

## Netlink Online Banking – Frequently Asked Questions

Below we will try to answer some of the more common queries we receive about Netlink. If you are experiencing difficulty, please try to find a solution here. If you are still having trouble then you may wish to speak to a consultant via our Web Chat facility, by clicking on the Web Chat icon, or call a Member Service Consultant on 13 25 77.

We wish to advise that many of the solutions to common problems involve changing settings on your PC. If you have concerns about, or are not confident in accessing and changing settings, we strongly recommend that you seek assistance from an IT professional.

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## How do I register for Netlink online banking?

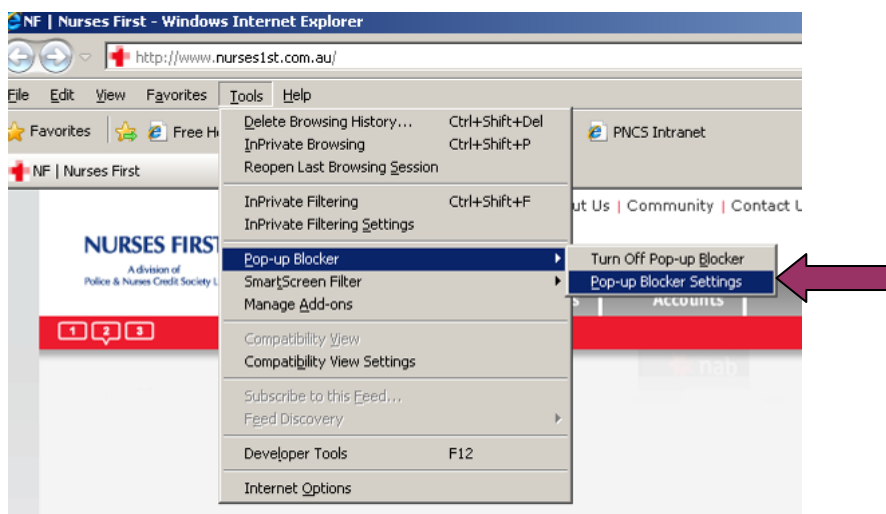
To register for the Netlink Online Banking facility, you will need to contact a member service consultant on 13 25 77 or via our Web Chat facility – by clicking on the Web Chat icon.

## I am having trouble accessing Netlink online banking

One of the most common causes of the Netlink online banking logon page not appearing is that Windows XP and Windows Vista contain a function that prevents new windows opening over the top of existing pages. This is more commonly referred to as a “Pop up blocker”.

To ensure that this does not prevent you from using Netlink online banking, please complete the following steps:

1. Open Internet Explorer
2. Click on the **Tools** menu at the top of the screen (refer below)
3. Select the Pop-up Blocker menu option and click on Pop-up Blocker settings (refer below)



To allow Netlink online banking to open, in the “**Address of website to allow**” field, you will need to enter the following web addresses – clicking the Add button after each address.

