Defence Bank Online Banking Guide

1. Help

For help with Online Banking, please review our frequently asked questions below.

If you require further assistance, please contact our helpful team on 1800 033 139. We are available to assist from 8:00am to 8:00pm (AEST), Monday to Friday.

2. General

2.1. What is Online Banking?

Online banking is a service available to Defence Bank members who have registered for OLB and wish to have access to their accounts and their everyday banking online.

2.2. What is the difference between online banking and our smartphone app?

With online banking, members can access the same features and services across all devices, anywhere at any time. The display resizes according to the device used without having to download the bank's apps.

Apps provide a similar experience whether you use iOS or Android. Online banking features and services vary between the mobile website and our apps.

3. System access

3.1. How do I register for online banking?

If you are not registered for online banking you can:
> Visit a branch or
> Call us 1800 033 139

If you are already registered for online banking you do not need to re-register.

Once registered, you can receive your online banking password either in the branch or over the phone. When you have your password, visit defencebank.com.au and click on the 'Online Banking' link.

3.2. How to login for new Defence Bank Online Banking users

> Enter your Defence Bank member number into the Member Number field.
> Enter your Defence Bank Online Banking password into the Password field.
> Click on the 'Sign On' button.

4. Personal details

To make any changes to your personal, contact or address details you will require your Transaction Authentication (TA) password or to be registered for VIP Access.

4.1. How do I update my mobile number or email address in OLB?

> To update your mobile number or other phone numbers, go to 'Settings' from the Main Menu.
> Select 'Contact Details'.
> Follow the instructions to update the details, and then select 'Save Details'.

4.2. How do I update my address?

> To update your primary or residential address, go to 'Settings' from the Main Menu.
> Select 'Address Details'.
> Follow the instructions to update the details, and then select 'Save Details'.

4.3. How do I update my personal details?

> You can also make updates to other personal details such as member type, marital status, employment details.
> To update personal details, go to 'Settings' from the Main Menu,
> Select the appropriate option depending on what type of details you want to update: 'Personal Details' or 'Employment Details'.
> Follow the instructions to update the details, and then select 'Save Details'.

5. Accounts

5.1. Which accounts can I access with online banking?

You can access all accounts (e.g. savings and term deposit accounts) in your name with online banking. If you are an authorised signatory of another account, you can access these too if the account owner/s has provided approval.

5.2. How do I change the order of accounts?

> From the 'Accounts Balances' page, select 'Reorder Account' located on top of the summary of account balances.
> OR Select 'Settings' from the Main Menu and then 'Account Reorder'.
> You can then drag accounts to new positions by clicking and dragging the re-order icon. Save the re-ordering to apply the changes.

5.3. How do I open a savings account or term deposit in online banking?

> Select 'Apply' from the Main Menu and then select 'Open Account'.
> Refer to the disclosure documents to assist in determining the best account for you and select 'Continue'.
> Select a product to view details (i.e. interest rates, interest payment and interest method).
> Click on 'Select' and follow the account opening prompts.

5.4. How do I renew a term deposit?

Where no alternate instruction is received by Defence Bank, all term deposits will renew automatically on the date of maturity.

5.5. Can I access YTD interest information in online banking?

> To access the current or previous years' interest details of open accounts, select the 'Accounts' option from the Main Menu and then select 'Interest Details'.
> You can also access interest details for an account by selecting the '…' icon from the account balances page for more information on an account.
> More information will drop down below the Quick View and Pay Actions showing interest details. To minimise this information, select the '…' again.

5.6. What is the daily limit?

	Daily Limit	Daily Limit with VIP Access
Transfers between Defence Bank accounts within the same membership	Unlimited	Unlimited
Transfers between Defence Bank accounts held under different membership numbers	$5,000	$10,000
BPAY® payments (may be subject to lower limits set by each biller)	$5,000	$10,000
Transfers from your Defence Bank account to other financial institutions	$5,000	$10,000

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Western Union Business Solutions International Transfers facilitated from your Defence Bank account	$5,000	$10,000
emobile Payments made using the Smartphone link	$5,000	N/A

5.7. How do I change my daily limit?

> You can request a temporary increase to your daily transaction limit by calling us on 1800 033 139.
> Alternatively you can register for VIP Access and increase your daily limit for the above transactions to $10,000.

