Internet Banking

1. How do I reset my password?

To reset your password from the 'Sign On' screen, simply click on the 'Reset Password' link to the right of the Member Number box on the 'Sign On' screen. You will be asked to enter your member number, followed by your date of birth, this will then generate a secure authentication code by clicking on the 'Send Code to Mobile number' box. This will send the authentication code to your registered mobile number. Enter this code when prompted to reset your password and log in to Internet Banking. To reset your password from within Internet Banking click on the Other Services menu and select 'Change Password'. You will then be asked to enter your current password and select a new password. Remember that your password can be 8-16 characters long and can be a combination of letters and numbers. Passwords are case sensitive. See the video here.

2. How do I manage my alerts?

You can manage your IMB Alerts (Account Alerts and Internet Banking Security Alerts) in Internet Banking. Click on the 'My Alerts' tab and select 'Register and De-register Alerts'. See the video here.

3. How do I register for SMS?

You can register for SMS by calling us on 133 462, 8am – 8pm Monday – Friday, 9am – 4pm Saturday or by calling into your local IMB.

4. How do I manage my personal details?

Now you can manage your personal details in Internet Banking. Go to the 'Other Services' menu and select Personal Details'. For your security you will be asked to complete Authentication. To begin this click 'View Details', then generate a secure authentication code by clicking on the 'Send Code to Mobile number' box. This will send the authentication code to your registered mobile number. Enter this code when prompted. Update the details you wish to change and click 'Update'. See the video here.

5. What are my daily limits?

To keep your money safe, daily limits apply to all members. Daily limits restrict the amount of money you can transfer out of Internet Banking in one 24 hour period. IMB offers a range of daily limits. You can view and edit your daily limits in Internet Banking. Go to the 'Other Services' menu and select 'My Limits'.

6. How do I change my daily limits?

To change your daily limits, go to the 'Other Services' menu and select 'My Limits' from the drop down menu. Select which limit you wish to change and click on the orange dots under 'Action'. Then select 'Edit'. Once you have selected the appropriate limit amount from the drop down list click on 'Update'. Once you have made all your limit changes click on the 'Save' button for the changes to take effect.

7. Where can I find help on Internet Banking?

On each page of Internet Banking you will see a small orange question mark in the top right corner. If you click on this question mark you can access Help relating to all the functions on that page.

8. Why is Internet Banking not working?

Updates to Internet Banking mean some older browsers are no longer supported. You may need to update your browser. If you need any assistance with updating your browser see this 'How to' guide.

Logging in to Internet Banking

1. **Where do I enter my password?**

   After you click on the Internet Banking 'Log In' button you will be prompted to enter your Member Number and then your password. Your password is 8-16 characters long and can be a combination of letters and numbers. Passwords are case sensitive.

2. **What do I do if I forget my password?**

   Internet Banking allows you to reset your password as long as you are registered for IMB SMS. If you have forgotten your password, simply click on the 'Reset Password' link to the right of the Member Number box on the 'Sign On' screen. You will be asked to enter your member number, date of birth and then generate a secure authentication code by clicking on the 'Send Code to Mobile number' box. This will send the authentication code to your registered mobile number. Enter this code when prompted to reset your password and log in to Internet Banking. See the video here.

3. **What do I do if I don't have a teleservice password?**

   If you don't have a teleservice password, you can:
   • visit your local IMB to arrange a password
   • call us on 133 462, 8am – 8pm Monday – Friday, 9am – 4pm Saturday
     for more information on setting up your password.

Finding your way around Internet Banking

1. **What is the 'Quick Links' bar?**

   The 'Quick Links' bar is a menu of links that appears on the home page for some of Internet Banking's most popular features and functions: eg 'Own Accounts Transfer'. Simply click on the link to shortcut to this section.

2. **Where do I go to redraw?**

   The redraw facility is now available through the 'Transfers & BPAY®' tab. Click on the 'Transfers & BPAY®' tab and select 'Own Accounts Transfer'. Use the drop-down menu to select your loan account. Only loan accounts that have sufficient available funds to transfer will appear in the drop-down list.

3. **Where can I find my account balances?**

   The home page lists all of your accounts and their balances. To access more details about each account including interest and transaction listings, you can either click on the account name or the account number. Alternatively, you can select an option from the 'Accounts' tab.

4. **Where are my Payees and Billers?**

   Payees and Billers can all be located under the 'Transfers & BPAY®' tab.

5. **How can I access BPAY® and BPAY View®?**

   Both BPAY® and BPAY View® can be accessed under the 'Transfers & BPAY®' tab.

6. How do I 'Pay From' my accounts?

All of your payment functions can be accessed under the 'Transfers & BPAY®' tab. Simply go to this tab and select 'Own Accounts Transfer' to transfer money between your accounts; select 'Pay Bills' to pay a bill or select 'External Payments' to transfer to an External Account. Alternatively you can select these functions from the 'Quick Links' tab.

7. Where do I find 'Scheduled Payments'?

When you click on the 'Transfers & BPAY®' tab you will have the option to select 'Scheduled Payments'. Doing this will show you a list of your scheduled payments. To make any changes to your future/recurring payments simply click on the Payment where your additional options will appear: eg Delete, Edit.