<https://netteller2.pncs.com.au>

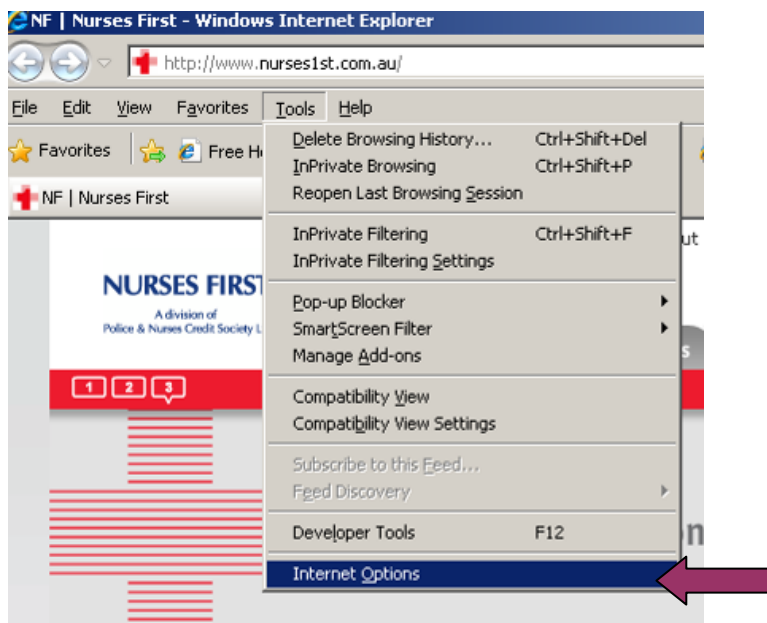
<https://netteller3.pncs.com.au>

4. Once you have completed these steps, click on the **close** button and Netlink will no longer be restricted from opening by the Windows Pop-up Blocker.

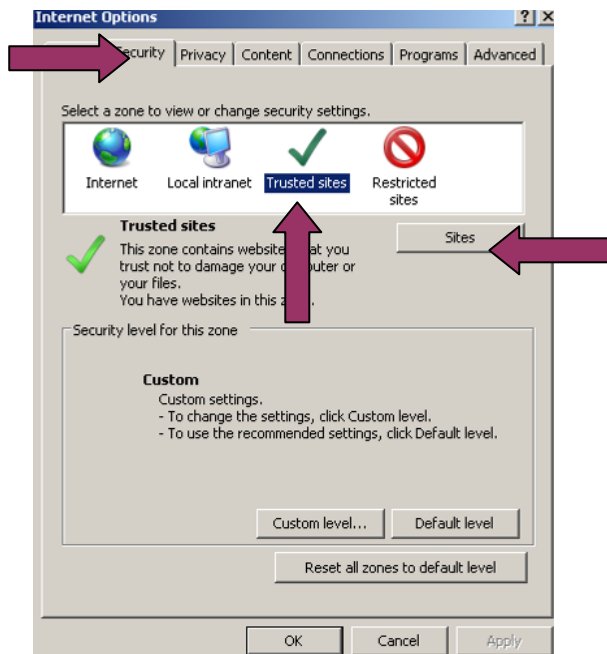
Another common reason that members sometimes have difficulty accessing Netlink online banking is due to the security settings in their internet browser. If you are concerned about adjusting security settings in your internet browser, the simple way to ensure that the security is not affecting your access to Netlink online banking, is to add Netlink online banking as a “trusted site”, which will ensure the highest level of security is maintained.

To add Netlink online banking to your Internet Browser as a trusted site, please complete the following steps:

1. Open Internet Explorer
2. Click on the **Tools** menu at the top of the screen (refer below)

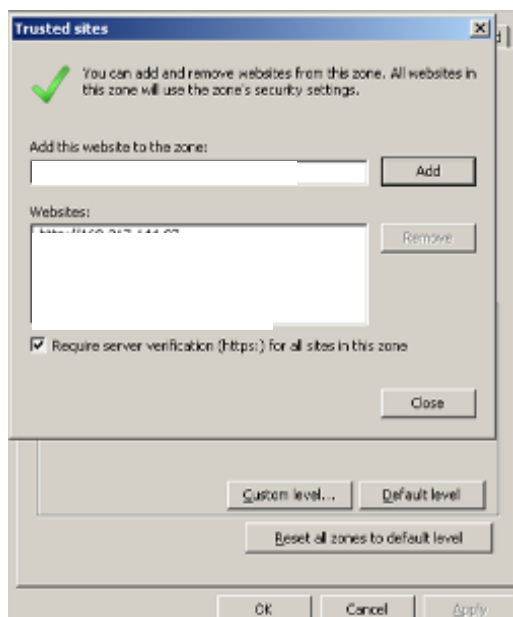


3. Click on the **Internet Options** menu selection
4. When the Internet Options box appears, click on the **Security** tab at the top of the box (refer below)



5. Click on the **Trusted sites** (green tick) icon in the new window

6. Click on the **Sites** button (directly below the zone icon option)



7. To add Netlink online banking to the trusted site list, go to the **Add this website to the zone** field and enter the following web addresses – clicking the Add button after each address.

