

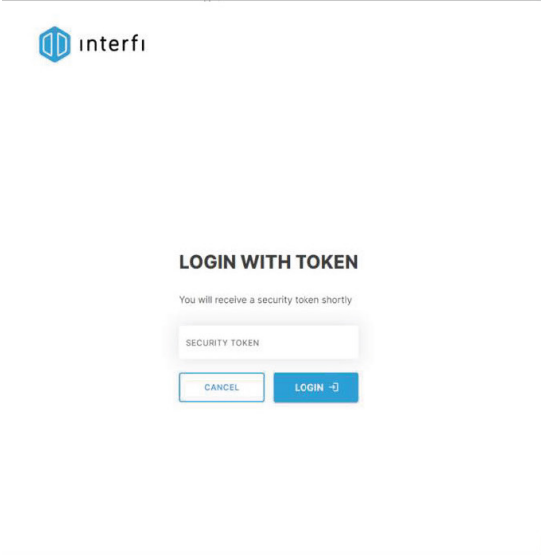
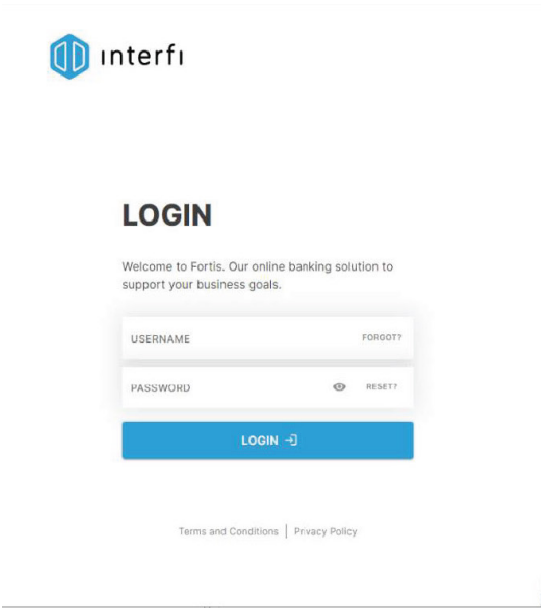
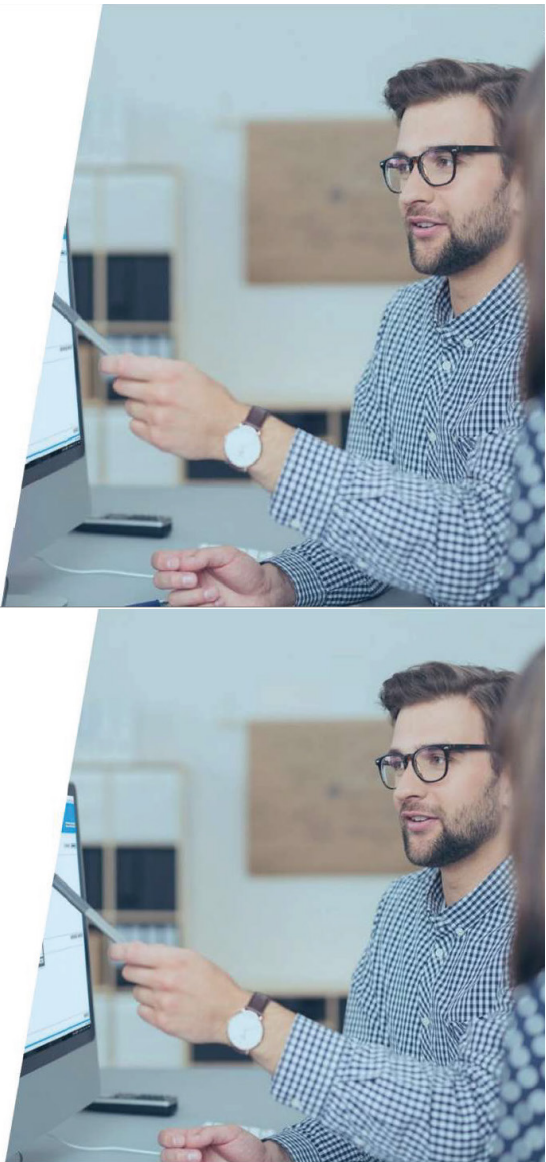


Borrower Portal **Manual**

1. Logging into the Customer Portal

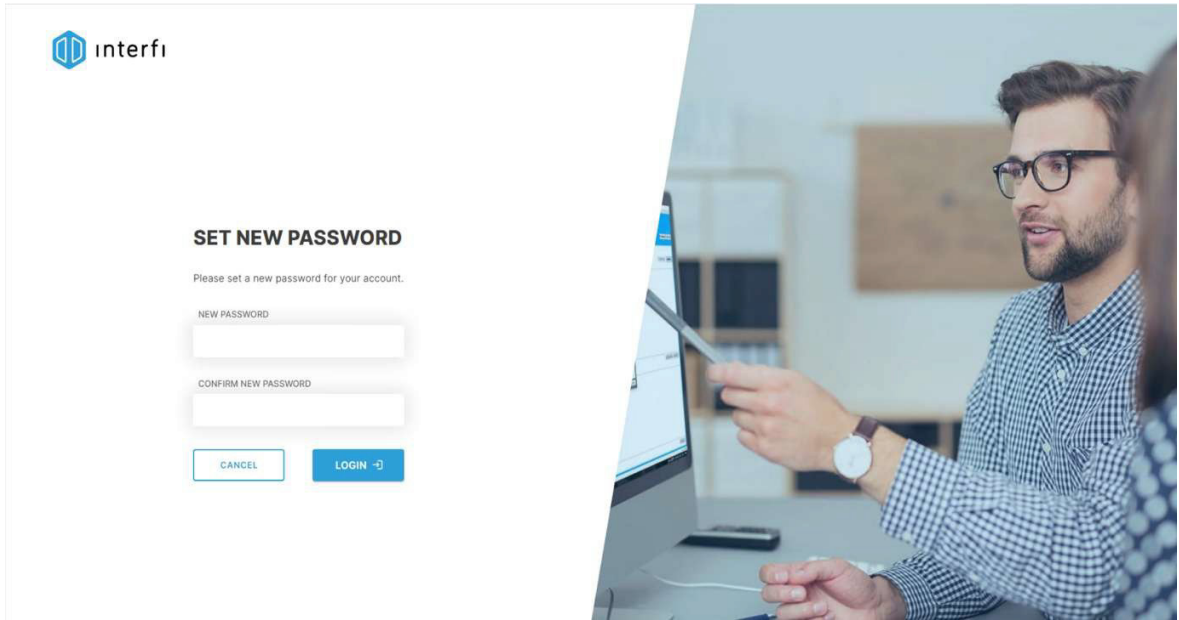
A login page will first display when you run the new Customer Portal. This can be set up with multi factor authentication (MFA). If MFA hasn't been switched on, entering username and password then pressing Login will allow the customer to log into the system.

