

# AFGD Online Procedures

## Anglican Funds Grafton Diocese

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**BSB 705-077**

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**NOTE:** Please register for Secure SMS before processing transfers, and refer to the Secure SMS section if transactions require Secure SMS validation.

Daily transaction limit is \$500.00, which can be increased after registering for Secure SMS.

## 1 INTRODUCTION

### Purpose

The purpose of this document is to provide guidance and procedures for Members of the Anglican Funds Grafton Diocese who wish to access AFGD Online to transact or view details of their accounts held with Anglican Funds Grafton Diocese.

## 2 AFGD ONLINE - STANDARD FUNCTIONALITY

### General

The Anglican Funds Grafton Diocese AFGD Online system is a secure system designed to provide online access to account information and allow account transfers and payments via the Internet.

### Product Features

- Conveniently available for use 24 hours, 7 days a week
- Balances of Accounts
- Transfers of dollar amounts between allowable membership accounts within Membership
- Transfer Funds to another account within Anglican Funds Grafton Diocese
- Transfers to External Financial Institutions
- BPay – including saved lists of previous payments to each biller
- Interest Details for taxation purposes
- Schedule of Periodical Payments
- Maintenance of Periodical Payments (create, modify, delete)
- View transaction details by various filters
- View statements by statement period
- View transactions by hover pop-ups
- Download options in industry formats
- Term Investment details by hover pop-ups
- Loan Calculator
- Secure SMS
- Change your Password
- On-line Help Page
- Send us a secure email with your queries

### 3 PROCEDURES – AFGD ONLINE

#### Standard Icons/Action Buttons

 Print	Click to print the page
<< Back	Click to return to the previous screen
Refresh Screen	Click to refresh the screen in view
Continue	Click to continue with transaction
Back	Click to return to the previous screen

#### Secure Login

Provides a secure encrypted link to server. Passwords for AFGD Online are encrypted using MD5 one way encryption.

Automatic lockout after too many failed attempts.



Anglicanfunds  
GRAFTON DIOCESE

Welcome to AFGD Online

Please use your customer number and password to login

Customer Number

Password

Login

Important Information

- Never login to this site from an email link.
- Never respond to emails requesting your login details or password.
- All customers should keep their software up to date, including operating system, anti-virus, anti-spyware, and firewall security.
- By using this service, you are indicating that you have agreed to these Terms and Conditions
- If you have forgotten your password, or experience any difficulty using this service, please contact AFGD staff on 1800 810 919.

Go to [www.anglicanfundsgraftondiocese.com.au](http://www.anglicanfundsgraftondiocese.com.au), click on AFGD Online. Enter your Customer Number and password. Contact AFGD for the initial password.

Members are encouraged to change their password the first time they logon to the system, or if a new password has been generated for them, using a combination of letters and numerals, and a minimum of 8 characters long. Remembering that passwords are case-sensitive. Please ensure you have read the AFGD Online Terms and Conditions, as the first login will constitute acceptance of the terms and conditions.

Should you experience difficulties logging on, please ring 02 6642 4480.

## Account Balances Screen

Provides a summary of members accounts, displays Current and Available Balance, Overdraft Limit, Term Investment details (pop up), Last 10 transaction for each account (pop up).

If there is a difference between your Current Balance and your Available Balance, there may be some uncleared funds in your account.

Account Balances for Mickey Mouse, 10074

Date: 29/10/2010

Account	Description	Current Balance	Overdraft Limit	Available Balance
00000073	M Mouse & D Duck	\$15,000.00	None	\$5,000.00

You can view all of your account balances in the 'Accounts' tab. Hover on top of any account number to see a summary of your recent transactions. For Joint Accounts, hover the mouse over the Account Number, details of Joint owners appears.

Joint Owners (first two shown only) of 00000073 M Mouse & D Duck

- D Duck
- M Mouse

Last ten transactions of 00000073 M Mouse & D Duck

Date	Transaction Description	Debit	Credit	Balance
29/10/2010	Deposit - Cash/Cheque	\$5,000.00	\$5,000.00	
29/10/2010	Original CR Rate: 5.0000%	\$0.00	\$0.00	

## Transaction History

To view transaction details select the 'Transaction History' menu from the 'Accounts' tab. Select the relevant options from the drop down menus and click 'Get Transactions'.

The screenshot shows the 'Transaction History for Mickey Mouse, 10074' page. The left-hand navigation menu is highlighted on 'Transaction History'. The main content area contains the following fields and options:

- For Account: [0000073 - M Mouse & D Duck]
- Transaction Type: [ALL]
- In Date Format: [ddmmyyy]
- Transaction Order: [Newest Transactions First]
- Transactions For: [Last 14 Days]
- Enter Dates: From [01/10/2010] To [29/10/2010]
- Display and Print (selected)
- Download to MS Excel
- Download in CSV (comma separated) Format
- Download in Quicken(QIF) Format
- Get Transactions button

## Transfer Funds (Do not use Transfer Funds for Business Customers-Use Bulk Transfers). Within Membership Transfers

1. To transfer between your accounts, select the 'Transfer Funds' option from the left hand menu, and select 'Another account of yours'. Select the accounts you wish to transfer between and enter the amount you wish to transfer. The 'Lodgement Reference' is a personal description of your transfer and will appear on your statement.
2. To set up a regular transfer or schedule the transfer for a future date, select the 'On' option and enter the date of your first transfer, the number of transfers you wish to make (enter \* for indefinite payments) and the frequency of the transfers.
3. Enter the amount you wish to transfer and click 'Continue' to process the transfer.
4. Confirm the details of the transaction and click 'Yes, Transfer' to finalise the transfer.

