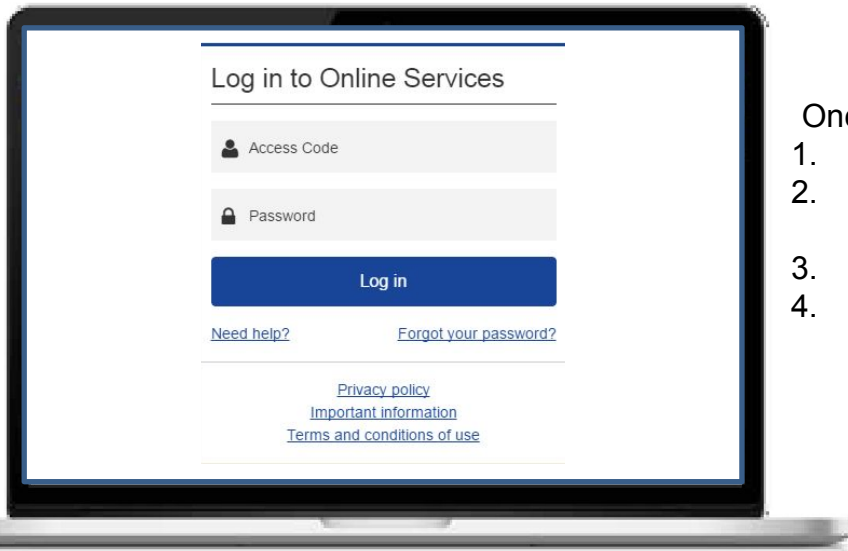The online guide is a simple and convenient aid to help you stay in control.

This booklet will help you to navigate our site and transact on your accounts. To get started, you will need your Access Code and password.

Simply click on the relevant topic below to view the "how to instructions" :

- ➢ How do I log on?
- ➢ How do I reset my password if I have forgotten it?
- ➢ How do I add a payee?
- ➢ How do I make a payment?
- ➢ How do I set up a scheduled payment?
- ➢ How do I delete a scheduled payment?
- ➢ How do I modify a scheduled payment?
- ➢ How do I review my account details?
- ➢ How do I view, download or print my transaction history?
- ➢ How do I view my statement online?
- ➢ How do I update my statement delivery preferences?
- ➢ How do I change my online password?

How do I log on?

To access your accounts online you will need your Access Code and Password.

Log in to Online Services

Access Code

Password

Log in

Need help?   Forgot your password?

Privacy policy
Important information
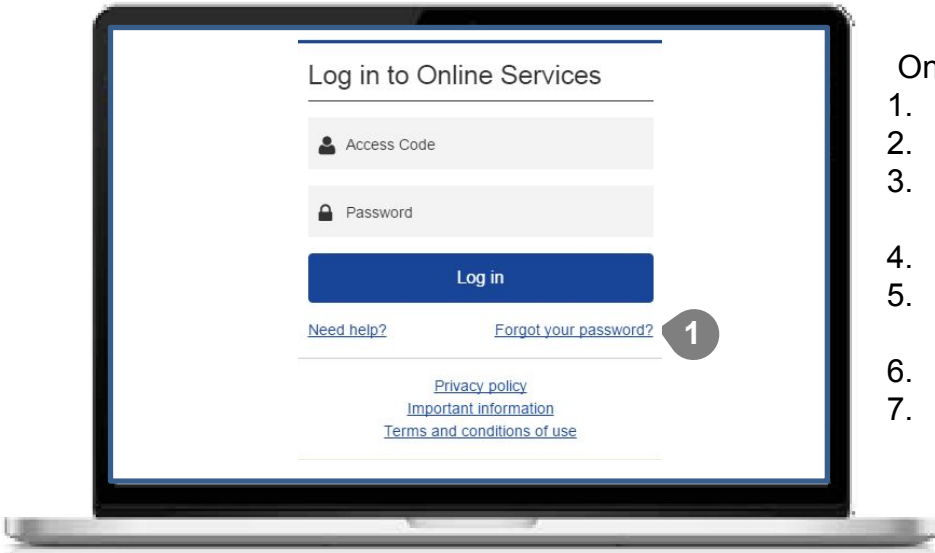Terms and conditions of use

Once logged in you will be able to:
1. View your account details
2. View balances and transactions
3. Download statements
4. Make payments.

If you have forgotten your password, select the "Forgot your password?" function on the login screen.

How do I reset my password if I have forgotten it?

If you forgot your password, you can reset it.

Log in to Online Services

- 👤 Access Code
- 🔒 Password

Log in

Need help?   Forgot your password? **1**

Privacy policy
Important information
Terms and conditions of use

On the login page:
1. Click **Forgot your password?**
2. Enter your access code
3. Enter your mobile phone number
4. Click **Submit**
5. A SafeCode will be sent to your mobile device
6. Enter your SafeCode
7. Click **Submit** and continue with additional steps on the next page.

