

# USER GUIDE TO DUO ONLINE



Thank you for investing with Catholic Development Fund. We have recently introduced the Duo Online <sup>NEW</sup> from 1 July 2006, a new high yielding investment product that you are able to transact through internet, through our internet platform, CDF Online.

## CDF Online Password

You will be issued with a separate **Login Code** and **password** after CDF has processed your request to link your account parties to CDF Online.

The first time you log onto the system you will be prompted to change your password. The password can be 6 to 12 characters and must include at least 2 numeric characters.

To protect your interest, ideally you should select a combination that is easy for you to remember. For security reasons the system will periodically prompt you to change your password.



### Security Tips

- Keep passwords secret and secure;
- Never leave your computer unattended while logged on to CDF Online;
- Always exit CDF Online when finished;
- The password you selected should not be easily identifiable or based on easily accessible personal data such as date of birth, telephone number, etc;
- Change password regularly, at least monthly is recommended; the system will prevent you from using a previous password for security reasons.
- Always use the latest available virus scanning software or virus signature file.

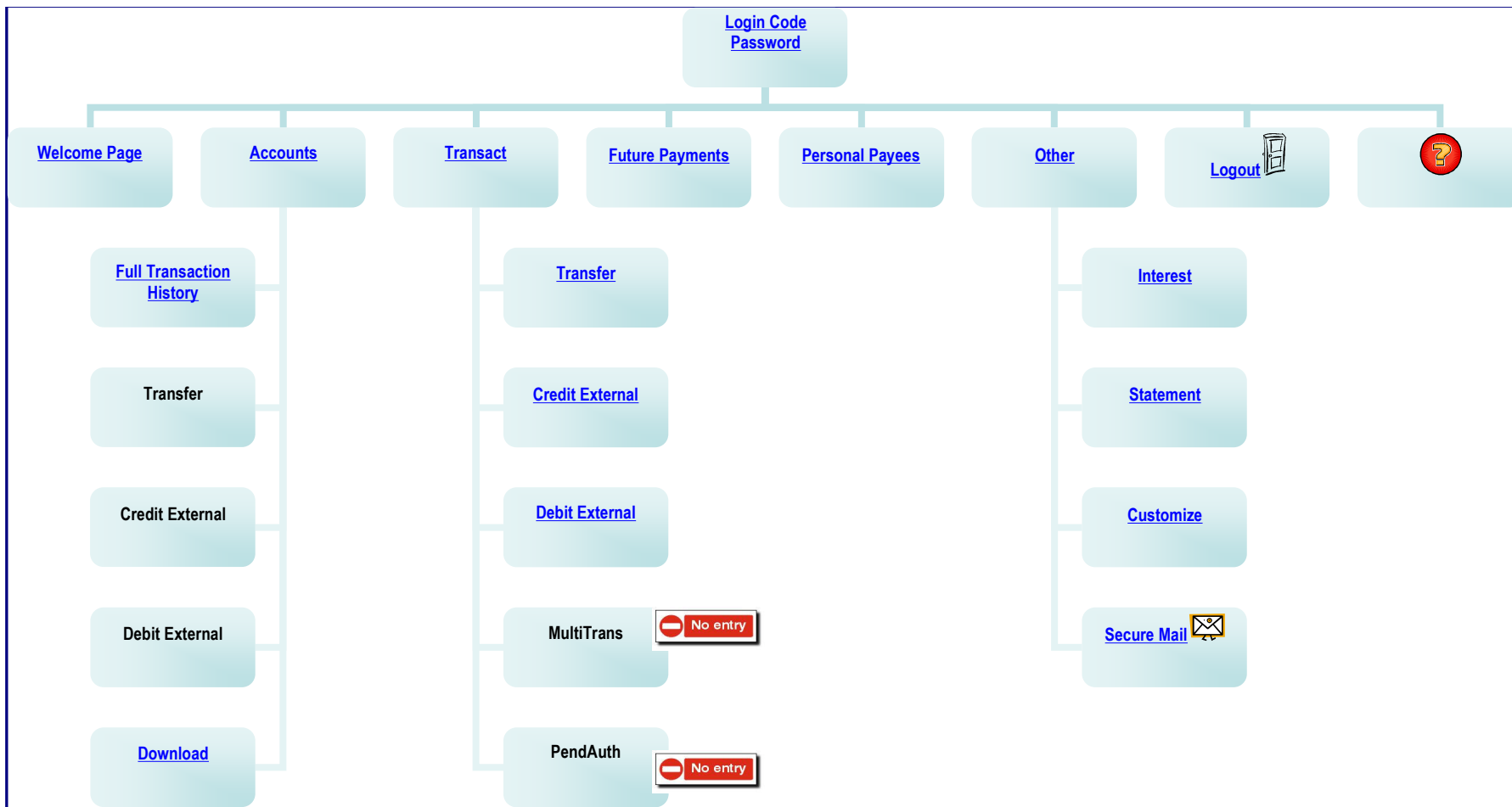
If you forget your password or it has been blocked by the system because it has been incorrectly entered a number of times, telephone the CDF during office hours on (08) 8210 8215 to arrange for a new temporary password to be issued.

## Navigating your way around

After logging on to the system the screen will default to the "Welcome Page", which provides a summary of your account list with balances and periodical payments due within the next 30 days.

The top menu bar also gives you seven main categories:

To access simply click on the option tab you wish to select or from the drop down options.



## Welcome Page

Several windows on the Welcome screen are used to display information about your accounts and transactions. The top window displays immediately after sign-on only, the date and time when you last logged on successfully. It is recommended you report to us when you detect any **unauthorized access** or **suspicious activities** happening in your account.