If MFA has been switched on for this customer, once the login button has been clicked, a panel will be displayed asking for a security token to be entered.

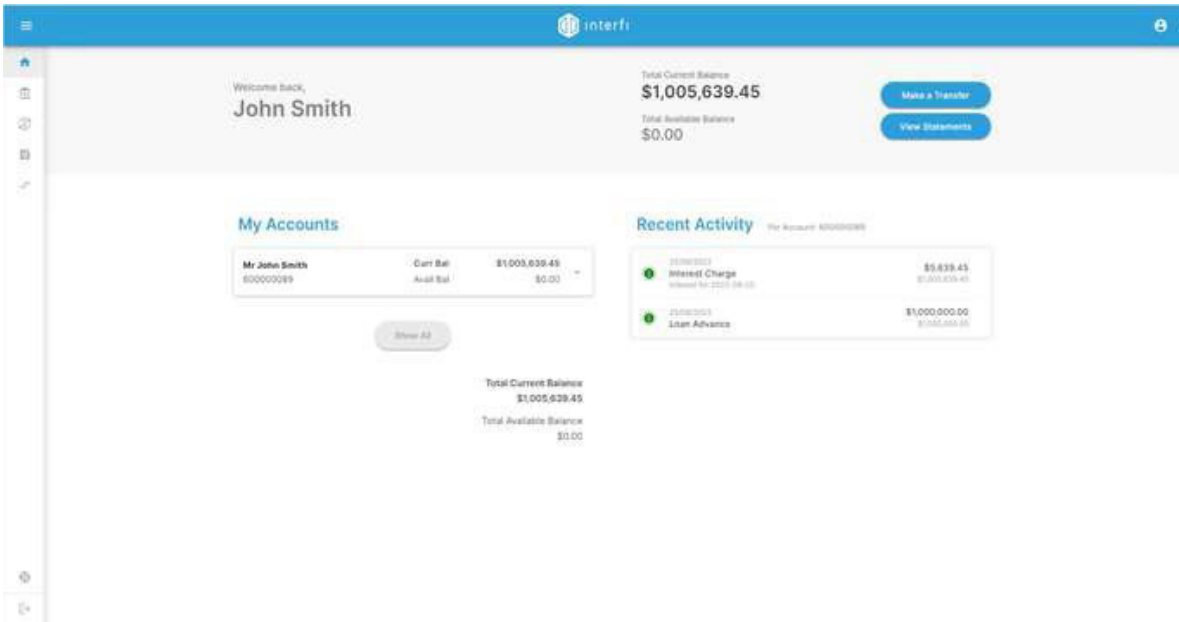




Enter the security token sent to you and press login. From there, you'll be asked to set a new password.



The terms and conditions page will then be displayed. Read through these and accept via the button at the bottom of the screen.