5.8. Dormant accounts

Dormant accounts are now displayed on the 'Account Balances' page, shown when you first login. Accounts become dormant if there is no activity for a period of 12 months.

6. Passwords

6.1. How do I change my password?

You can change your password after logging in to online banking, by selecting 'Settings' from the Main Menu and then 'Change Password'.

6.2. Password Tips

Your password must be between 8 and 12 characters long.
For security purposes, your password should:
> Contain both letters and numbers
> Be different to your previous 5 passwords
> Not contain part of your name or your date of birth
> Not contain your member number

7. Transaction history

7.1. How do I view my transaction history?

> Select the 'Accounts' option from the Main Menu and then select 'History'.
> History of accounts at the top of the list will be shown by default. This can be changed by clicking the downward arrow and selecting the account from the drop down list.
> The last 14 days of transactions will show.
> A maximum of 500 transactions are shown on your desktop while a mobile device will display 100 transactions.

7.2. How do I view transactions from an earlier date?

> From the Transaction History page, select the magnifying glass icon available under the account name. Then select the 'Advanced Search' option on the right hand side.

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> From the 'Show' menu, select a longer timeframe, e.g. 'Last 30 days, Last 60 days or last 90 days'.
> Then click on 'Search'.

7.3. How do I view a transaction from a specific date?

> From the Transaction History page, select the magnifying glass icon available under the account name. Then select the 'Advanced Search' option on the right hand side.
> From the drop down options, choose 'Selected Date Range' and then choose the date to search from by clicking on the calendar or by typing over the date.
> Then click on 'Search'.

7.4. How do I print my transaction history?

> To print transactions navigate to the 'History' option from the Main Menu which is available under 'Accounts'. Click the Print and Export icon which is located at the bottom of your transaction history.
> Please note that the printing option is not available on some mobile devices.

7.5. How do I view more than 500 transactions?

> You can export more than one list of transactions and then print the exported lists to view and print more than 500 transactions for specified periods. The maximum export is 500 transactions at a time.

The following file formats to download transaction history include:
> Microsoft Excel (XLS).
> Comma separated format (CSV).
> Quicken interchange format (QIF).
> Open Financial Exchange (OFX).

7.6. What type of software packages can I export account and transaction information to?

Any software packages that support uploads from XLS, CSV,QIF & OFX formats.

7.7. What does uncleared funds mean?

Uncleared funds are debits or credits that are pending in the account. For example:
> A cheque deposit waiting clearance.
> A Visa transaction which has been approved, but not yet debited.

8. Salary & direct credits

8.1. How do I view a summary of direct credits?

To view a summary of all direct credits select 'Services' from the Main Menu then select 'Salary & Direct Credits'.

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9. Transfers

9.1. How do I make transfers?

> Quick transfers can be made from the Accounts Balance page (welcome page) by clicking on the '…' icon next to the Account name.
> You can also make a transfer by selecting 'Transfer/Pay' from the Main Menu, you can then choose from all transfer options available including International and Scheduled Transfers.

9.2. What different options are there to make payments?

> Transfer between your own accounts.
> Transfer to another Defence Bank member (Note: use the individual account number and not member number).
> Transfer to an account outside of Defence Bank.
> Make BPAY® payments, NPP payments via PayID or BSB and account number
> Transfer to an international account.
> Create, view, update and send batch transactions.

9.3. Can I use online banking to make payments or transfers to accounts at other banks?

Yes. Select the 'Transfer/Pay' option along the top of the page and then select 'Pay Anyone'.

9.4. How do I make a payment or transfer to another person's account?

When making a payment or transferring an amount to another person's or a non-personal or business account within Australia, the following information is required:
> Member Name (E.g. John Smith) and
> BSB and Account Number and
> Amount, or
> PayID and Amount.

