Rabobank

Internet Banking

Getting Started Guide – New Zealand

Welcome to Rabobank Internet Banking

Access with peace of mind

With Rabobank Internet Banking, you can control your money anywhere, any time. Using secure technology, our website opens up a wealth of options to make banking easier for you. Rabobank Internet Banking is another example of our commitment to making banking easier and more accessible for all our clients.

Managing your accounts online

View up-to-date details of your accounts including account summary, transaction history, current interest options and electronic copies of your statements.

- Make payments from your accounts to nominated or third party accounts.
- Set up your own payee lists for use across all accounts to which you are linked.
- Transfer funds between your accounts.
- Book fixed interest rates up to 10 business days in advance on some loans.
- Import and export payment files from your financial management software.
- Make temporary principal reductions on some loan accounts.
- Enquire about your accounts via our Internet Banking mail service.
- Manage your own delegated users including 'two-to-sign' transaction functionality.
- Impose restrictions on your own delegated users.

Help

Assistance is available from:

- The Rabobank Internet Banking InfoLine on 0800 110 105 (8am – 8pm, Monday to Friday).
- Client Services by email on *wellington.internet.banking@rabobank.com*

If contacting us from overseas, we recommend that you use the secure Mail function via our Internet Banking or you can call the Internet Banking InfoLine on +64 4 819 2782 (8am – 8pm, Monday to Friday).

Please read this guide to familiarise yourself with the key features of Rabobank Internet Banking.

Tips for safe and secure internet banking

Few people work harder than farmers and when you're busy it's easy to take shortcuts or to overlook things like keeping your computer's anti-virus software current. Rabobank Internet Banking is a safe, efficient way to manage your money, however it is important to use a few basic safeguards.

Here are some simple tips for secure internet banking:

> *"Get into the habit of regularly updating your anti-virus software."*

Your computer

- Make sure your computer has firewall protection software.
- Install anti-virus software on your computer.
- Ensure that you update your anti-virus software regularly, so you always have the latest protection. While you may have installed new anti-virus software not long ago, you are only protected against viruses known at that particular time.
- Download and install the latest security patches for your operating system and internet browser.

Your details

- Do not write your username/PIN down. If you do keep a record you must ensure they are in secure separate places from each other in an unrecognisable format.
- Never reply to emails requesting your personal details, username, PIN or token passcode.

IMPORTANT: Rabobank will never send an email requesting your personal internet banking information or send you a link to internet banking.

Signing in and out

- Never logon to internet banking via a link embedded in an email.
- Check the padlock and security certificate shown on your browser.
- Always logout by clicking the 'Sign Out' button.
- If you receive an email, or you are redirected to a website that looks suspicious, do not respond and do not use it.
- Take care, or avoid, using internet banking from locations such as hotels, internet cafés, libraries and friends' homes – they may not have the necessary security features.

By ensuring that these simple procedures are followed, you can continue to enjoy all the benefits of internet banking with confidence.

For further information on internet banking security, call the Rabobank Internet Banking InfoLine on 0800 110 105, open 8am – 8pm, Monday to Friday.

Getting started

Sign In to Rabobank Internet Banking System

Your Sign In validates your details using both your username and passcode. Your passcode consists of your 4 digit code plus your RSA token security number (which, for extra security, changes every 60 seconds).

Change PIN code

When Signing In the first time you will be required to change your 4 digit PIN.
When requested:

1. Enter your new PIN (new PIN can be 4, 5 or 6 digits)
2. Re-enter new PIN to confirm
3. Click *Continue*

If you would like to reset your PIN at any other time contact the Internet Banking InfoLine team. Telephone us from 8am – 8pm Monday to Friday on 0800 110 105, or outside New Zealand on +64 4 819 2782.

Security questions

The *Security Questions* screen captures additional identifying information for your increased security. The questions are also used to confirm your identity by the Client Services team. When you Sign In for the first time you will be asked to complete this screen.

Home screen and navigation

Your Home screen is displayed after you successfully Sign In and displays a series of tabs located at the top of your screen. This information is related to your default Entity (see Entity Manager for further details).

Your Home screen displays the following information for your accounts:

- Account Number
- Description (i.e. Account Type or the personalised name which you can do via the Account Details tab)
- Balance
- Available (Balance)

Selected tab is highlighted in orange

Click on an account number or description to see further detail.