<https://netteller2.pnc.com.au>  
<https://netteller3.pnc.com.au>

### What Operating Systems and Internet Browsers can I use?

For optimal results when using Netlink and to ensure the highest level of security, the following operating systems and browsers are recommended:

Operating Systems:

Windows 98, ME, NT, 2000, XP & Vista

Mac OS 8.6, OS 9, OS X

Linux 2.x

Internet Browsers:

Internet Explorer Versions 5.5, 6.0 7.0 & 8.0

Mozilla Firefox 3.x

Netscape Versions 8.x & 9.x

Opera 9.x

Although Netlink will work successfully on other operating systems and browsers, the above are the list which is supported by Nurses First.

### Why does Netlink online banking not open as a full screen?

Nurses First, wherever possible adhere to a worldwide standard (Web Content Accessibility Guidelines) of website design. The size of the screen should be able to be determined by the user and therefore, we have a standard size that Netlink opens into and the user can then choose to maximise the screen if this is their preference.

### When I reach the logon page – everything is already completed (logon and password)

This issue is caused, as your internet browser has previously asked “Do you want <browser name> to remember your password for this site?”

When you have clicked on yes – this is instructing your internet browser to automatically complete details next time you access the page. The problem caused by this is that the on-screen keyboard encrypts your password and this will change every time you log in, so by saving the details, you are effectively entering incorrect information.

To stop this from occurring, please complete the following steps:

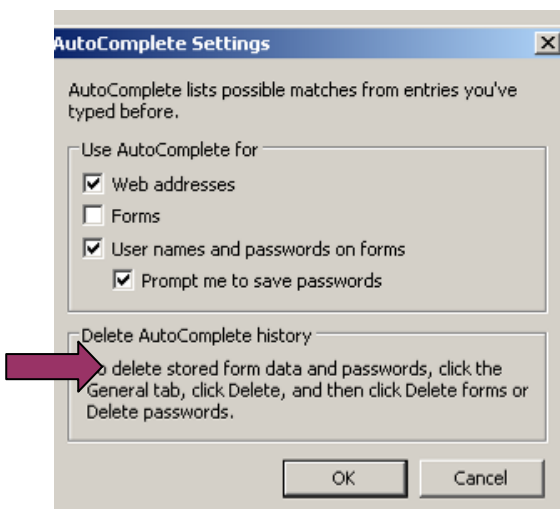
1. Open Internet Explorer
2. Click on the **Tools** menu at the top of the screen (refer below)
3. Click on the **Internet Options** menu option



4. Click on the **Content** tab at the top of the new box (refer below)



5. In the **AutoComplete** section, click on the Settings button (refer above)



6. Untick the boxes **Forms** and **User names and passwords on forms** then follow the instructions under the heading **Delete AutoComplete history** at bottom of the settings box to ensure that the computer memory is cleared of the Netlink details.

### The login page displays, but there is no on-screen keyboard appearing

We find that there are two common causes for this occurring. The first is that Netlink Online Banking users have saved the website link under their "Favourites" or bookmarked the site. Although this does not occur frequently, sometimes the website address changes slightly, which may cause an error. We therefore recommend that you always access Netlink Online Banking via the Nurses First website –nurses1st.com.au

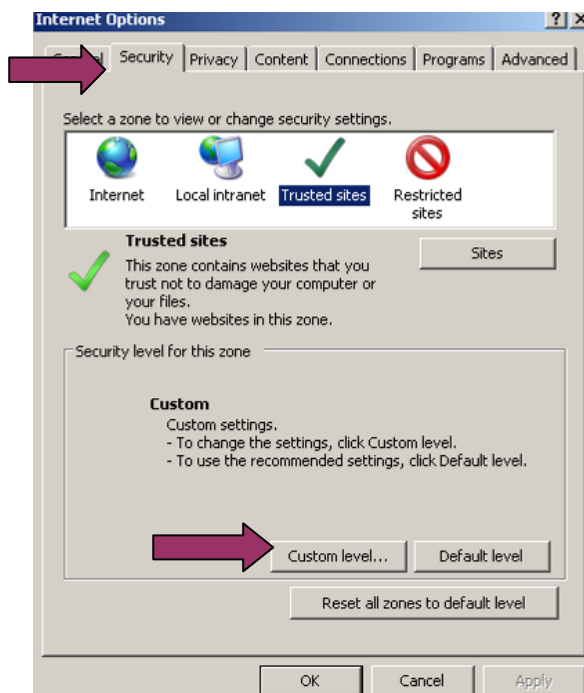
The second cause may be caused because the on-screen keyboard uses a computer language called JavaScript to operate. Some PC's, via their security settings, restrict JavaScript programs from running.