Reset password

To reset your password, please provide your Access Code and registered mobile phone number below.

🔒 Access Code **2**

📱 🇦🇺 ▾ Mobile phone number **3**

Submit **4**

Need help?   Cancel

Privacy policy
Important information
Terms and conditions of use

Verification

Access Code: 62145662

🔒 Enter SafeCode **6**

Submit **7**

Need help?   Cancel

Privacy policy
Important information
Terms and conditions of use

How do I reset my password if I have forgotten it?

Create password

Access Code: 62145662

🔒 New password **1**

🔒 Confirm new password **2**

Submit **3**

Need help?

Privacy policy
Important information
Terms and conditions of use

1. Enter your new password
2. Enter your new password, again in the "Confirm New Password" field
3. Click on **Submit.**

Your password will be reset and you can login again immediately.

Password reset successful

Your password has been reset successfully.

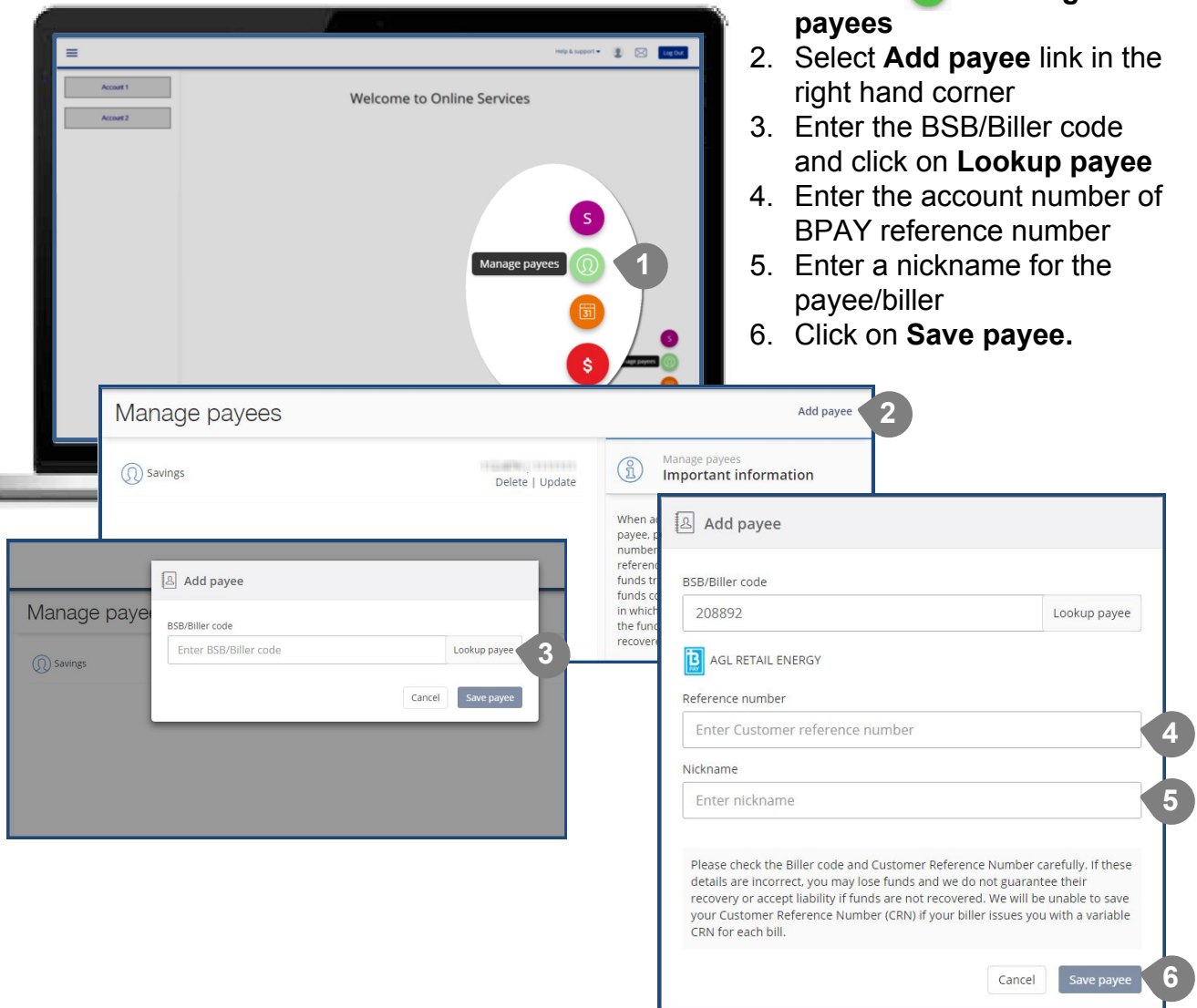Please click on the link below to log in.