You can move easily between each tab at anytime by clicking on the tab name. After selecting a tab, directly below is a set of related sub-menus. Click on a sub-menu to see details relating to the menu title.

Sub-menus available

The **Alerts and Inbox** and **Quick Links** boxes on screen make it easy to move to your Internet Banking Mail and other commonly used actions. Located in the top right hand corner of every screen are the ***Help***, ***My Profile*** and ***Sign Out*** menus. Click on them at anytime.

Help

Click on ***Help*** at anytime to receive detailed instructions on how to undertake your tasks and transactions. This will take you to the on-line help available for the screen you are on.

For assistance on a particular field hold your mouse over wherever you see it on screen.

My Profile

Click on ***My Profile*** at anytime to update your personal details i.e. home, business and mobile phone numbers and your personal email.

You can also set your default Entity in My Profile.

Sign Out

From any screen click ***Sign Out*** (top right hand corner on screen) – your session summary is displayed, and then click ***Close***.

Manage your accounts

Entity Manager

The Entities tab shows your list of Entities available for access. If you have more than one Entity (i.e. Partnership or Company etc.) you can only transact in one Entity at a time. The Entity in which you are currently working is displayed on the top right hand corner of every screen. The number of pending Authorisations and Mail associated with that Entity is also displayed.

To transact in another Entity you need to change to that Entity.

Set/Change Default Entity

If you have more than one Entity you can change your default Entity setting. Your default Entity is automatically selected on Sign In and you are taken directly to the *Home* screen for that Entity.

1. From any screen click ***My Profile*** (top right hand corner on screen) – My Profile screen is displayed
2. Go to **Preferences** tab. If an Entity is already set as default it will appear in "Current Default Entity" field. Otherwise "No default entity selected" is displayed
3. Click ***Change***
4. Select Entity from dropdown list. Default Entity is now set and will automatically be selected on your next Sign In

Transaction History

The Account Details tab provides you with access to your Transaction History and eStatements. ***Transaction History*** allows you to display a list of transactions for an account over a specific period of time. (Delegated Users may or may not be given access to transaction history by an Account Owner. See View/Edit Delegated User Access for more information.) You may export these in various formats for use in other applications.

To view/export/print Transaction History

1. Go to **Account Details** tab
2. Select ***Account*** from dropdown list – Account Details are displayed
3. Select ***Date Range*** from dropdown list, click ***Search*** – transactions for date range selected are displayed. Click Advanced Search for more search options (Transaction Type, Amount Range and Search for Text i.e. text that is contained within the Description field of the transaction)
4. To export transactions:

   Click ***Export Viewed*** – only transactions on screen are exported

   Click ***Export All*** – all transactions in search results are exported

   Select export format from dropdown list, click ***Export***

   Follow prompts to Open/Save to your desktop
5. Click ***Print***

   Follow prompts to print to your local printer

eStatements

Account Owners can now access up to 5 years of statements in PDF format via eStatements. They are available for each individual Entity and statements include all accounts in that Entity. eStatements are not available to Delegated Users.

To access statements for your other Entities you first need to change Entity. (See Set/Change Default Entity)

Payments, automatic payments and transfers

The Payments and Transfers tab provides access to pending payments, automatic payments, direct debits and international transfers, plus allows you to filter pending transactions by account. You can also add, delete or edit payee details, or make payments from any account (where permitted).

Cut off times for each transaction type

Transaction Type	NZ time
Fixed Option Break Quote	5.00pm
Rate Booking	6.00pm
Batch Payments	8.45pm
Direct Debit	8.45pm
Payment	8.45pm
Transfer	24 x 7

To make a Payment

1. Go to **Payments & Transfers** tab
2. Click ***Payments & Transfers*** – Enter Payment Details screen is displayed
3. Select account to debit funds from – ***Select From Account*** dropdown list
4. Select the destination account name from ***Select To Account*** dropdown list
5. If the payment is not being made to an existing payee click ***New Account*** beside the ***Select To Account*** field
6. Click ***Select Approved Payee*** next to the "Payee name" field – ***search approved payee*** screen is displayed
7. Enter the name of the payee you wish to pay and click ***Search***
8. Select the ***required payee*** from the list of search results.
   Follow the guidance notes to complete the reference fields and click ***Select***.
   If the required payee does not appear in the list, click ***Return*** – account details can still be entered manually.
   Tick ***Add to payee list*** – the payee is saved in your personal payee list if you wish
9. Check email confirmation if required