Other windows include:

- A list of the last 5 transactions on account nominated by you. There is a link to a full transaction list for this account.
- A list of all your sub accounts under CDF nominated by you.
- A list of future payments due within the next 30 days with a link to the periodical payment details for each future payment

The appearance of the welcome screen can be customized by selecting “Customize” under the “Other” menu.

## Accounts

The Full Account List screen displays a list of all your accounts. To view more information about each account click on the account number to display the “Account details” screen.


The “Accounts details” screen displays all histories about your account(s). This screen has the following links:

- Full Transaction History
- Transfer
- Credit External
- Debit External
- Download

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Keeping track of your transactions has never been easier using CDF Online. The **Full Transaction History** provides complete and accurate records of daily transactions and provides an effective audit trail.

This page provides a “confirmation” which you can print for your records. Check this confirmation carefully and retain it to aid in reconciling account statements. Your transaction “confirmation” will show daylight saving time, as the time of the transaction (when in force).

Should you discover an error in your account or if unauthorized transactions have been made, please notify us promptly by calling (08) 8210 8215 during business hours or via “Secure Email ” after hours.

## Download

The download option in the Accounts and Account Transaction options of CDF Online provides you with the facility to export your transaction history in a specified format to your personal computer (hard drive or diskette). This file may then be transferred to an accounting software package or a spreadsheet, to sort into a particular order to assist with account reconciliation.

Export formats supported are Microsoft Money 98(OFC), Quicken 99 (QIF) MYOB (QIF) and Comma Separated Values (CSV) (eg Microsoft Excel)

## Transact

*NB: This option is not available to those who are granted **Enquiry Only** access level by the account holder.*

The “Transact” button in the top menu bar will enable you to perform three types of value transactions:

- **Transfer** funds - for multiple accounts holder, this is an option to transfer funds between your accounts or to other accounts within the CDF. The receiving account does not have to be “linked” to CDF Online.
- Credit External - enables you to transfer funds to an account at another financial institution that you have nominated with CDF
- Debit External - is used to transfer funds from your registered account at another financial institution to your CDF account.
- Multitrans and Pending Authorization are not available to individual customers

With each of the above transactions you will have the option to either:

- Pay Now which enables you to authorize payment immediately
- Pay Later which enables you to pay a single future payment at a future date or establish a regular future payment at a specified interval or period with or without an expiry date



### Transact Option Tips:

- Please note all external transfers and debit external transactions are processed at **2:00 p.m. on a banking day**. If these transactions are submitted after 2:00 p.m. or on a weekend, a public holiday or bank holiday then they will be processed on the next banking day. Transfers to your accounts or other accounts within the CDF are processed at **3.30 p.m. on a banking day**.
- Future transfers can be changed or cancelled up to **3.30 p.m. on the business day prior to the scheduled date**.
- For all transfers the system will provide a “confirmation” of each transfer which we recommend you print and file with your payment records.
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### Credit External & Debit External

This feature of CDF Online provides great flexibility and efficiency and also maintains a high level of security. You are able to transfer funds from another financial institution to earn the high interest rate here while helping the church activities; and able to retrieve your funds to your previously nominated bank account only. Therefore, it is time and cost effective to make your money work harder with CDF Online.



### Daily Limit

CDF has in place a standard daily transaction limit (\$1,000.00 unless otherwise negotiated) for amounts that you may transfer from **each of your accounts** (if you have multiple accounts) through the “External Transfer” option per business day (i.e. 24 hours from midnight to midnight).

If you wish to vary this limit, please contact CDF during business hours.

There is no daily limit on transfers between your accounts or to other accounts within the CDF.

### Future Payments

Future Payments in the top menu displays the list of periodical payments. You can view full details of the periodical payment or amend or delete future payments.

### Personal payees

Personal Payees in the top menu stores details of your external account. This option allows you to recall the preset arrangement every time you want to transfer funds. In addition, the screen has the links to make a payment or to view/amend/delete details.

### Other

This tab on the top menu bar will enable you to perform the following functions, which you can select from the drop down menu:

- Interest
- Statement

- Customize
- Secure Mail

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The **Interest** screen displays the current and previous year's interest earned or paid on your accounts. You will not see the amount of accrued interest but interest that has been debited or credited to your accounts.

The **Statement** screen shows you the transaction detail of an account over a period specified by you and allows you to print this detail in a statement format. The CDF will no longer issue formal statements to CDF Online users.




**To print a statement:**

- Logon to CDF Online welcome page
- Select the 'Other' Blue tab on top of the screen
- Select Statement
- Enter password
- Place pointer on Start date
- A calendar will appear. Click on the month and date required. Use the single and double arrows to locate the month
- Use the same process again for the To Date
- Click on the required account – or select All
- Click on Display
- Print the Statement using the Printer icon on the top bar

The following **Customize** options are available.

- To change your Login Name
- To change your Access Code
- To change your password
- To remove or include Accounts in the Account List displayed on the Welcome Page
- To select which Account is to be displayed listing the latest transactions on the Welcome Page

**Secure Email**  option allows you to contact the CDF for help or CDF Online enquiries. Please do not use this option to address issues about your accounts or other products and services offered by the CDF.

## Logout

To logout of the CDF Online simply click on the Logout button. Always Log out when you have finished with CDF Online. You must Logout to close a session. If you do not Logout, CDF Online will log you off after 15 minutes and the internet session will be terminated after a further 2 minutes.

**Help**

If you need Help simply click on the **?** tab on the top menu bar. Alternatively, you can contact the CDF during office hours on (08) 8210 8215 for more assistance. Should you need assistance after hours, please send an email to the CDF team via "Secure Mail" which can be found within the "Other" option in the top menu bar. Please provide details of your problem, your name and contact number and the CDF will contact you during office hours.

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