

GUIDE TO REGISTERING FOR SECURE SMS

The Shire ...Local Banking has implemented Secure SMS as a free and easy to use service for all our Internet Banking Members.

With the speed of text messaging The Shire ...Local Banking is making online banking even safer by using your phone to provide an extra level of authentication.

How does Secure SMS work?

Once you have registered for Secure SMS you will request and receive a random generated 6 digit authorisation code to your registered phone number within seconds for all new Transfer and Bpay transactions equal to or greater than \$50, plus some non-transactional functions eg password changes etc. This authorisation code (pin) is unique to the current transaction and expires within 5 minutes of being issued.

A Secure SMS authorisation code is essential each time you:

1. Register/De-register for Secure SMS
2. Set up a NEW external transfer or BPay.
3. Change your password or update your personal details online.

Procedure on How to Register, Set up External Transfer and De-Register for Secure SMS.

When you perform a Bpay or Funds transfer externally ie to another account within The Shire ...Local Banking or to another Financial Institution Via Internet Banking for the first time you will need to be registered for Secure SMS.

How to Register for Secure SMS:

1. Log onto internet banking www.shirecu.com.au
2. Once you have logged onto your internet banking select the Maintenance button on the tool bar.
3. Scroll down the column on the left and select the Secure SMS button
4. A screen will appear "You are currently not registered for Secure SMS" Members will need to select Register from the first "Action" box and confirm the registered Phone Number in the box is correct.
5. Click the "Begin Registration" button
6. On the next screen select "Request SMS Code" a message "Secure SMS Pin Code sent" please enter the code. Click ok
7. A pin code has been instantly sent to your registered phone number, you will need to enter this number in the request SMS code field.
8. Select "Continue Registration" a message will appear "**You have successfully registered for Secure SMS**"

How to Set up a NEW transfer/Bpay.

For each **new** external transfer or BPay biller (\$50 and over) you set up you will need to have A Secure SMS Pin code to enter.

Steps below:

1. Select - Transfer & Payments from the tool bar
2. Select - Another account within The Shire ...Local Banking, **Another Financial Institution** or **Bpay**.
3. Enter your transfer/Bpay details and click continue.
4. A confirmation screen will appear asking you to select a phone number to receive the "code", click request code. Note - only the phone numbers you have registered will be here.
5. A message will appear "Secure SMS Pin sent". Please enter the Pin/Code you receive on your phone.
6. Once you have entered the code you will be asked if the details are correct press Yes Transfer or No Cancel.
7. Once the button has been selected you will have a screen telling you Transfer Accepted.

How to De-Register from Secure SMS

1. Select the Maintenance button then Secure SMS
2. In the Action field select De-register from the drop down box. You will need to select "Request SMS Code". This code will be sent to your phone, enter this in the request SMS code box select the Update Secure SMS button.
3. The screen will now say you have been successfully de-registered from Secure SMS
You are now De Registered but can re Register at any time.