Click here to continue

Privacy policy
Important information
Terms and conditions of use

How do I add a payee?

Once you have logged in, you can Make a payment and Manage payees from any page by hovering over the ➕ in the bottom right hand corner of your screen.

To add a payee:

1. Click on ⓞ to **Manage payees**
2. Select **Add payee** link in the right hand corner
3. Enter the BSB/Biller code and click on **Lookup payee**
4. Enter the account number of BPAY reference number
5. Enter a nickname for the payee/biller
6. Click on **Save payee.**

Welcome to Online Services

Manage payees 1

Manage payees   Add payee 2

ⓞ Savings   Delete | Update

ⓘ Manage payees
Important information

🗒 Add payee

Manage payee

ⓞ Savings

BSB/Biller code

Enter BSB/Biller code   Lookup payee 3

Cancel   Save payee

🗒 Add payee

BSB/Biller code

208892   Lookup payee

🅱 AGL RETAIL ENERGY

Reference number

Enter Customer reference number   4

Nickname

Enter nickname   5

Please check the Biller code and Customer Reference Number carefully. If these details are incorrect, you may lose funds and we do not guarantee their recovery or accept liability if funds are not recovered. We will be unable to save your Customer Reference Number (CRN) if your biller issues you with a variable CRN for each bill.
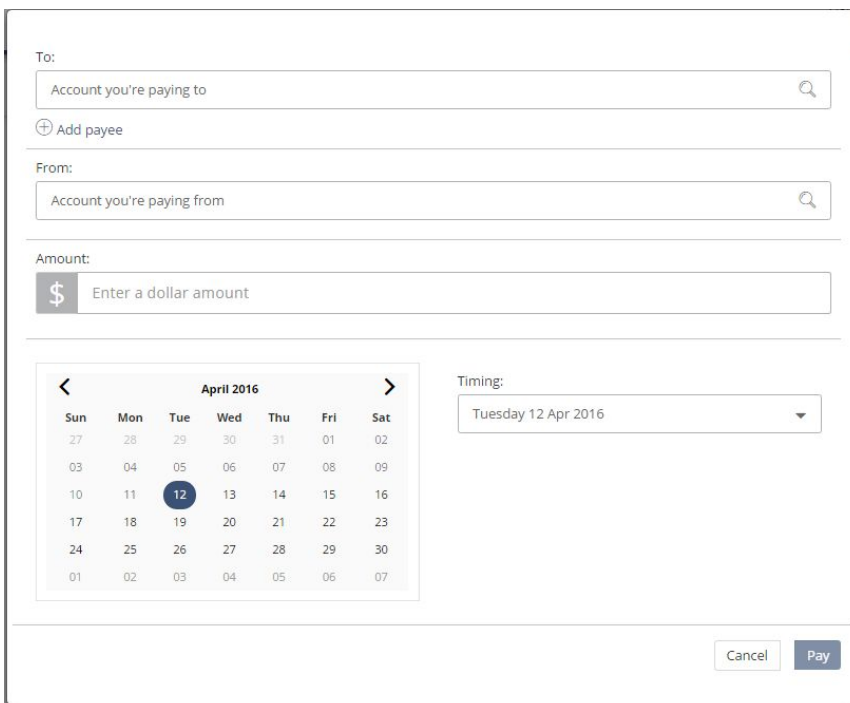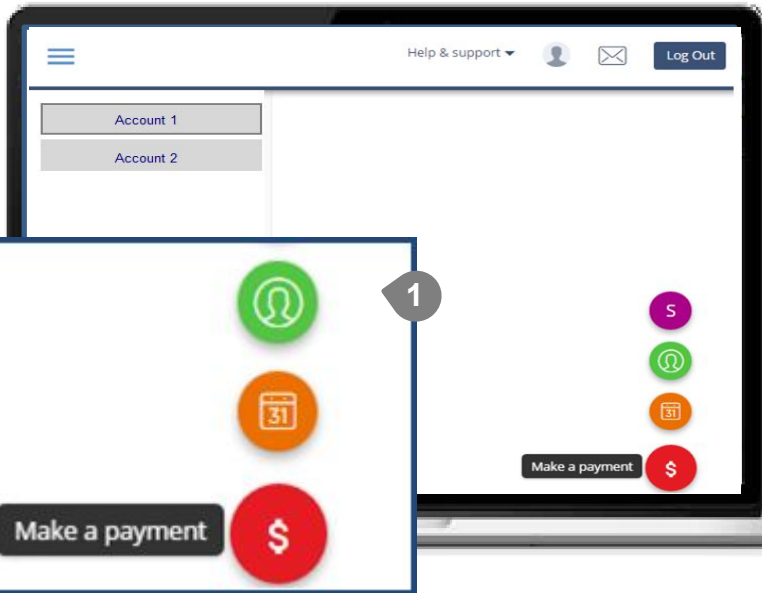
Cancel   Save payee 6

If you are making a payment to another account, you will be prompted to enter the Account number instead of a Reference number as well as the Account Name you are paying to.