8. Where can I see my transaction list or transaction history?

Your transaction list and transaction history details are located under the 'Accounts' Tab, or by using the 'Quick Links' bar. Then follow these steps:

- Select your account from the drop-down box
- Select the date range option: eg the last fortnight
- Select 'View'
- Select 'Advance Search' for additional options.

9. Where can I see my current Share Holding?

Your Share Account Holding can be found by clicking on the Account name or Account number on the home page. This will display details about the Account and clicking on the 'Account Information' arrow will display the Shareholding information. Please note that the Balance and Available Balance will always display as $0.00.

10. How do I generate a receipt once a payment has already been made?

You are able to locate a receipt of a past payment made via Internet banking by completing the following:
- Click 'Transfers & BPAY',
- Select 'Payment Receipts'
- Find the relevant payment
- Navigate to the far right and select the Action dots
- Select 'View'
- Payments confirmation receipt will be displayed
- Select 'Download' to export a PDF (Portable Document Format) copy of the receipt

Managing your Cards with Internet Banking and the IMB Mobile App

1. How can I manage my cards in Internet Banking?

In Internet Banking if you have either a Cashcard or a Visa card associated with your accounts you will see these in the 'Cards' tab. Under this tab you will be able to:

• View your list of cards and their details
• Activate any New or Replacement cards or any Temporarily Blocked cards
• Change the PIN associated with a card to a number of your choice
• Temporarily or Permanently Block a card that you may have misplaced or you no longer need

Frequently Asked Questions

2. **What cards will I see in Internet Banking?**

   Visa Debit and Cashcards where you are the card holder that are Newly Issued, Active or Temporarily Blocked will appear.

3. **What are the two options to 'Activate a Card'?**

   a) Select the 'Activate Card' option that appears in the drop-down list when you click on the 'Cards' tab. Two factor Authentication will be required to complete the card activation.

   b) Select the 'Card List' option from the 'Cards' tab and choose the 'Activate Card' option for the account you would like to Activate. Two Factor Authentication will be required to complete the card activation.

4. **What are the two options to Block an Active Card?**

   a) To a Block an active card, either Permanently or Temporarily, select the 'Block Card' option that appears in the drop-down list when you click on the 'Cards' tab.

   b) Select the 'Card List' option from the 'Cards' tab and choose either the 'Permanently Block Card' or 'Temporarily Block Card' option for the account you would like to Block.

   Note: Temporarily Blocking a card will stop all physical card transactions but will leave your digital cards active and you will be able to reactivate the card if you need. Permanently Blocking a card will cancel all cards, physical and digital and you will not be able to reactivate it.

5. **What are the two options to change my PIN on an Active Card?**

   a) Select the 'Manage Pin' option that appears in the drop-down list when you click on the 'Cards' tab.

   b) Select the 'Card List' option from the 'Cards' tab and choose the 'Manage PIN' option for the card you would like to change the PIN for.

   The PIN you choose must be 4-6 digits and only numbers. You should carefully consider what you change your PIN to and should not use consecutive numbers or numbers that can be easily guessed or associated with you. Two Factor Authentication will be required to complete the PIN change.

6. **How do I 'Pay From' my accounts?**

   All of your payment functions can be accessed under the 'Transfers & BPAY®' tab. Simply go to this tab and select 'Own Accounts Transfer' to transfer money between your accounts; select 'Pay Bills' to pay a bill or select 'External Payments' to transfer to an External Account. Alternatively you can select these functions from the 'Quick Links tab.

Managing Cards in the IMB Mobile App

The Mobile App will soon be upgraded to support managing your cards. In the interim, please log into Internet Banking where you will be able to:

• View your list of cards and their details
• Activate any New or Replacement cards or any Temporarily Blocked cards
• Change the PIN associated with a card to a number of your choice
• Permanently or Temporarily Block a card that you may have misplaced or you no longer need.

Other

1. **How do I change my mobile and/or email details?**

   You can update your personal details by clicking on the 'Personal Details' option in the 'Other Services' tab. You need to be registered for SMS to use this function. If you are not registered for SMS you can call us on 133 462 8am – 8pm Monday – Friday, 9am – 4pm Saturday. See the video here.

2. **Where can I find my year-to-date interest?**

   Year-to-date interest details can be found under the 'Accounts' tab. Select the 'Interest & Tax' option from the 'Accounts' drop-down menu, choose the account and your additional account details will be displayed including the current year and last financial year's Interest.

3. **What are the daily limits?**

   To keep your money safe, daily authentication limits apply to all members. These limits can be managed up or down (subject to IMB's limits) by selecting 'My Limits' from the 'Other Services' drop-down menu. Select which limit you wish to change and click on the orange dots under 'Action'. Then select 'Edit'. Once you have selected the appropriate limit amount from the drop-down list click on 'Update'. Once you have made all your limit changes click on the 'Save' button for the changes to take effect.

4. **How do I authenticate a biller or payee?**

   1. Go to the 'Transfers & BPAY®' tab
   2. Go to either your 'BPAY® Biller' or 'Payee' tab
   3. Select the biller or payee by clicking on their name
   4. Select 'Authenticate'

   Any new billers or payees that are added to your list will require authentication via a one-time password the first time the biller/payee is used. For your security IMB recommends authenticating all billers/payees as they are added to your list.