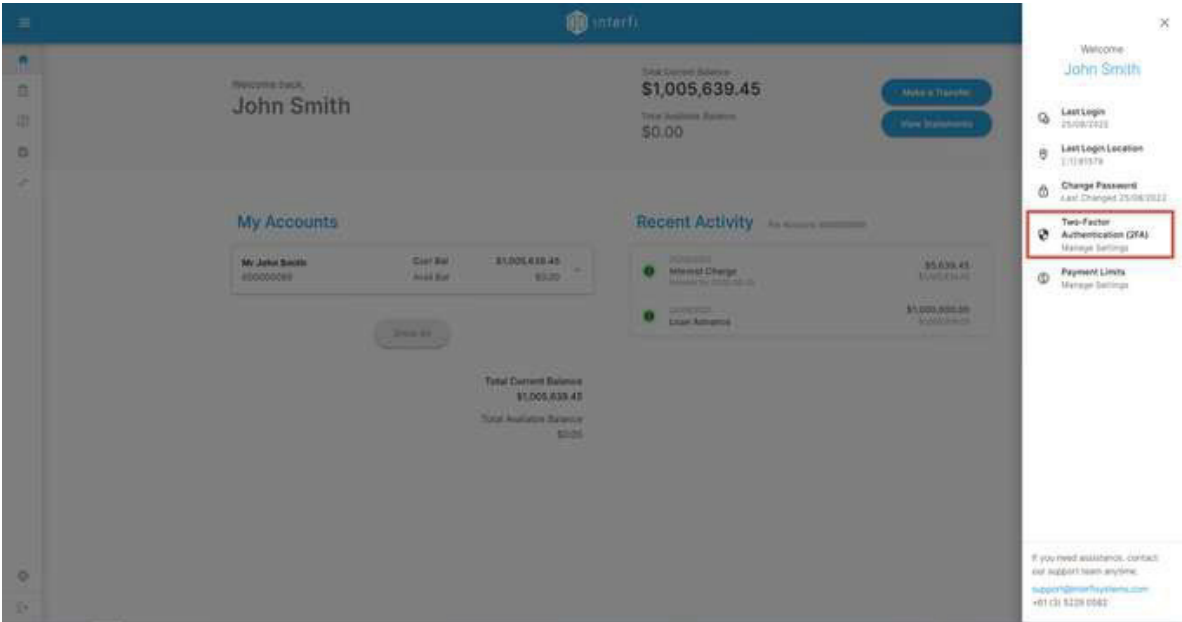


Once this has been done, you will be presented with the Home page.

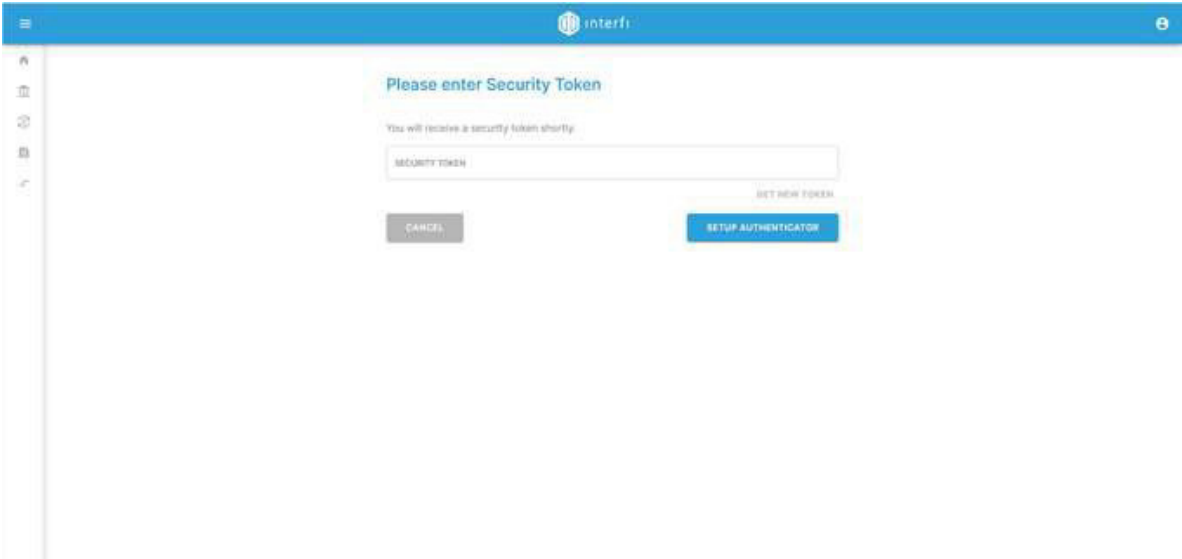


2. Setting up MFA for use in Customer Portal

The customer then sets up MFA by clicking on the icon below and then selecting Two-Factor Authentication from the menu that appears.