The following information is optional:
> Favourites Name – This title will identify your saved favourite.
> Reference – This will appear in the payee's statement.
> Email – A notification email will be sent to the payee when the payment is submitted.

Your TA Password or VIP Access is required for a person or business payment or transfer.

When transferring to another Defence Bank personal or business member, the following information is required:

> First three (3) letters of the account holder's last name or business name. For example, if your name is John Smith, input 'SMI'.
> Account Number (not the member number).

The following information is optional:

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> Favourites Name – This title will identify your saved favourite.
> Reference – This will appear in the payee's statement.
> Email – A notification email will be sent to the payee when the payment is submitted.

Your TA password or VIP Access is required for a new person or business transfer.

10.   International Payments

10.1. Can I use online banking to make payments or transfers to overseas beneficiaries?

Yes. Select the 'Transfer/Pay' option from the Main Menu, and then select 'International'. Your TA Password or VIP Access is required to authorise the transfer.

10.2. Can I receive payments from overseas beneficiaries?

Yes payments can be received from overseas via Defence bank's Inward Transfer Service.
> Select the 'Transfer/Pay' option from the Main Menu and then select 'Receiving Money From Overseas'
> Complete the relevant information and submit the online form
> Deposit instructions will be provided for you. Forward the instructions on to the payee to present to their bank sending the payment to you

Your TA Password or VIP Access is required for all International Payments.

11.   Scheduled or recurring payments

11.1. How do I set up scheduled payments?

> Select the 'Transfer/Pay' option from the Main Menu and then select the appropriate transfer type (excluding International).
> Input the recipients details into the spaces provided or select from a pre-existing payee (available if you have previously saved payees). Once you're happy with the details, select 'Schedule Payment' instead of 'Pay Now'.
> The 'Schedule Payment' section will drop down. Choose the date you want to schedule the payment for, and select 'One Off' from the drop down list, then click on 'Set Schedule'.

11.2. How do I set up recurring payments?

> Select the 'Transfer/Pay' option from the Main Menu and then select the appropriate transfer type (excluding International).
> Input the recipients details into the spaces provided or select from a pre-existing payee (available if you have previously saved payees).
> Once the details of the payment have been entered, select 'Schedule Payment' instead of 'Pay Now'.
> The 'Schedule Payment' section will drop down. Choose the date for the first transfer to be sent, how often the transfers should be made and how many times

> the transfer should be sent. Select 'Ongoing' for the transfer to be sent until further notice.
> Once you have made selections, select 'Set Schedule'.
> Your TA password or VIP Access is required for a new person or business transfer.

11.3. How do I amend a scheduled or recurring transfer?

> Select the 'Transfer/Pay' option from the Main Menu, and then select 'Scheduled Transfers'.
> From the 'Scheduled Transfers' page you can view existing scheduled or reoccurring transfers. Click on the '…' icon for more detailed information.
> From here, you can edit, delete and print scheduled or recurring transfers.

12. BPAY

BPAY is a network of over 17,000 billers who accept your bill payments using online banking BPAY.

12.1. How do I process BPAY payments?

> Select the 'Transfer/Pay' option from the Main Menu.
> Select 'BPAY'. Input the description (for your reference), Biller Code, Reference Number and Amount.
> Then then select 'Pay Now'.
> If you don't want the details to be updated to saved billers, then un-tick 'Update Billers'.

12.2. Bill payments – BPAY View

BPAY View allows you to receive and view your bills electronically from participating billers and pay them conveniently from your account using BPAY.

12.3. How do I access BPAY View in online banking?

Select 'Services' from the Main Menu and then select 'BPAY View'. BPAY View is not currently available on a mobile device.

12.4. Which account can I pay bills from?

Refer to the summary of accounts and availability of access facilities brochure for information on what type of transactions you can complete with each account.