How do I make a payment?

Once you have logged in, you can Make a payment from any page by hovering over the ⊕ in the bottom right hand corner of your screen.

1. Click on ⊕ to **Make a payment** from the bottom left hand corner
2. Search for the account you wish to pay or click **+Add payee**
3. Select the account you wish to pay from
4. Enter the amount you wish to pay
5. Select the date and frequency via the calendar or the drop down box
6. Click on **Pay** and continue with additional steps on the next page.

To:

Account you're paying to

⊕ Add payee

From:

Account you're paying from

Amount:

$ Enter a dollar amount

‹		April 2016				›
Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28	29	30	31	01	02
03	04	05	06	07	08	09
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
01	02	03	04	05	06	07

Timing:

Tuesday 12 Apr 2016 ▼

Cancel   Pay

How do I make a payment?

Confirm transfer

AMOUNT

$10.00

TO
Savings

FROM
My Account

WHEN
Tuesday, 26 April 2016

DESCRIPTION
Payment

Please enter your password:

....

7

Cancel transfer   Confirm transfer

7. A 'Confirm Transfer' screen will be displayed. Review the payment details, enter your password (if prompted) and click on **Confirm transfer** to proceed with the payment. Alternatively, if the details are incorrect, click on **Cancel transfer**

Receipt   **8**

✓

Your payment request has been successful!

Payment reference number is **5612029**

AMOUNT

$10.00

TO
Savings

FROM
My Account

WHEN
Tuesday, 26 April 2016

DESCRIPTION
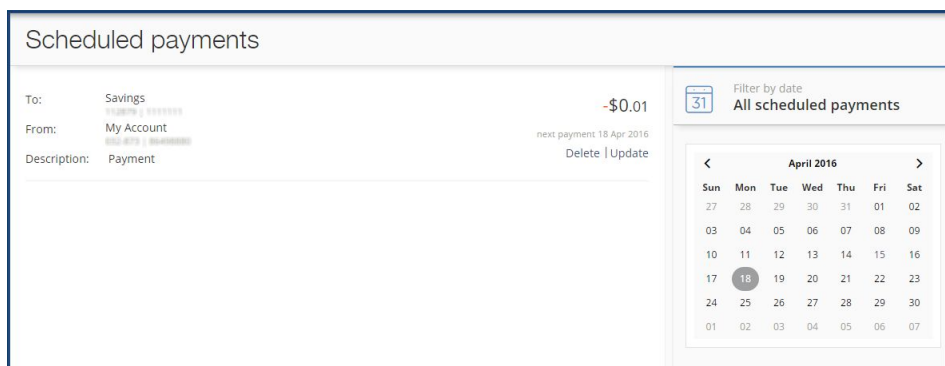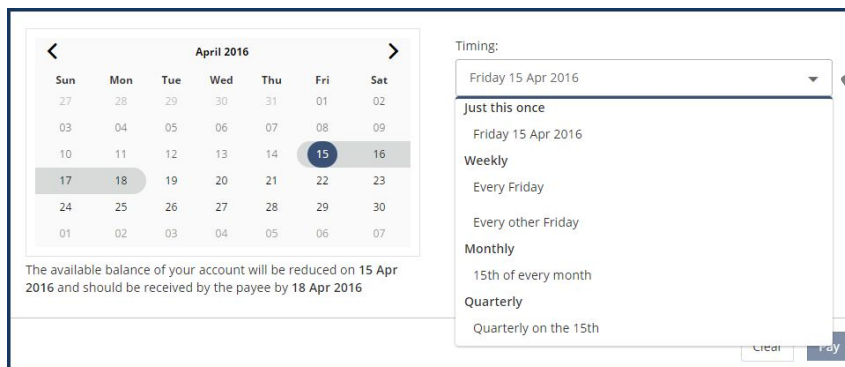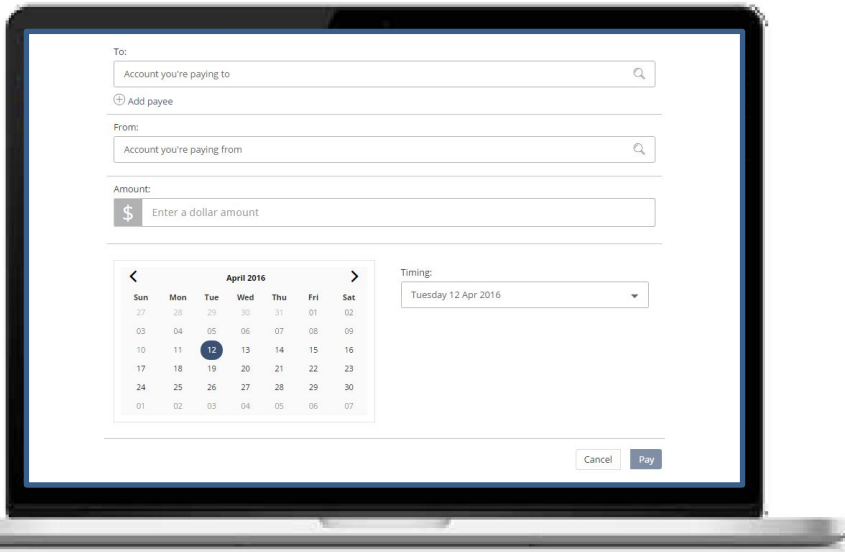Payment