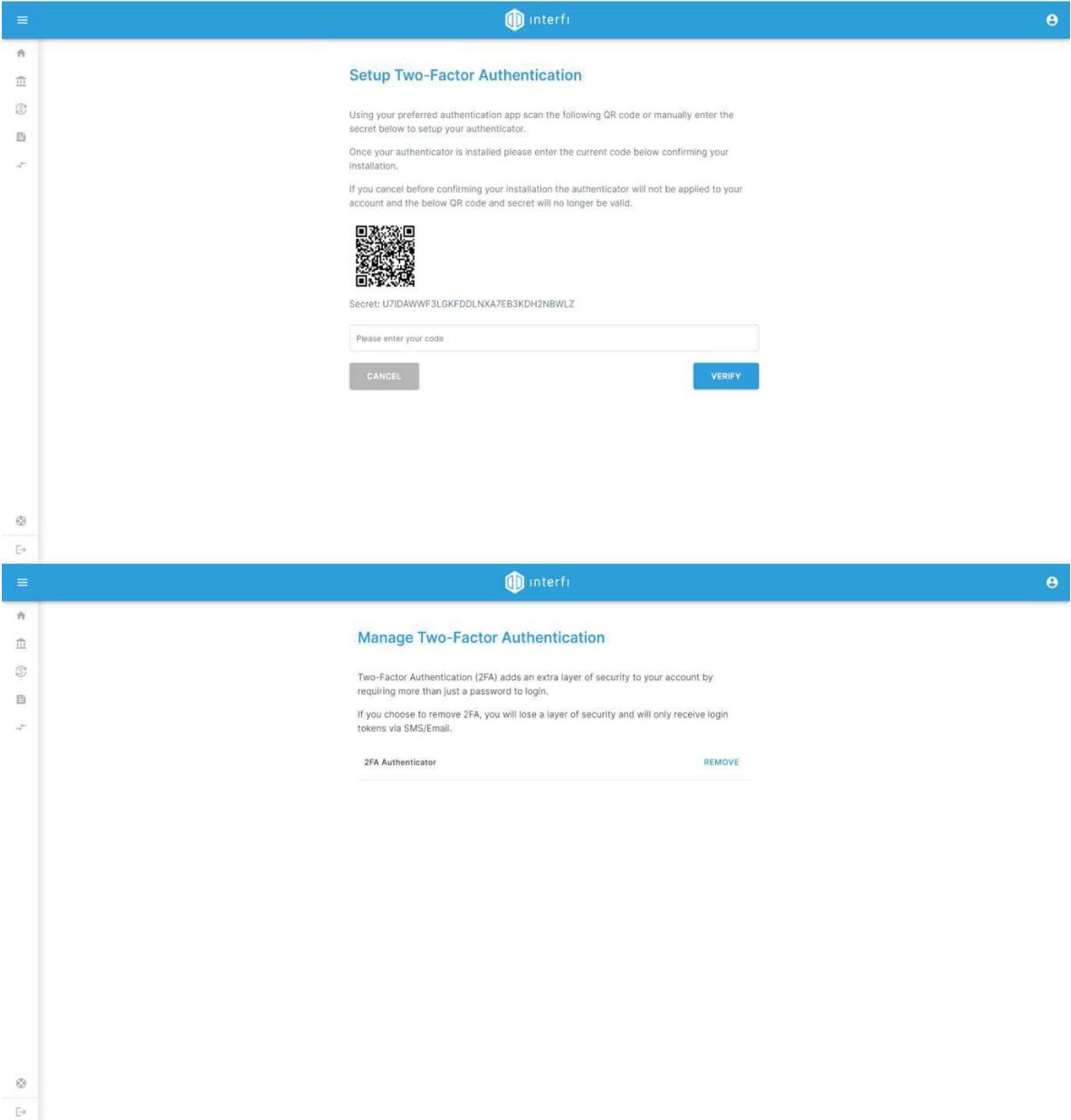


You then enter your security token and press the setup authenticator button.





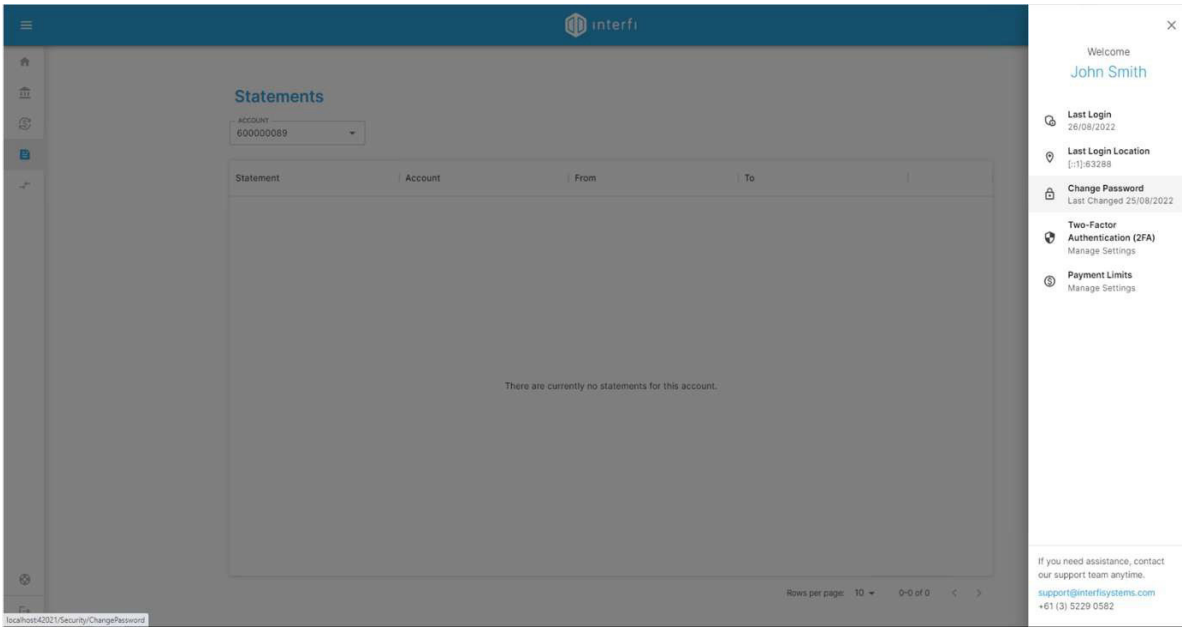
To set authentication up, run up an authenticator app on your phone, create a new profile and read the QR code and enter the code that is displayed in your authenticator app.