12.5. What if the Biller is not on my BPAY View List?

> If the Biller is not a participating BPAY View biller, you can still pay them by using the BPAY option available under the 'Transfer/Pay' menu. Refer to the invoice and use the details specified with the BPAY® symbol.
> Your TA password or VIP Access is required to authorise the new payments.

12.6. How many days does it take for a payment to reach the biller?

> It takes one (1) to two (2) business days.

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13. PayID

Under the New Payments Platform (NPP), real-time clearing and settlement solutions can be made via Defence Bank Online Banking or Mobile Banking app. Payments can be made by using an easily remembered PayID identifier through the NPP Addressing service or by BSB and account number.

A PayID (e.g. your email address, Australian mobile number or ABN) once registered with Defence Bank can be linked to any of your nominated Defence Bank savings account allowing anyone to make payments to you by using your PayID instead of giving out your financial account details (account number and BSB).

13.1. How do I create a PayID?

> Select the 'Accounts' option from the Main Menu and then select the 'Manage PayIDs' icon.
> Select the 'Register' icon.
> Enter your TA Password and select 'Validate'.
> Enter either an email address or Australian mobile number into the PayID field
> Select 'Next'.
> Nominate the Defence Bank savings account you would like your PayID linked to.
> Select a PayID name from the drop down list of your name arrangement options.
> Read and agree to the Terms & Conditions.
> Select 'Next'.
> To proceed enter the PayID verification Code sent to the PayID (email or mobile)
> Select 'Confirm'.
> The display screen will confirm that a new PayID has been created, select 'MyPayIDs' to return to the PayID summary list or 'Create Another' PayID.

Your PayID can now be provided to people that you would like to send you money. You will no longer need to provide them with your account details just the PayID.

13.2. How long does it take to create and begin using my PayID?

Once your PayID has been successfully created, you can immediately start to receive payments to the nominated Defence Bank savings account linked to your PayID.

13.3. What happens if my intended PayID is already created and in use?

> Select the 'Accounts' option from the Main Menu and then select the 'Manage PayIDs' icon.
> Select the 'Register' icon.
> Enter you TA Password and select 'Validate'.
> Enter either an email address or Australian mobile number into the PayID field.
> Select the 'Next'.
> Where you attempt to create a PayID fails, you may have already created this PayID with another financial institution. You can transfer PayIDs to whichever financial institution you wish. Or, this PayID may have been created by someone else.

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> Select 'Dispute' to dispute the ownership of the PayID.
> You will need to verify that you are authorised to use it, to proceed select 'Request Code' to receive a code to your requested PayID (email or mobile).
> Enter the PayID verification code and select 'Submit'.

Your dispute will be reviewed and you will be contacted with the result, select 'MyPayIDs' to return to the PayID summary list.

13.4. Can I link my PayID to multiple accounts?

Each PayID can only be linked to one account at any time.

13.5. Can I have multiple PayIDs linked to the same account?

Multiple PayIDs can be linked to the same account (e.g. an Australian mobile phone number and email address PayID type can both be linked to the same Defence Bank savings account).

13.6. How do I change my PayID, PayID Name or the account my PayID is linked to?

> Select the 'Accounts' option from the Main Menu and then select the 'Manage PayIDs' icon.
> Enter you TA Password and click on the 'Validate' button.
> Select the existing PayID that you wish to edit.
> Change the account linked to the PayID or select an alternative PayID name
> Select 'Next'.
> The display screen will confirm that your PayID has been updated, select 'MyPayIDs' to return to the PayID summary list.

13.7. Can I make delayed or recurring payments via PayID?

Delayed or recurring payments cannot be made to via PayID. However, delayed or recurring payments can be directed made with the following information:
> Member name (E.g. john Smith).
> BSB and Account number

13.8. How do I lock/unlock my PayID?

> Select the 'Accounts' option from the Main Menu and then select the 'Manage PayIDs' icon.
> Enter you TA Password and select 'Validate'.
> Select 'More Options' and select the 'Lock PayID' function.
> The display screen will confirm that your PayID is now locked and is now unable to receive payments, select 'MyPayIDs' to return to the PayID summary list.