Print receipt   Done

9   **10**

8. A receipt will then be displayed to confirm "Your Payment Request has been successful" along with a payment reference number

9. If you wish to print a receipt, click on **Print receipt**, and Print button within another pop up window from your printer

10. Click on **Done** to close the window.

How do I set up a scheduled payment?

Once you have logged in, you can Make a payment and Manage payees from any page by hovering over the **+** in the bottom right hand corner of your screen.

Click on **+** to create a **Scheduled payment**.

1. Search for the account you wish to pay or click **+Add payee**
2. Select the account you wish to pay from
3. Enter the amount you wish to pay
4. Select the date and frequency via the calendar or the drop down box
5. Select a future date to schedule the payment for.
6. Click on **Pay** and continue from Step 7 of 'How do I make a payment?'
7. Click on the calendar icon to view, edit or delete the scheduled payment you have created.

How do I delete a scheduled payment?

Click on 🔶 to view your **Scheduled payments**.
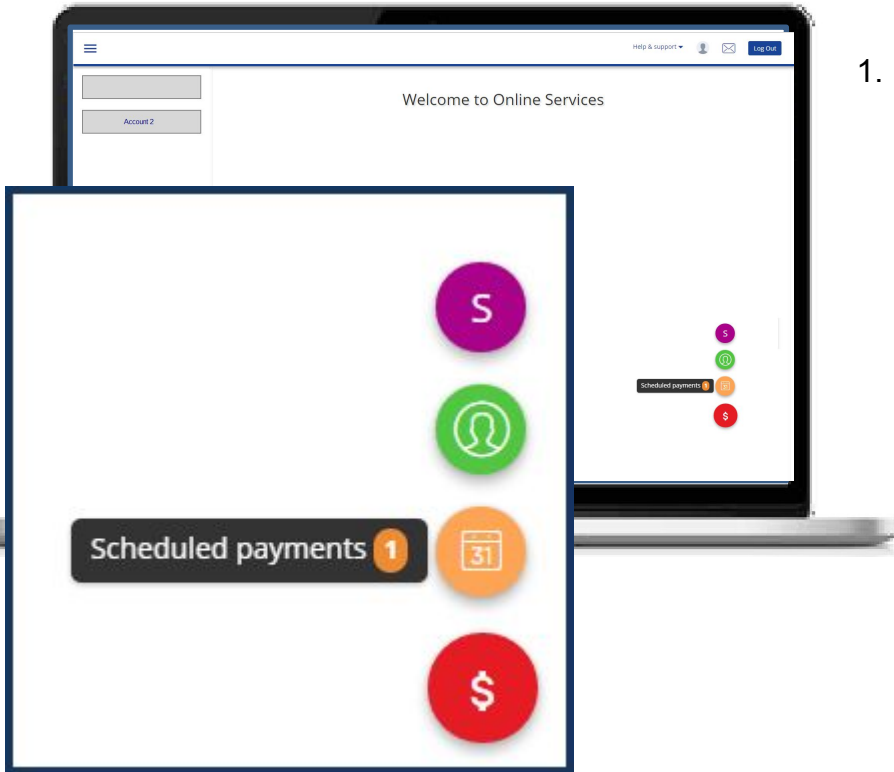
1. Click on **Delete** if you wish to delete an existing scheduled payment and continue with additional steps on the next page.

Scheduled payments

To:	Savings (Kogarah)	-$0.01
From:	My Account	next payment 18 Apr 2016
Description:	Payment	Delete | Update

Filter by date
All scheduled payments

		April 2016				>
Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28	29	30	31	01	02
03	04	05	06	07	08	09
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
01	02	03	04	05	06	07

How do I delete a scheduled payment?