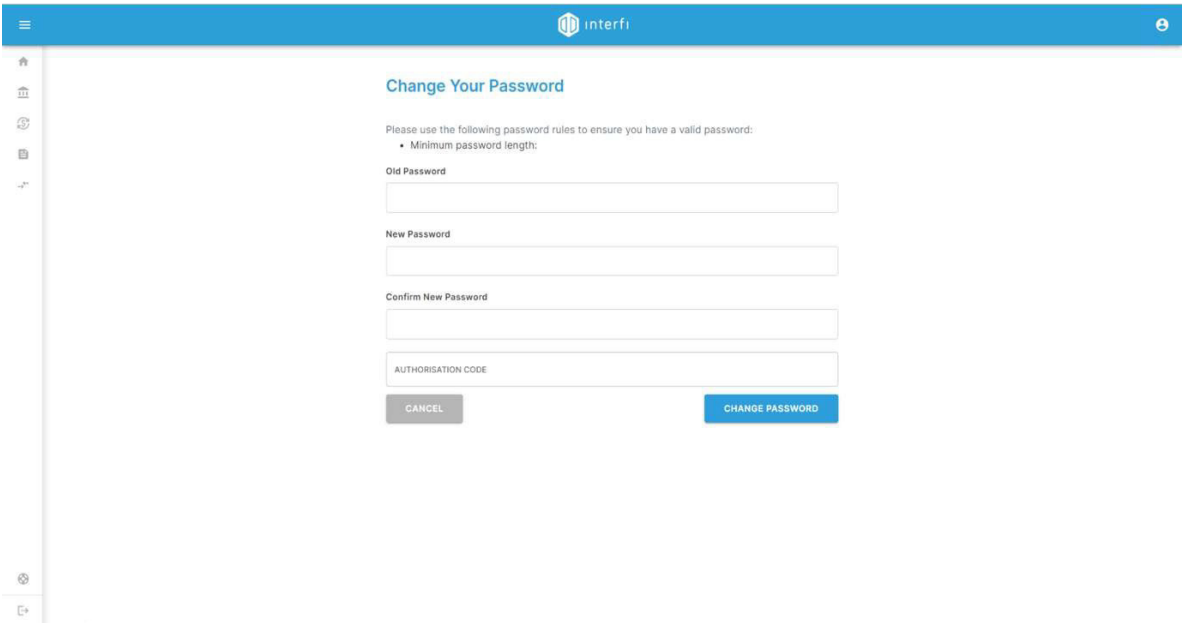


3. Updating passwords in Customer Portal

To change a password, choose the Change Password option just above where you set up the MFA.



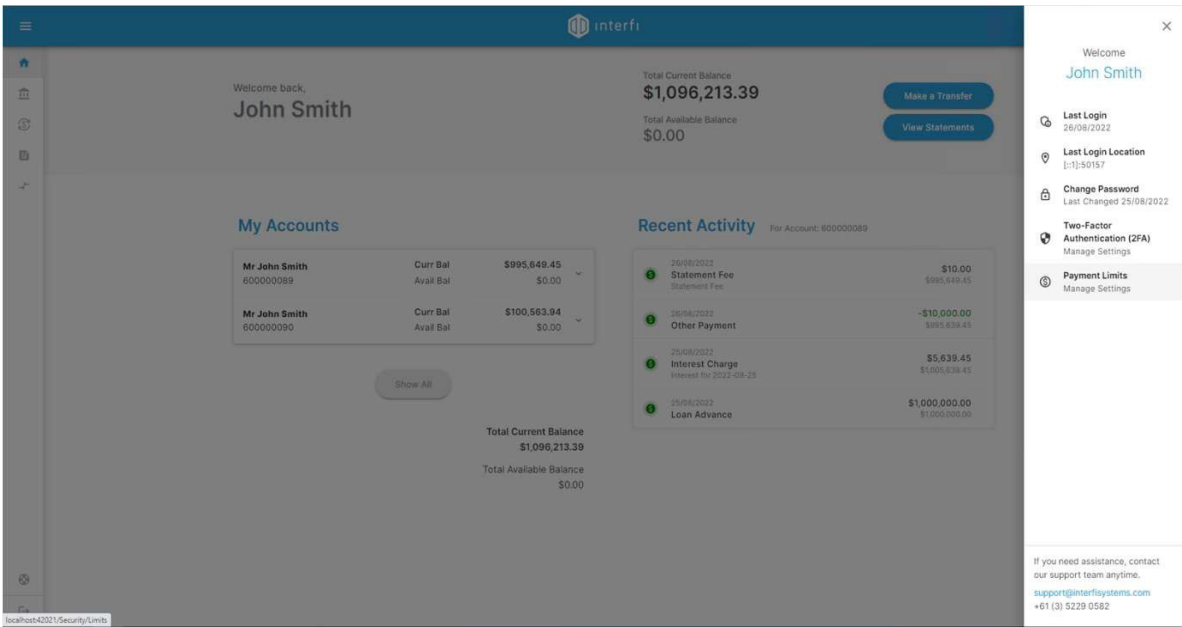
A standard change password screen will be displayed. If MFA has been enabled, you will also need to get the authentication code from the authenticator app to update.



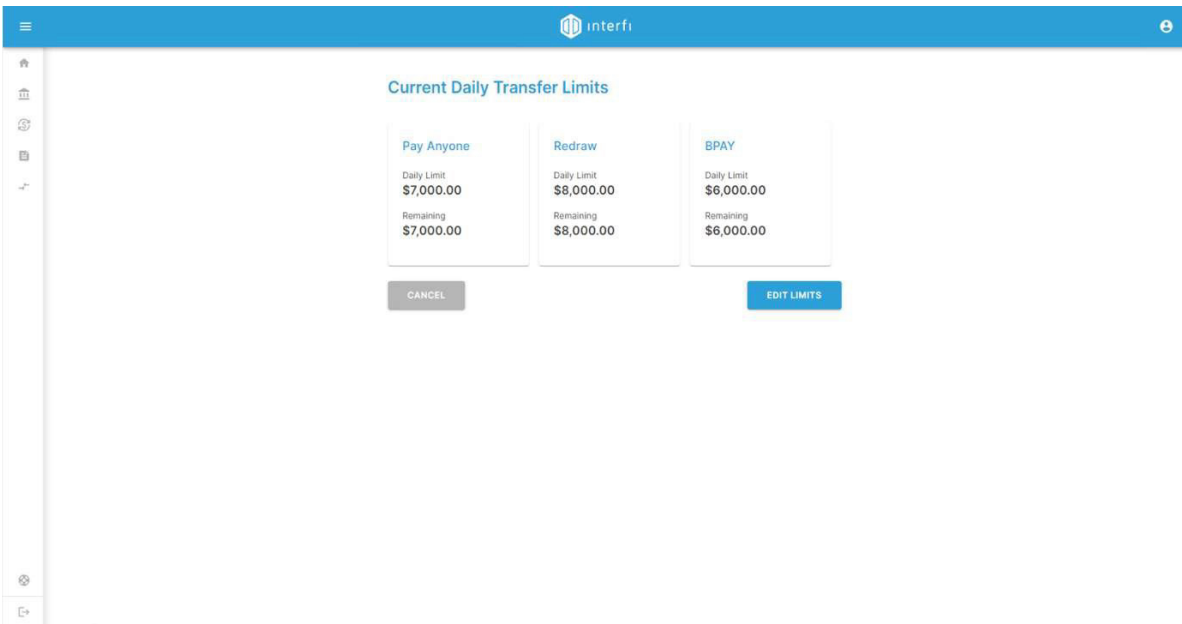


4. Payment Limits

Functionality to allow customers to change their own payment limits has been included in the Customer Portal. To update these limits, select payment limits from the same menu as MFA and changing passwords.