Follow the same prompts to 'Unlock' your PayID.

13.9. Can I stop NPP payments from being directed to my PayID?

> Locking your PayID will ensure that no payments can be made to your nominated Defence Bank savings account linked to the PayID.

> When your PayID is in a state of 'Transfer' you will still able to receive NPP Payments to the existing Defence Bank savings account linked to your PayID.
> Only when your PayID has been successfully 'Transferred' and linked to an account at a new Financial institution will NPP Payments cease to be directed to your nominated Defence Bank savings account .

13.10. How do I transfer my PayID?

> Select the 'Accounts' option from the Main Menu and then select the 'Manage PayIDs' icon.
> Enter you TA Password and Select 'Validate'.
> Select 'More Options' and select 'Transfer PayID'.
> The display screen will confirm that your PayID has been transferred, select 'MyPayIDs' to return to the PayID summary list.

Alternatively to Transfer your PayID to an eligible account held with Defence Bank or another Financial Institution, you can Close and Re-Create your PayID.

13.11. How long does it take to transfer my PayID?

> Defence bank will place your PayID immediately into a state of 'Transfer' within one business day of the request being lodged.
> The time your new Financial Institution will take to create the PayID after it has been into a state of 'transfer' is at the discretion of your new Financial Institution.
> If the other Financial Institution fails to complete your transfer request within 14 days, your PayID will remain linked to your nominated Defence Bank savings account.

13.12. How do I close my PayID?

> Select the 'Accounts' option from the Main Menu and then select the 'Manage PayIDs' icon.
> Enter you TA Password and click on the 'Validate' button.
> Select 'More Options' and select the 'Close PayID' function.
> The display screen will confirm that your PayID is now closed and is now unable to receive payments, select 'MyPayIDs' to return to the PayID summary list.

13.13. What happens to my PayID if I close the account it's linked to?

> Your PayID attached to your nominated Defence Bank savings account will be Closed.
> You are required to close any PayIDs that you no longer have the authority to use.

14. Loans

14.1. How do I apply for a loan in online banking?

Select 'Apply' from the Main Menu and then select 'Apply For Loan'.

14.2. How do I complete a loan redraw?

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> To redraw to your own account, select the 'Transfer/Pay' option from the Main Menu and then select 'Transfer between your accounts'.
> The first account is the 'From' account – select the Home Loan. It will then show the balance and the amount available to redraw. Select the account to transfer to, the amount and a reference if required.

15. Cards

15.1. How do I activate a card?

> Select 'Services' from the Main Menu and then select 'Card Management'.
> Your TA password or VIP Access security code is required to proceed.
> A picture of your inactive card will display, select 'Activate Card'.
> Input the expiry date and then select 'Activate'.

15.2. How do I change the status of one of my cards?

> Select 'Services' from the Main Menu and then select 'Card Management'.
> Your TA password or VIP Access security code is required to proceed.
> A picture of your card will display, select 'Lost or Stolen'.
> Update the status to either 'Lost' or 'Stolen' and select 'Save'.
> This will immediately place a hold on your card and it will not be able to be used.

16. Defence Bank Insurance

16.1. How can I apply for Defence Bank Insurance?

> Select 'Apply' from the Main Menu and then select 'Defence Bank Insurance'.

16.2. What Insurance products do Defence Bank offer?

Defence Bank Offers great rates and a range of benefits to keep you protected, including:
> Car insurance
> Home & Contents Insurance
> Landlords Insurance
> Travel Insurance

16.3. Where can I find more information about Defence Bank Insurance?

> Important information for each relevant insurance product can be found in the PDS available at any Defence Bank Branch or via the Defence Bank Website.

17. eStatements

17.1. What are eStatements?

eStatements are formal account statements provided electronically through online banking. When you choose to receive eStatements you will no longer receive a traditional paper based statement. eStatements are accessible within online banking.

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17.2. How do I register for eStatements?