   A copy of Confirmation can be emailed to you by selecting ***Email me a copy of the***

confirmation check box

If applicable, a copy of Confirmation can be emailed to Payee by selecting ***Email payee a copy of the confirmation*** check box and entering their email address

Confirmations are sent when the payment is submitted

10. Click ***Continue*** – confirmation is displayed

11. Click ***Proceed with Payment*** – confirmation is displayed

12. Click ***Print*** to print to your local printer, OR

    Click ***Another Transfer/Pay Another Payee*** to make another payment, OR

    Click ***Done***

To make an IRD Payment

1. Go to **Payments & Transfers** tab
2. Select ***IRD Payment***
3. Select Account the payment will be made from in dropdown list
4. Enter IRD Number
5. Select ***Tax Type Code*** from dropdown list
6. Enter ***Payment Amount*** and ***Payment Date***
7. Check email confirmation if required

   A copy of Confirmation can be emailed to you by selecting ***Email me a copy of the confirmation*** check box

   Confirmations are sent when the payment is submitted

8. Click ***Continue*** – confirmation screen is displayed

9. Click ***Proceed with Payment*** if details are correct and you wish to proceed with payment, OR

   Click ***Change*** if you wish to make changes before proceeding with the payment, OR

   Click ***Done***

Payees

Your Payees are linked to an Entity and all Accounts Owners and Delegated Users who can access an Entity can view, edit or delete these shared payees.

Your payee list enables you to easily make payments to a payee without needing to re-enter their details each time you make a payment to them.

To add a new Payee

1. Go to **Payments & Transfers** tab
2. Click ***Payees*** – your list of current Payees is displayed
3. Click ***+ Add Payee*** – Add Payee screen is displayed
4. Enter ***Name*** of payee
5. Enter ***Bank Branch*** and ***Account Number*** of payee
6. Enter Particulars, Code and Reference
7. Click ***Add*** – Payee is added to your Payee list. The Payee will be available to all users who can access this Entity

Authorisations

Authorisation is required from an Account Owner (or Delegated User with Execute access) when a Delegated User creates any of the following transactions:

- Payments and Transfers
- Direct Debit
- IRD Payment
- Batch Payment

Delegated Users with Execute access for an account and related transactions do not require approval from an Account Owner.

The access level for a Delegated User is set by an Account Owner and is per account in an Entity. The access level can be different for each account in that Entity to which the Delegated User has access.

Batch payments

Batch Payments enables you to make payments from one of your accounts to multiple third party accounts in a single transaction e.g. paying employee wages or paying multiple accounts to the same payee. Before submitting a batch you have the option to make this a single debit on your account to pay many payees or have each payee payment appear separately on your account.

You can also view pending batches, import batch payment files from your payroll or financial management software as well as create and manage batch templates.

Status of Batch Payment

Batch Payments can be submitted for processing on today's date (before 6.00pm) or they can be future dated. There are different statuses that can be applied to Batch Payments. The table below outlines each status and available actions for each status.

Batch Status	Definition	Available Actions
Active	Batch Payment is saved. Not yet submitted for processing.	Process Open and Edit Copy Delete
Pending	Future dated Batch Payment submitted for processing.	Open and Edit Copy Delete
Submitted	Batch Payment submitted for processing but not yet completed.	View Confirmation Copy
Posted	Batch Payment submitted and successfully processed.	View Confirmation Copy Delete
Batch needs authorisation	Batch Payment submitted for processing. Requires authorisation from Account Owner before processing can commence.	Authorise View Copy

Batch Status	Definition	Available Actions
Failed	Batch Payment rejected, no payments in batch have been processed.	View Copy Delete

Import Batch File

You can import batch files containing a list of payee details and payment amounts from your financial management software.

1. Go to **Batch Payments** tab
2. Click ***View Batch Payment***
3. Click ***Import Batch From File*** – Batch File Import screen is displayed
4. To enter file name click ***Browse*** – a pop up window is displayed
5. Locate your batch, click ***Open***. Batch file can be checked as batch details will be shown before you Upload your batch
6. Click ***Upload***

Note: A batch cannot be imported if it is dated in the past. You will need to correct this using your financial software. All payments within an imported batch will be paid on the same date.

Batch Payment Templates

You can create and store Batch Payment Templates which you can then use time and time again to easily make a new Batch Payment.