When first selecting to update payment limits, the default limits will be displayed. These limits can only be updated if MFA is set up for that customer.





You can then click edit limits to change the limits. This can be a standard change or a temporary change. To change the daily limits for that customer, change the value(s) and press save.

This screenshot shows the 'Edit Daily Transfer Limits' form in the Interfi Borrower Portal. The form is titled 'Edit Daily Transfer Limits' and includes three input fields for limits: 'Pay Anyone Limit' (set to \$ 1,000.00), 'Redraw Limit' (set to \$ 8,000.00), and 'BPay Limit' (set to \$ 6,000.00). There is a checkbox for 'Create Temporary Limits' which is currently unchecked. At the bottom of the form are two buttons: 'CANCEL' and 'SAVE'.

The authorisation code field will be displayed to enable the code from the authenticator app to be entered.

This screenshot shows the 'Edit Daily Transfer Limits' form with an additional 'AUTHORISATION CODE' field. The form is titled 'Edit Daily Transfer Limits' and includes three input fields for limits: 'Pay Anyone Limit' (set to \$ 9,000.00), 'Redraw Limit' (set to \$ 8,000.00), and 'BPay Limit' (set to \$ 6,000.00). There is a checkbox for 'Create Temporary Limits' which is currently unchecked. Below the checkbox is a text input field labeled 'AUTHORISATION CODE'. A red error message 'Multi Factor Authentication Required' is displayed below the input field. At the bottom of the form are two buttons: 'CANCEL' and 'SAVE'.

Enter the code and press save again.



To change the temporary limits, click edit limits but, this time when you are navigated to the update screen, click the create temporary limits checkbox. Update the amounts as you did for the daily limit updates and press save. You will be asked for the authenticator code again. Enter that and press save again.

Edit Daily Transfer Limits

Pay Anyone Limit:
\$ 9,000.00

Redraw Limit:
\$ 8,000.00

BPay Limit:
\$ 6,000.00

☒ Create Temporary Limits

Effective Until:

Effective To Time: 12:00:00 AM

CANCEL **SAVE**

When the screen returns to the transfer limits screen, the daily limits will be displayed as before but the temporary limits will be displayed above them with a note saying when the temporary limits will revert back to the daily limits. When processing transfers or payments, Customer Portal will first look for a temporary limit for that date. If the date is found, it will throw an exception if the limits are exceeded. If there is no temporary limit, it will check the daily limits for that customer. If the limits are exceeded an exception will be thrown.

Current Daily Transfer Limits

Pay Anyone	Redraw	BPAY
Daily Limit \$9,000.00	Daily Limit \$8,000.00	Daily Limit \$5,000.00
Remaining \$9,000.00	Remaining \$8,000.00	Remaining \$5,000.00

The above limits will revert automatically to the following limits below on the 27 Aug 2022 at 12:00 am

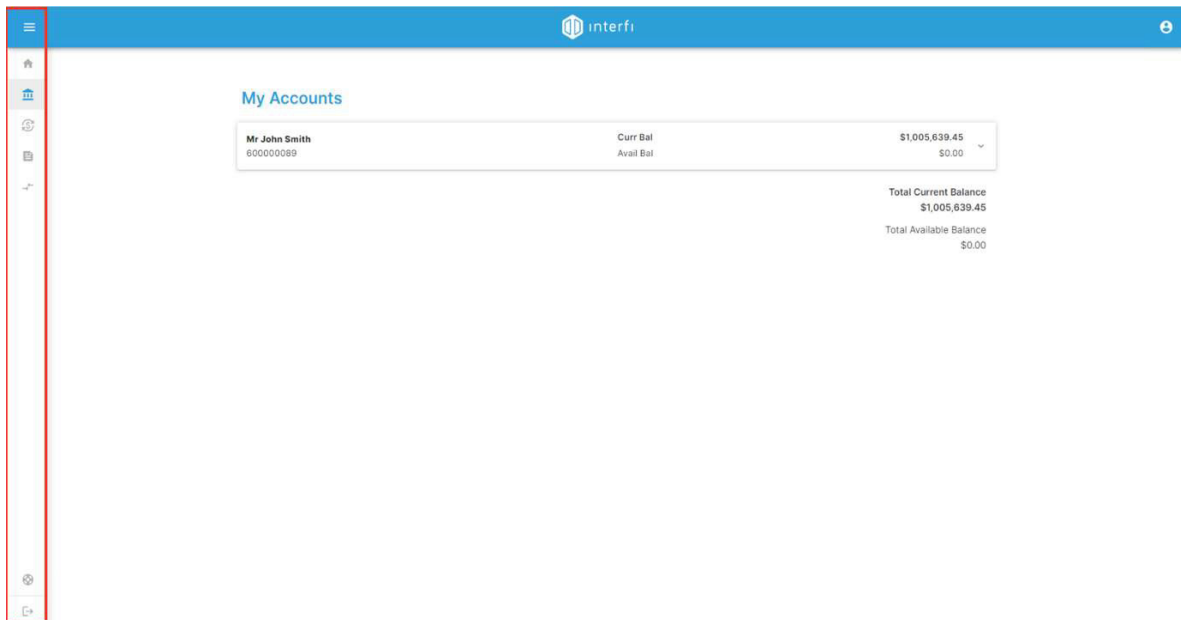
Pay Anyone	Redraw	BPAY
Daily Limit \$9,000.00	Daily Limit \$8,000.00	Daily Limit \$6,000.00