> Select the 'Settings' option from the Main Menu, and then 'Manage eStatements'.
> Select the action as 'Register', select the email address you would like to be notified by.
> Before submitting the request, you will need to read the terms & conditions and ensure your email address is correct.

17.3. How do I view eStatements via online banking?

Select the 'Services' option from the Main Menu, and then select 'View eStatements'. You can search for a statement, or simply select a statement from the pre-populated list.

18. Alerts

18.1. How do I set up alerts?

> Select the 'Services' option from the Main Menu, and then select 'Alerts'.
> Click on the settings icon if you cannot input information to create the Alert.
> Input details and select the type of alert to receive and when to receive them. Fees & Charges may apply.

18.2. Types of Alerts

> When a direct credit is received and deposited to your account.
> When a direct debit has been paid from your account.
> Account balance threshold. Set a high or low limit so that a message is sent whenever your account balance reaches that amount.
> Scheduled account balance. Set up an alert to notify you of your account balance on a regular basis. E.g. daily, weekly, fortnightly, monthly etc.

18.3. Notifications

> How do I set up notifications and transaction receipts to send to my email address?
> To set up notifications, select 'Settings' from the Main Menu then select 'Notifications'. Tick from the options you would like to receive notifications for.

19. Security

19.1. How does Defence Bank make sure only I can access my accounts?

> Each member has their own member number which is unique to them. When you register for online banking, a temporary password is provided for your first login. You should log in as soon as possible and change this to a secure password of your choice.
> In addition to a unique member number and password, you may also need to register a Transaction Authentication (TA) password or register for VIP Access in

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order to complete certain functions or perform selected transactions from your accounts.

19.2. What security authentication is required when making transactions and bill payments?

> Some functions in online banking require security validation. The security validation options we provide are a TA password or VIP Access.

20. VIP Access

20.1. What is VIP Access?

Get additional online banking security with Symantec™ Validation & ID Protection (VIP) Access for Mobile. VIP Access is a free online security App that you can download to your mobile phone or tablet.

20.2. How does VIP Access work?

VIP Access helps protect your accounts and your identity by providing a higher level of security when you conduct transactions from within Defence Bank online banking.

VIP Access provides a dynamic security code from your device or a push verification to your device that you use with your existing online banking login and password. VIP Access allows you to use your mobile phone as a security token. It's simple and easy to use, and operates anywhere in Australia and overseas.

Once set up, you will continue to log into online banking using your current member number and password. Any secondary transaction authentication (TA) password/s that you previously required to complete a banking transaction will be generated on your VIP Access App. In addition to enhanced security, you'll receive the added convenience of no longer needing to remember your secondary TA password.

Note: Carrier charges may apply for download and activation. A mobile data plan with Internet access is required. Once installed VIP Access will function as a standalone app that does not require web or phone access to operate.

You can also use VIP Access at VIP member sites such as eBay, PayPal, E*TRADE, or any one of the hundreds of sites within the VIP Network.

20.3. New Users to VIP Access

For new users wishing to register for VIP Access, please follow these instructions. Click Here

20.4. Can I transfer VIP Access to another device?

If you buy a new device, or lose your phone, you cannot transfer VIP Access to your new device. You will receive a new credential ID and need to re-register VIP Access, to do this contact Defence Bank on 1800 033 139.

21. Last logon information

When you initially login to online banking, information is provided on the right hand side of the page detailing the last time and date that your online banking was accessed. This information also includes the last transaction and date processed. We recommend that you review this information each time you login. Please note that all times are listed as (CST) Central Standard Time. Any unauthorised access should be reported immediately on 1800 033 139.

21.1. Logout

> You should always logout and exit when you have completed your online banking session.
> To logout of online banking from a computer select 'LOGOUT' next to the padlock icon visible at the top right hand corner of the screen.
> To logout of online banking from a mobile device select the padlock icon visible at the top right hand corner of the screen.

21.2. New Online banking users

If you do not login to online banking and change your password within 30 days after registering, the status of your online banking will automatically be set to Inactive.