Batch payment authorisation

You can view and authorise all pending batch payment authorisations submitted by your Delegated Users.

Rates

The Rates tab provides interest rate details for all your accounts including those that have multiple or fixed interest rates. You can also:

- book rates (available for some loan products)
- view rate bookings waiting to be authorised
- view future-dated rate bookings

To book a Rate

1. Go to **Rates** tab
2. Click Rates – ***Rates – Interest Details*** screen is displayed
3. Select account from ***Account*** dropdown list - applicable rate is displayed
4. Click ***Book Rate*** – Book Rate screen is displayed
5. Enter ***Effective Date***
6. Click ***Refresh Available Amt*** link – available amount is refreshed
7. Enter ***Amount***
8. Select ***Term*** from dropdown list
9. Click ***Book Selected Rate – Confirm Your Rate Booking*** screen is displayed
10. Click ***Confirm & Book – Your Rate Booking Status*** screen is displayed
11. Click ***Another Interest Rate Booking***, OR

    Click ***Interest Rate Details – Rates*** – Interest Details screen is displayed, OR

    Click ***Print*** to print ***Your Rate Booking Status*** screen

Mail

Mail provides you with the ability to send and receive mail messages directly with your Rabobank Client Services team.

When you Sign In you have been authenticated by Rabobank. Your Rabobank Internet

Banking emails to Client Services are treated as though you have called and made a request.

Other services

View Session Summary

Each of your Sign In sessions on Rabobank Internet Banking is summarised and includes the date, time and duration spent online. The summary allows you to check all transactions performed in each Internet Banking session.

If your Entity has Delegated Users linked to it you can also view their session history. (See View Session History of Delegated User for more detail)

Submit Fixed Option Break Quote

You can submit a Fixed Option Break Quote form. The form captures all the required information and is sent via Rabobank Internet Banking mail to your Rabobank Client Services team. A reply will be sent to you via your Rabobank Internet Banking mail.

Managing delegated users

The **Users** menu allows an Account Owner of an Entity to manage access levels as required for each Delegated User on each account. Once an Account Owner sets the access levels Delegated Users can perform allowable transactions when they next sign in. The default setting is that all new Delegated Users attached to an Entity *do not* have access until an Account Owner edits their access levels.

An Account Owner is able to edit access levels to accounts and transaction types, set daily limits and set up activity alerts. If set, alerts are triggered when a Delegated User performs a specific action e.g. after signing in, setting up a Transfer, etc.

View/Edit Delegated User Access

1. Go to **Users** tab
2. Click ***Users*** – your list of Delegated Users is displayed

3. To edit – click Name of Delegated User
4. Click ***Edit Access Level*** – Set Access level screen is displayed
5. Click ***Change Access Settings*** and make changes as required – repeat as required for each account. An explanation of each type of access is provided below:

Account Access	
None	Delegated User does not have access to account
View	Delegated User has view access only to account, unable to perform any transactions
Execute	Delegated User has access to perform transaction types enabled (see step 7)

6. Set the Overall daily limit for the Delegated User for this account
7. Set access level for each transaction type – repeat as required for each account. An explanation of each type of access is provided below:

Transaction Access	
None	Delegated User does not have access to account
View	Delegated User has view access only to account, unable to perform any transactions
Auth. Reqd	Delegated User can create transaction type, authorisation required by an Account Owner or Delegated User with Execute access
Execute	Delegated User can create transaction type, authorisation not required

8. Click ***Change Alert Settings*** to set/edit Alert Settings for each activity type.

Alerts will be sent to all Account Owners

9. Click ***Save*** – changes take effect immediately

View Session History of Delegated User

Account Owners can view the session history for all their Delegated Users. The previous 20 sessions will be available.

1. Go to **Users** tab
2. Click ***Users*** – your list of Delegated Users is displayed
3. Click ***Name of Delegated User***
4. Click ***Review*** – Session Summary for selected Delegated User is displayed
5. Click ***Session ID*** for details. Repeat as required for each Session ID

Two-to-Sign

An extra option is available for those clients requiring two (or more) authorisations on transactions within Internet Banking. Two-to-Sign functionality allows account transactions to be authorised by 2 or more Account Owners (or Delegated Users with execute access). The types of transactions to which this can be applied are:

- Payments and Transfers
- Direct Debits
- IRD payments
- Batch Payments

Further information is available from your Account Manager or contact the Internet Banking Infoline team on 0800 110 105, outside New Zealand +64 4 819 2782 from 8am – 8pm Monday to Friday.