CANCEL **EDIT LIMITS**



5. Navigation in Customer Portal

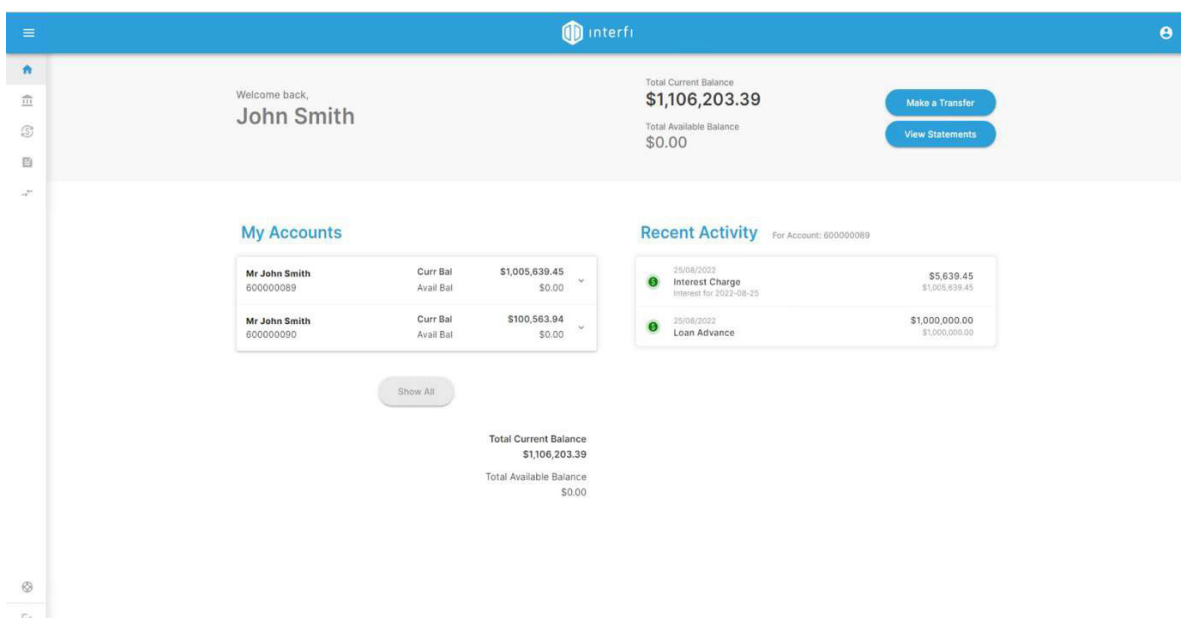
Navigation is done through the menu on the left side of the screen.

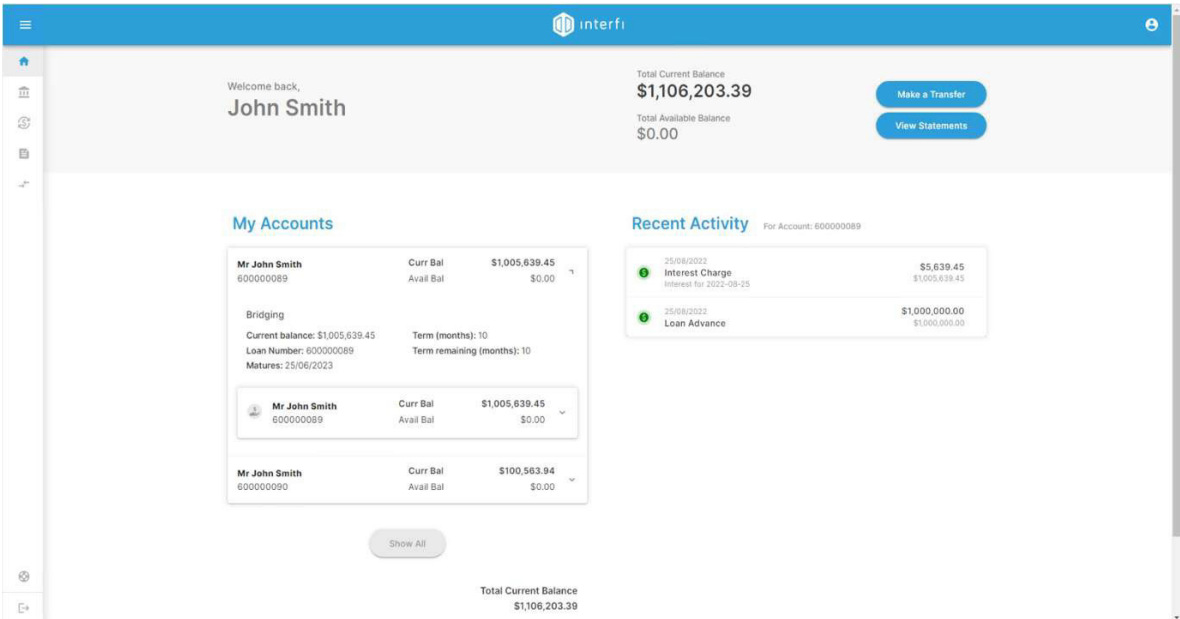


The options here are Home, Accounts, Transfers & Payments, All Statements and All Transactions. There is also a help option and the logout button at the bottom of the menu. The menu can be expanded to full description of the options by toggling the icon above in the header.