To ensure that your PC settings are not restricting JavaScript from running, please complete the following steps.

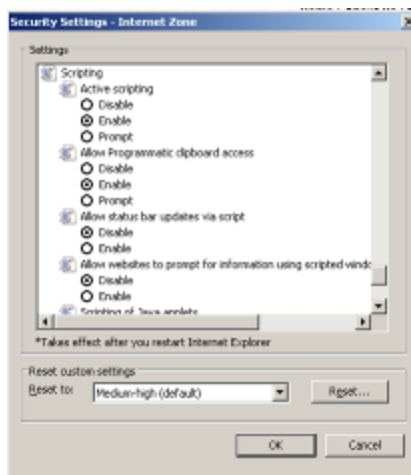
1. Open Internet Explorer
2. Click on the **Tools** menu at the top of the screen (refer below)



3. Click on the **Internet Options** menu option
4. When the Internet Options box appears, click on the **Security** tab at the top of the box (refer below)



5. Click on the **Custom level** button at the bottom of the screen (refer above)



6. In the section titled **Scripting**, please ensure that the following areas are enabled:
- a. Active Scripting
  - b. Scripting of Java Applets

### Why won't Netlink online banking allow me to accept the Terms and Conditions?

To ensure that members have viewed the Terms and Conditions of Netlink, before they commence using the service, it is compulsory to open the Terms and Conditions screen, before Netlink will allow you to proceed any further.

As per the image below, the Terms and Conditions summary page will appear, however you cannot simply click in the box next to the words **Terms and Conditions**, as you have not yet viewed them and therefore cannot accept them.

To view the Terms and Conditions, click on the words "**Terms and Conditions**" next to the tick box, which will open a new window, displaying the Terms and Conditions. At the bottom of the Terms and Conditions window, there is a button **I accept**, which once clicked on, will automatically tick the box, shown below, and allow you to continue to the next screen.



### Why can I see the balance of an account, but when I attempt to transfer from it, the account does not appear in the drop down list?

The most common for this to occur is that the account requires multiple signatures to transact on the account. So as you are a party to the account, you will be able to view the details such as the balance and transactions, however when the account was opened, you instructed Nurses First to only allow withdrawals to occur, when two or more people have signed a withdrawal form.

### Why is there Security Check details appearing?

The security check details that appear in the account summary screen are simply there as a quick reference to show the last time that your Netlink online banking account was accessed, and transfers performed.

This simply helps to highlight if there may have been any fraudulent activity on your account. If the details displayed do not look correct, please contact a consultant immediately, either via our Web Chat facility, by clicking on the Web Chat icon, or call a Member Service Consultant on 13 25 77.

## How do I access a transaction listing on my account/s?

To view the transaction listing of your account, simply hover the mouse over the account name, then click once. The screen will then update to display the transactions performed on this account.

## How do I search by type of transaction (transaction filter)?

The screenshot shows a web interface for viewing transactions. At the top, there is a 'Switch to:-' section with an 'Advanced Search' button. Below this, there are input fields for 'Oldest Date' (set to 'oldest') and 'Newest Date' (set to 'newest'). A 'Select Account' dropdown menu is visible. To the right, there is a 'Last 10' checkbox and a 'Filter' dropdown menu. The 'Filter' dropdown is open, showing a list of transaction types: 'All Types of Transactions', 'Credit Transactions', 'Debit Transactions', 'Cheque Transactions', 'EFT Transactions', 'ATM Transactions', 'POS Transactions', 'Fee Transactions', 'Bill Payment Transactions', 'BPAY Transactions', 'Transfer Transactions', and 'Payroll Transactions'. A 'Go' button is next to the filter dropdown. Below the filter, there is a 'Cheque Number to lookup' field with a search icon. The main part of the screen is a table with columns for 'Effective Date', 'Description', and 'Debit'. The table contains three rows of transaction data:

Effective Date	Description	Debit
31Mar2009	Interest Credit	
31Mar2009	Cashlink VISA Card Fee	1.50
31Mar2009	Netlink Fee	0.75

Once you have accessed your transaction listing (refer previous question), a filter is available on the transaction history screen (refer above), which is available by clicking on the 'drop down' arrow, selecting the transaction type and then clicking the 'Go' button, which will then populate the transactions on the screen below.

## How do I register for PNCS 2 Factor?

PNCS 2 Factor is a security function, designed to further increase the security of your funds. There are two options that are available to you for PNCS 2 Factor.

- PNCS 2 Factor SMS Security
- Pay Anyone authorisation password
- PNCS 2 Factor SMS Security

To register for PNCS 2 Factor SMS Security, you need to ensure that Nurses First has your current Mobile Phone number on record. You can then register yourself, by accessing the "Security Settings" menu from the left of screen and select the 'Register' option. (Refer below)

The screenshot shows a vertical navigation menu with the following items: 'Accounts', 'BPAY', 'Transfers', 'View', 'SMS Alerts', 'Security Settings', 'Maintenance', and 'Help'. Each item has a 'Show all' link with a right-pointing arrow. The 'Security Settings' item is expanded, showing a sub-menu with three options: 'Register', 'Session History', and 'Personalise Accounts'. A red arrow points to the 'Register' option.

The following screen will appear. Click on the 'Register' button, next to PNCS Two Factor



You will then be asked to confirm your Mobile Phone number and click on the 'Submit' button. Within a matter of seconds, you should receive a text message from Nurses First, with your first set of five PNCS 2 Factor codes.

If a Mobile Phone number does not appear, or is incorrect, please contact a Member Service Consultant by phoning 13 25 77.

- Pay Anyone authorisation password

To register for the alternate/second option of Pay Anyone authorisation password, you must contact a Member Service Consultant on 13 25 77, who will provide you with a temporary Pay Anyone password.

To change your Pay Anyone password just follow these seven simple steps.

1. Log on to Netlink online banking.
2. Click "show all" on the 'Maintenance' menu.
3. Select the "Change Pay Anyone Password" menu option.
4. Using the onscreen keyboard, enter the temporary Pay Anyone password given to you by your Member Service Consultant into the "old password" field.
5. Enter a password of your own choosing into the "new password" field.  
(**Please note:** your new Pay Anyone Password must be 4- 10 characters in length and contain a combination of letters and numbers. It must be different from your login password)
6. Re-enter your new password in the "confirm new password" field.
7. Click "submit".

### **What happens if I accidentally delete the text message containing my codes?**

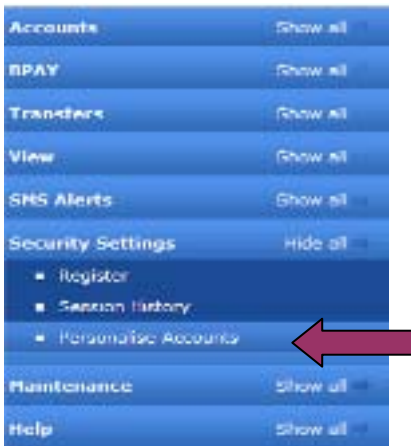
In the interim, if you have also registered for the Pay Anyone authorisation password, you can use the password instead, however to obtain more codes, you will be required to call a Member Service Consultant on 13 25 77, who can arrange for a new set of codes to be sent via a text message to your phone.

### **What happens if I run out of codes and do they expire?**

The PNCS 2 Factor SMS codes never expire. You will initially receive a text message with five codes, which are 'one time use' codes, so once they are used – they do become inactive. Once you have used three of the five codes, Netlink online banking, will automatically send you another text message with five more codes, so you should never run out of codes.