Scheduled payments

To: Savings (Kogarah)

From: My account

Description: Payment

Weekly

-$10.00

next payment 28 Apr 2016

Delete | Update

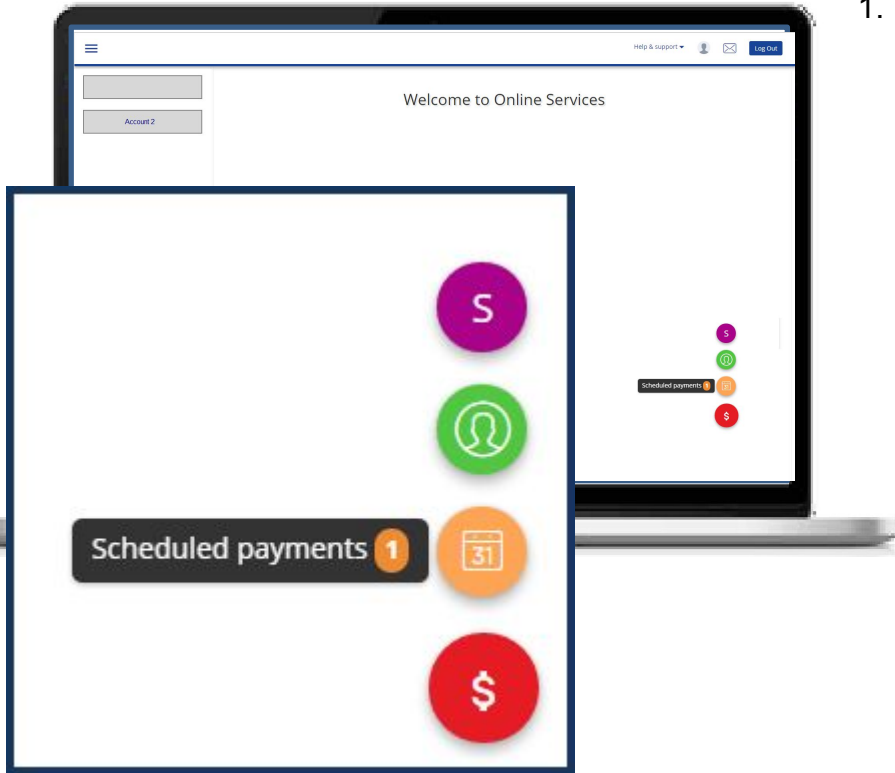Please confirm you wish to delete this scheduled transaction.

3 Cancel | Delete **2**

2. Confirm by selecting **Delete**
3. You can also **Cancel** if you no longer wish to delete your scheduled payment.

How do I modify a scheduled payment?

Click on 📅 to view your **Scheduled payments**.

1. Click on **Update** to modify the details of the scheduled payment and continue with additional steps on the next page.

Scheduled payments

To:	Savings (Kogarah)	-$0.01
From:	My Account	
Description:	Payment	next payment 18 Apr 2016
		Delete | Update

1

📅 Filter by date
All scheduled payments

		April 2016				>
Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28	29	30	31	01	02
03	04	05	06	07	08	09
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
01	02	03	04	05	06	07

How do I modify a scheduled payment?

To:

Savings
BSB: Account: 1111111

From:

My account $0.00
Account: Available funds

Amount:

$ | 10.00

Your remaining daily limit is **$20,000.00** of $20,000.00.

Description:

Payment

2

‹		April 2016				›		Timing:

Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28	29	30	31	01	02
03	04	05	06	07	08	09
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
01	02	03	04	05	06	07

Every Thursday ▾

End date:
☑ No end date, continue until further notice

The available balance of your account will be reduced on **28 Apr 2016** and should be received by the payee by **29 Apr 2016**

Cancel | Modify payment   **3**

Confirm transfer

AMOUNT
$0.02

TO	FROM
Savings	My Account
112-879	1111111	032-854	86498880

WHEN	DESCRIPTION
Monday, 18 April 2016	Payment

Please enter your password:

Password   **4**

6 Cancel transfer | Confirm transfer **5**

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2. Make the required changes to the amount, description, date and/or frequency. You will not be able to amend the from and to accounts

3. Click on **Modify payment**

4. A 'Confirm Transfer' screen will be displayed. Review the payment details. Enter your password (if prompted)

5. Click on **Confirm transfer** for the changes to take effect

6. If you decide not to proceed with the changes, click on **Cancel transfer**

7. A receipt will then be displayed to confirm "Your Payment Request has been successful" along with a payment reference number

8. If you wish to print a receipt, click on **Print receipt**, and Print button within another pop up window from your printer

9. Click on **Done** to close the window.

Receipt   **7**

✓

Your payment has been successfully modified!
Payment reference number is **5618351**

