



One Time Passwords – Greater security and peace of mind

As part of our ongoing commitment to the security of members' funds, Railways Credit Union has introduced One Time Passwords, a free and easy-to-use service available to all RailNet Internet Banking users.

Using the speed of text messaging, we're making online banking even safer by using your mobile phone to provide an extra level of security.

What is One Time Passwords?

One Time Passwords is an extra level of security that RailNet users can utilise in order to safeguard their online account details. It consists of a one-off randomly generated code that is sent to your mobile phone each time you log into RailNet Internet banking. Upon receipt, you then enter the code in order to access your accounts. Each authorisation code is valid for that log –in only (hence the One Time Passwords name), and is sent only to your nominated mobile phone number.

How do I register for One-Time Passwords?

From **Monday 1 June 2009**, if your current mobile number is held by the Credit Union you can login to RailNet Internet Banking and register for One-Time Passwords. To do this, simply click on the **One Time Passwords – Improve your Online Security** banner on the top of the page once you have logged into RailNet as per normal. Remember, you must have access to the nominated mobile phone number to ensure you receive your SMS code.

If we do not have your current mobile phone number as a registered number to your membership, you must contact the Credit Union directly in order to have this number added. Please note that you cannot nominate a new mobile number yourself when registering for One Time Passwords online.

How does One-Time Passwords work?

Once you are registered for One Time Passwords, simply login as usual to RailNet Internet Banking with your member login and password. The next screen that appears will ask you to enter the randomly generated authorisation code that is sent to your nominated mobile phone number. This code is sent immediately and should take no longer than a few seconds to receive. Once you've received this code simply enter it into the required field. Remember that you will receive a NEW randomly generated authorisation code each time you log-in.

How do One-Time Passwords protect me?

Currently, when you login to RailNet you use your Login and a password. If someone did manage to compromise this information they may be able to transfer funds out of your accounts.

The introduction of One-Time Password prevents this, as the perpetrator won't have access to the mobile phone receiving the SMS code required to complete the log-in.

Why has One Time Password been introduced? Is there something wrong with the existing level of security?

No. The existing measures Railways Credit Union has in place offers a high level of security to all RailNet users. The One-Time Password facility simply offers an additional level of protection.

When does the SMS code expire?

A requested SMS authorisation code is only valid for your current log-in and must be entered within four (4) minutes of being received. To avoid confusion, we recommend that you delete the message from your mobile after entering the code.

Does it cost me to receive an SMS?

Railways Credit Union will not charge you to receive a One-Time Password message. You should however check with your phone service provider to confirm whether or not you are charged for receiving SMS messages.

Are One-Time Passwords compulsory?

No, the One-Time Password initiative is completely optional; it is simply an added security benefit Railways Credit Union is offering members in order to ensure they are kept up to date with latest technology available.

However, RailNet users should be aware that if you do not register to use the One Time Passwords, you will have reduced daily limits for transactions performed on your account/s.

What are the new limits for external transfers and payments?

From 1 July 2009, all members who do not register for One Time Passwords will have an external transfer limit of **\$500** per day.

Those members who choose to register for One Time Passwords will have their external transfer limit set at **\$5,000** per day.

Can I receive One-Time Password overseas?

Yes, you can receive One Time Passwords whilst overseas if your handset and SIM card allow global roaming and the country you are in operates via a compatible network. Check these details with your mobile phone service provider.

If I register for One Time Passwords, will I need to use this every time I log in?

Yes. At every login, a One-Time Password code will be sent to your nominated mobile phone number. This code will need to be entered at login to gain access to the RailNet Internet Banking site.

What if I don't have a mobile phone?

No problem. Your RailNet Internet Banking facility will function as it does now, with no interruption to your service. However, you will not be able to access the One-Time Password facility, and your daily external transfer limits from will be set at \$500 from 1 July 2009.

If you have any further questions regarding this free service please contact us on **1300 362 216**.

IMPORTANT: If you register for One Time Passwords after 1 July 2009, please be aware that the increased daily limit of \$5,000 will not be activated until the **CLOSE OF BUSINESS ON THE DAY FOLLOWING YOUR REGISTRATION**. For example, if you registered for One Time Passwords on a Monday, your increased daily transfer limit will not be activated until the close of business on Tuesday.