Computer and software requirements

Software

Internet browsers and operating systems

Our Internet Banking application has been developed for:

- Microsoft Internet Explorer 11 for Windows 7, 8.1 and 10
- Firefox 35+ on Windows 7 or higher and Mac
- Safari 8+ on Windows 7 or higher and Mac
- Chrome 35+ on Windows 7 or higher and Mac

If you are using a browser that is not supported by Rabobank Internet Banking, we recommend that you update to a supported version.

Firefox, Safari and Chrome release new version very frequently. As a result Rabobank will provide support the last three official version releases.

Settings

For optimal use of our website and Internet Banking application, we suggest the following computer settings;

JavaScript, SSL and Browser Downloading must be enabled.

Monitor display

Minimum display settings of 256/16-bit colour with a 60 hertz rate are acceptable for colour viewing of the website and Internet Banking. Higher display settings are recommended for superior viewing.

For information on how to set-up your monitor display, refer to the Help function in the Start menu of your computer.

Screen resolution

For best viewing of the website and Internet Banking, recommended resolution is 1024 x 768 pixels.

For information on how to set-up your screen resolution, refer to the Help function in the Start menu of your computer.

Cookies

Per-session cookies must be enabled on your browser. The per-session cookies will be removed once you have logged out.

For information on how to enable cookies, refer to the Help menu in your internet browser.

Pop-up windows

Pop-ups must be enabled on your Internet Browser to use Rabobank Internet Banking. For information on how to enable pop-up windows, refer to the Help menu in your Internet Browser.

Security

Rabobank has implemented extensive measures to protect your account information when using Rabobank Internet Banking, as outlined below:

SSL

When you login to Internet Banking, a secure session will be established between your computer and the Rabobank Internet Banking system. This secure connection uses a technology called Secure Sockets Layer (SSL). SSL is the industry standard security protocol that protects the confidentiality, integrity and authenticity of data transferred during the session, and includes the use of digital certificates.

128-bit key encryption

Information sent through a system using 128-bit key encryption is coded using mathematical 'session keys' randomly generated for each session. 128-bit refers to the size of the key used to encrypt the message and is the strongest method of encryption in general use. In Microsoft Internet Explorer, a locked padlock will appear on the bottom right of the screen when encryption is in use.

RSA SecurID® Tokens

The RSA SecurID® token system is a leading user authentication system. The RSA SecurID® token generates a unique number every 60 seconds, so that each time you login to Internet Banking you use an identification number (your Passcode) unique to that session.

Glossary of terms

Batch payment	A one-off payment to a selected list of payees or external accounts.
Delegated user	A person authorised to have internet access to an account or accounts by account owners.
Payment	The process of drawing funds from an account and disbursing them to another bank account.
Passcode	The PIN followed by the number that is generated on your RSA SecurID® token (token number). Your token number will be different each time you access Rabobank Internet Banking.
PIN	Personal Identification Number – your PIN must be used in combination with the token number, creating the Passcode to access Rabobank Internet Banking.
Repayment	The process of permanently or temporarily reducing the principal on your loan account.
Automatic payment	A regularly recurring payment to a nominated payee or external account. For example: a regular monthly expense.
RSA SecurID® Tokens	The RSA SecurID® token system is a leading user authentication system. The RSA SecurID® token generates a unique number every 60 seconds, so that each time you login to Internet Banking you use an identification number (your Passcode) unique to that session.
Secure mail	A function that allows you to send/receive confidential messages to and from Rabobank Client Services.
Token	A token is a hand-held device and forms part of your access to Rabobank Internet Banking. Your token generates a unique random number (token number) every 60 seconds. When you access Rabobank Internet Banking, this number is validated in combination with your PIN.
Token number	The number generated by the Token (6 digits).
Transfer	The movement of available funds between your internet-accessible Rabobank accounts.
Username	You will be provided with a Username to access Rabobank Internet Banking.

11705 / JUN 2016

Internet Banking InfoLine:

0800 110 105
(8.00am – 8.00pm, Monday to Friday)

If contacting us from outside New Zealand,
call + 64 4 819 2782
(8.00am – 8.00pm, Monday to Friday)
use secure Mail or Email.

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