AMOUNT
$0.02

TO	FROM
Savings	My Account

WHEN	DESCRIPTION
Monday, 18 April 2016	Payment

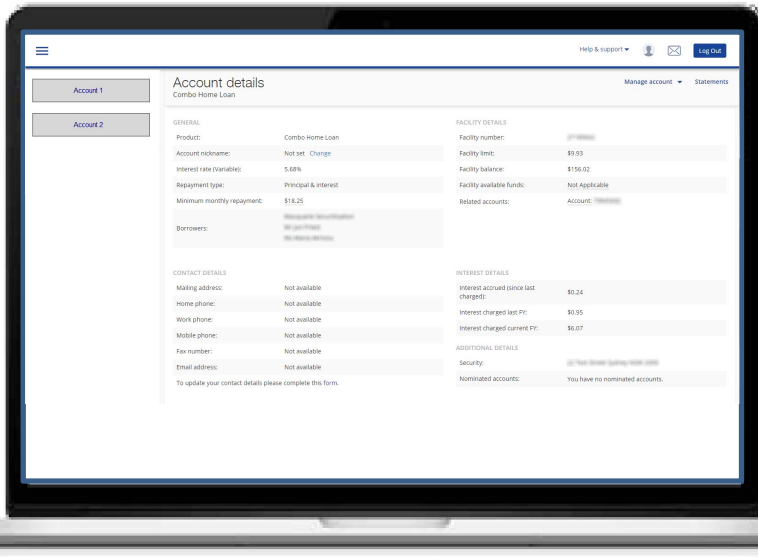**8** Print receipt   Done **9**

How do I review my account details?

To display the full account details of your selected account:

Log in with your Access Code and Password
1. Click on the account in the left hand panel for which you wish to view account details
2. Click on **Manage account** in the top right of the screen
3. Click **Account details**.

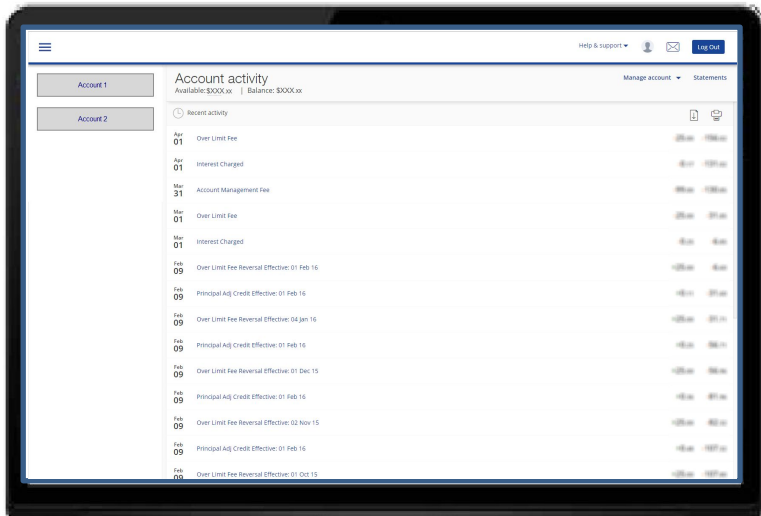The Manage account tab provides additional account details including:

➢ interest rate and charges

➢ security details

➢ your contact details

➢ your nominated accounts list

➢ any related accounts

➢ any related parties (guarantors).

How do I view, download or print my transaction history?

You can view a complete listing of your transaction history before your statement is produced.

Log in with your Access Code and Password

1. Click on the account in the left hand panel for which you wish to view transaction history
2. Your transactions will be displayed on screen
3. To download your transaction history – click on the ⬇ download icon at the top of your transaction viewing pane
4. To print your transaction history – click on the 🖨 print icon at the top of your transaction viewing pane.

How do I view my statement online?

To view your statements online:
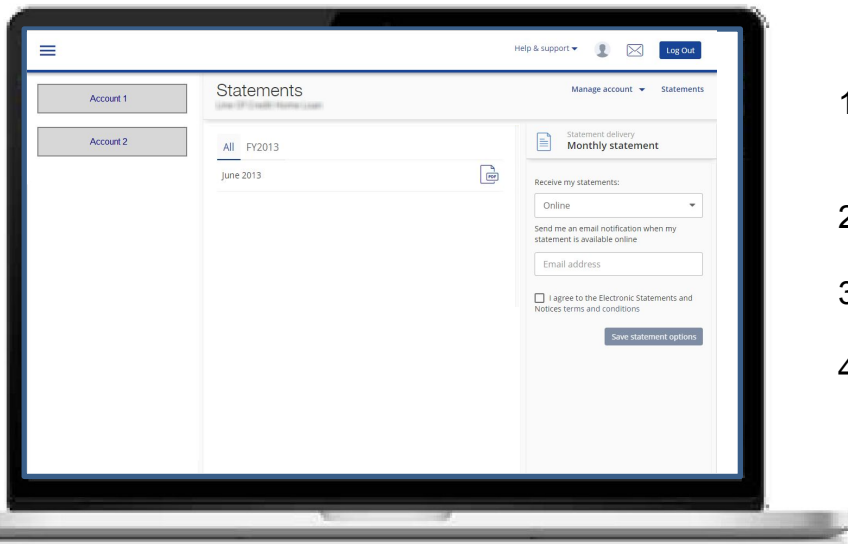
Log in with your Access Code and Password

1. Click on the account in the left hand panel for which you wish to view statements
2. Click on **Statements** in the top right of the screen
3. Your statements will be presented in the centre panel
4. To print your statement click on the icon to download your statement for you to save or print.