## How do I nickname my accounts?

This functionality can be accessed by using the 'Security Settings' menu on the left of the screen and clicking on the 'Personalise Accounts' option (refer below)



The following screen will appear.

Default Account Details	Current Account Settings
Account name: Budgeting Account S2	Custom account name Max. 50 characters - leave blank for default: Budgeting Account S2
Do not display this Account:	<input type="checkbox"/>
Mask Account:	<input type="checkbox"/>

In the Account name section, you simply remove the details of the account that currently displays (in the example above 'Budgeting Account S2'). You then simply type into this field, what you would like the account referred to, its nickname. Once you click on the 'Submit' button, the name you have entered is what will be displayed in all pages of Netlink online banking for this account. You can change the account name as often as you like.

## If I hide my account – can I display it again?

Another custom setting of Netlink is the ability to not display accounts, in your account summary screen, or as an option to transfer from in the Internal Transfer, External Transfer or BPay screens.

You can hide or unhide accounts by using the 'Personalise Accounts', in the Security Settings menu option as shown above. To hide the account, you simply click in the "Do not display this Account" check box and click on the 'Submit' button. This will hide your account.

To return the account into your display, you simply uncheck the "Do not display this Account" field and click on the 'Submit' button.

## What is account masking?

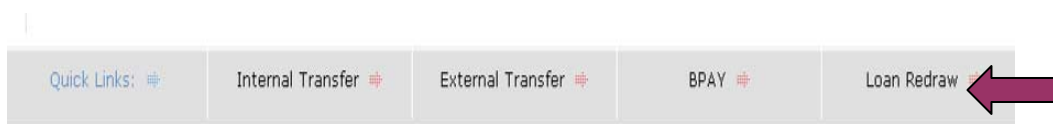
Account masking replaces the first three digits of your account numbers with a hash (#) symbol, so that if you are using Netlink on a public computer, if there was a virus installed, that captured screen information, your full account number would not be available.

## Can I redraw from my loan account via Netlink?

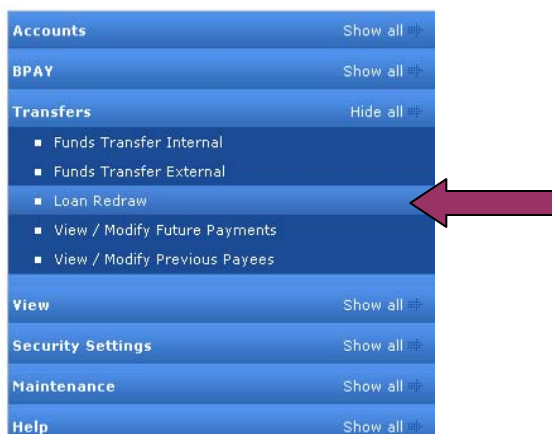
Yes, as long as your account has funds to cover your next scheduled payment and your loan is \$2,000.00 or more in advance, you can redraw from your loan account on Netlink online banking.

If you would like the ability to redraw from your loan account you need to follow a few simple steps;

1. Complete and return a Nurses First Online Redraw Authority form, the forms can be found under the Application Form section on the Nurses First website, or at your nearest branch. To return the completed form you can fax, email, post or bring it to us in person.
2. After the forms have been returned, log onto Netlink. There are two areas on the site from which you can access the redraw facility (refer below), select one.



OR



3. Once in the redraw page, select the loan account from which you wish to redraw as the "From account".
4. Select the savings account you wish to transfer your funds into from the "To account" drop down box.
5. Enter the amount you wish to redraw from your loan. (**PLEASE NOTE:** this amount must be between \$2,000.00 and \$10,000.00)
6. Click the submit button.

## Can I access Netlink via my web enabled mobile phone?

Yes, you are able to access Netlink via your web enabled phone, however Nurses First now have a service called MiLink mobile banking. MiLink is a free internet banking service designed specifically for banking on your mobile phone. Go to nurses1st.com.au or call us on 13 25 77 to find out more.