Accounts Navigation

When the list of accounts is displayed, each account can be drilled into by clicking the line you want to see.





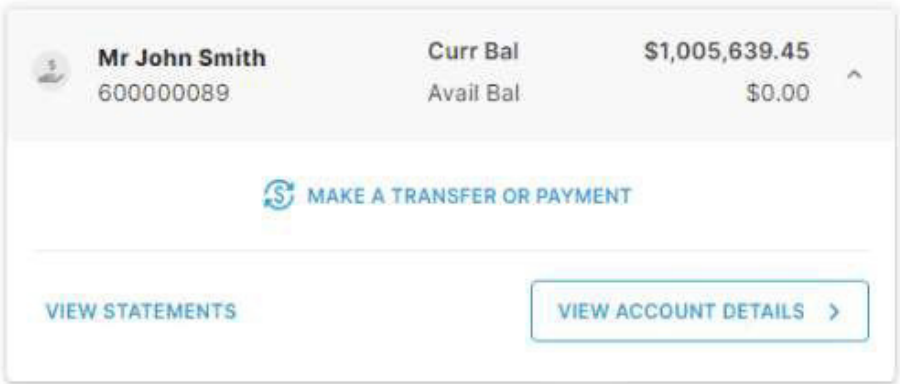
You can drill down another level to show further options.

From there, you can navigate to view account details, statements for that account or make a transfer or payment. Alternatively, you can navigate to these options from the side menu.

Transfers & Payments navigation

Once this option has been chosen, there are two options transfers and payments

Select the from and to date. then another screen will be displayed to enter the amount, description, reference and frequency along with a starting date.





interf

Transfers & Payments

TRANSFERS & PAYMENTS

PAYEES

FROM

KWtestAvailable: \$0.00

TO

Pay AnyoneX

Payment Details

Amount

\$

Description

This will appear in the account you're withdrawing money from

Reference

This will appear in the account you're depositing money into

Frequency

ONCE

WEEKLY

FORTNIGHTLY

MONTHLY

Starting On

26 Aug 2022

Any transfers added after 2pm AEST on a normal business day will not be processed until the following business day.

Payees

This can be further drilled down into pay anyone or BPay where you can set up payee options. In both cases, if the customer has been set up for MFA, an authorisation code will be requested from the authenticator app.

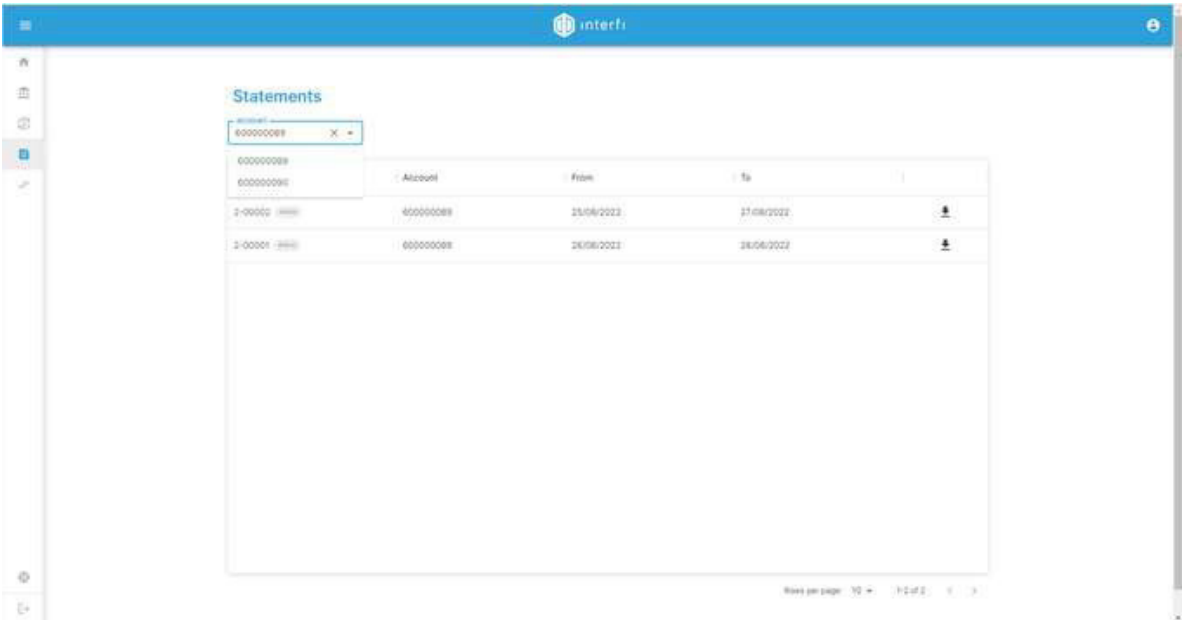
Please note that the Pay Anyone function is limited to transfers into your nominated bank account only, as the offset account is not a transactional account. Once the funds have been transferred to your bank account, you may then make any additional transfers to third parties". You can then use the functionality of your nominated bank account to pay anyone and other functions available to you via your bank.

[illegible]



All Statements navigation

When you are presented with the All Statements screen, there will be a list of all the statements that have been run for the accounts. You can display all statements for all accounts or restrict it to one account.



Click the statement you require to download a copy of it. All Transactions navigation

As for the All Statements screen, the transactions will contain a dropdown of the account numbers so that you can display a list of transactions for that account. Use the dropdown to toggle between the accounts.