How do I update my statement delivery preference?

To select your statement delivery preference:

Log in with your Access Code and Password

1. Click on the account in the left hand panel for which you wish to view statements
2. Click on **Statements** in the top right of the screen
3. In the right-hand navigation pane click on the down arrow to select to receive statements as online or printed (if applicable)
4. Enter your **email address** to receive statement availability notifications
5. Click on the box to agree to the terms and conditions.
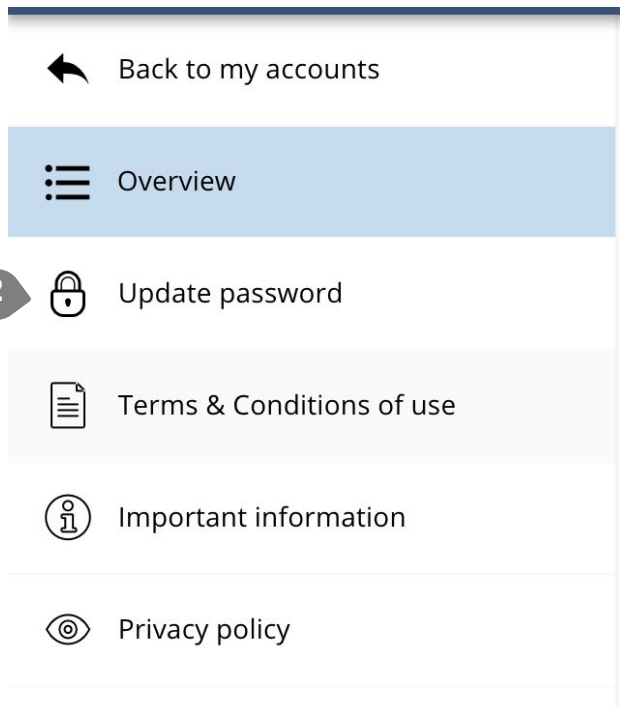6. Click on **Save statement options.**

How do I change my online password?

To change the password you use to log in:
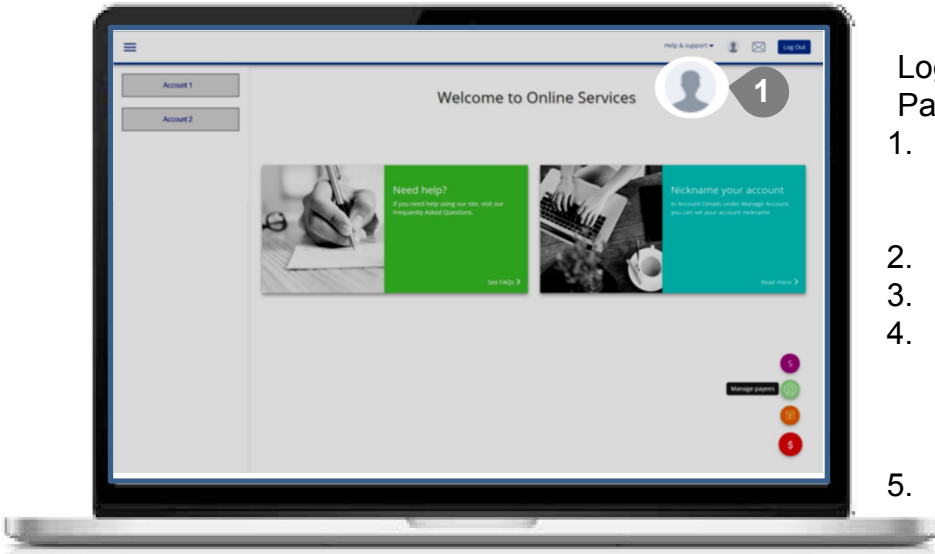
Log in with your Access Code and Password

1. Click on the customer silhouette icon in the top right corner of the screen
2. Select **Update password**
3. Enter your current password
4. Enter your new password, then enter your new password again in the "Confirm New Password" field
5. Click on **Change password.**

◀ Back to my accounts

≣ Overview

🔒 Update password

📄 Terms & Conditions of use

ⓘ Important information

◎ Privacy policy

Change password

Access Code: XXXXXXXX

🔒 Current password

🔒 New password

🔒 Confirm new password

Change password

Need help?   Cancel

Privacy policy
Important information
Terms and conditions of use