21.3. Online banking security

> Online banking uses industry standard HTTPS (hypertext transfer protocol security) as the secure protocol between your web browser and the web server to ensure a secure connection is established and maintained.
> Transactions are encrypted and authenticated as they travel across the Internet by industry standard 128-bit SSL encryption to protect the privacy of information. Digital identification certificate technology is employed through DigiCert Inc. Only valid user messages are allowed to pass through the firewall and access the bank's system via the secure servers. The user activities (allowed via the Internet) are strictly defined and controlled by the secure servers in place.
> In addition, your online banking account is protected by a user identification (member number) and net code (password). No one else can use your online banking account without knowing your member number and password.

21.4. Session expiry time limit

If you are logged into online banking and have not used it for a period of fifteen minutes, you will automatically be logged-off. To enter online banking once again, you are required to enter your member number and password.

21.5. Password

If you enter an incorrect password three times on any given day, your online banking account will be 'temporarily blocked' and you will not be able to access your account for the rest of the day (i.e. until midnight). After midnight, your account will be automatically 'unblocked' and you will be able to gain access again by entering a correct password.

22. Visa Checkout

22.1. What is Visa Checkout?

Visa Checkout is a service provided by Visa where you can register Visa card(s) details for later use when purchasing online. Visa Checkout combines secure technology and valuable features with reliable customer service.

> Visa Checkout stores your payment and personal information behind multiple layers of security.
> Receive responsive customer support if you have a question or issue.
> Receive customised alerts about your purchase activity on selected Visa cards stored in Visa Checkout.

When purchasing online you will save time and effort. No need to re-enter your card number or shipping preferences again.

> Speed through online checkout whether you're shopping on your computer, tablet or smart phone.
> Click the Visa Checkout button and sign in with your email address and net code. Just confirm your payment preferences, click pay, and you're done.
> Get the same points and rewards you enjoy today when using your cards.
> Visa Checkout lets you use any major credit or debit card through a single service. It's your choice.
> Use Visa, MasterCard, or American Express.
> Setting a default card is easy — and so is paying with any enrolled card at any time.
> Add just one card, multiple cards, or all your cards — it's up to you!

22.2. How do I setup Visa Checkout?

To begin setup of Visa Checkout select 'Services' from the Main Menu followed by 'Visa Checkout'.

23. International transfers online

23.1. How do I register for international transfers?

> You'll need to have your TA password or be registered for VIP Access. See how to make an international transfer online.

23.2. Can I make an International Transfer if I'm not registered for SMS Security?

> To protect your account, International Transfers require a TA password or VIP Access to validate the transaction.

24. Fraud prevention tips

We apply stringent security standards to online banking, however, there are some things you can do to assist in keeping personal information secure and reduce the risk of unauthorised access to your accounts.

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> Always access our site by typing the bank's website address in the address bar or by keeping our website address in your favourites or bookmarks folder.
> Always look for the padlock icon in the lower status bar when logged into online banking.
> Check personal details at the Welcome screen - if you do not recognise the last login or your details have been changed - contact the Defence Bank immediately.
> Never provide your password or account details in response to unsolicited requests such as phone calls or emails.
> Never enter your password or account details in a website reached by clicking on a link in an email or on another website.
> Install adequate security measures on computers such as up-to-date antivirus programs or personal firewall.
> Change passwords regularly and try not to use the same password for every service.
> Do not choose a password that is easily identifiable (e.g. date of birth, phone number, name or any part of it). Password should be difficult to decipher and consist of alphanumeric characters.
> Set up email confirmation for transfers.
> Always take precautions in public places to make sure that no one is watching and make sure to always log off the computer when finished.
> If you use a computer that is found or suspected to have a virus - change passwords immediately.
> Always log out after finishing an online banking session.

Aside from following these tips, check accounts and statements regularly and notify the Defence Bank immediately of any unusual activity. If passwords become known by someone else, immediately call us on 1800 033 139.