The screenshot shows the 'Transfer Funds for Mickey Mouse, 10074' page. The left-hand navigation menu is highlighted on 'Transfer Funds'. The main content area contains the following fields and options:

- Transfer To:  Another account of yours,  Another account within AFSA,  Another Financial Institution
- Transfer When:  Now,  On [20/10/2010] for [1] \*transfer(s), on a [one off] basis
- From Account: [0000073 - M Mouse & D Duck - Avail = \$5,000.00]
- To Account: [0000073 - M Mouse & D Duck - Avail = \$5,000.00]
- Lodgement Reference: [ ]
- Amount: [ ] (dollars and cents format)
- Continue button

## Within Anglican Funds Grafton Diocese (AFGD) Transfers

1. To transfer to another Anglican Funds Grafton Diocese member, select the 'Transfer Funds' option from the left hand menu, and select 'Another account within AFGD'.
2. To set up a regular transfer or schedule the transfer for a future date, select the 'On' option and enter the date of your first transfer, the number of transfers you wish to make (enter \* for indefinite payments) and the frequency of the transfers.
3. Select which account you wish to debit from the drop down menu and enter the account number (not the member number) of the person you wish to transfer to along with the first three letters of the surname.
4. If you have transferred to this member's account previously you can select their account from the list.
5. Enter the amount you wish to transfer and click the 'Continue' button.
6. Confirm the details of the transaction and 'Yes, Transfer' to finalise the transfer.

Anglican funds

Accounts | Change Password | Secure Email | Help | Log Out

Account Balances  
Transaction History  
Transfer Funds  
Periodical Payments  
Direct Credits  
Interest Details  
Loan Calculator

### Transfer Funds for Mickey Mouse, 10074

Transfer To  Another account of yours  
 Another account within AFSA  
 Another Financial Institution

Transfer When  Now  
 On 20/10/2010 for 1 \*transfer(s), on a one off basis

From Account 00000073 - M Mouse & D Duck - Avail = \$5,000.00

To Account Number 00000071 Surname RUB (first 3 char)

Lodgement Reference

Amount (dollars and cents format)

Continue Optional Description

Account No.	Surname	Lodge Ref	Last Date	Last Amount	Delete
+	Add a new account				

NOTE: Using the delete function of this screen in the history table below will not cancel the related transaction. Only future dated transfers can be cancelled, and this must be done via the Periodical Payments Screen

## Other Financial Institution Transfers

1. Click the 'Transfer Funds' option from the left hand menu, and select 'Another Financial Institution'.
2. To set up a regular transfer or schedule the transfer for a future date, select the 'On' option and enter the date of your first transfer, the number of transfers you wish to make (enter \* for indefinite payments) and the frequency of the transfers.
3. Select which account you wish to debit from the drop down menu and enter the BSB, account number and account name of the person you wish to transfer to. If you have transferred to this account previously, you can select the relevant details from the list at the bottom of the screen.
4. The 'Lodgement Reference' will appear on your statement and will be sent with the transfer to the receiving financial institution.
5. Click the 'Continue' button to proceed with the transfer.
6. Confirm the details of the transaction are correct and click 'Yes, Transfer' to finalise the transfer.

Accounts | Change Password | Secure Email | Help | Log Out

Account Balances  
Transaction History  
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Direct Credits  
Interest Details  
Loan Calculator

### Transfer Funds for Mickey Mouse, 10074

Transfer To:  Another account of yours  
 Another account within AFSA  
 Another Financial Institution

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Transfer When:  New  
 On 20/10/2010 for 1 \*transfer(s), on a one off basis

From Account: 00000073 - M Mouse & D Duck - Avail = \$5,000.00

Payee BSB: 005 - 050

Payee Account Number: 123456 (last 9 digits only)

Payee Account Title: Mr Test

Lodgement Reference: Test

Amount: (dollars and cents format)

Optional Description

Institution	Payee Account Details	Last Date	Last Amount	Delete
<a href="#">Add a new account</a>				

NOTE: Using the delete function of this screen in the history table below will not cancel the related transaction. Only future dated transfers can be cancelled, and this must be done via the Periodical Payments Screen

## BPAY

1. To pay a bill using BPAY, select the 'BPAY' option from the left hand menu.
2. Select which account you wish to debit from the drop down menu.
3. To pay an account from a previous BPAY biller, select the relevant option from the menu at the bottom of the screen and enter the amount you wish to pay.
4. Ensure the Customer Reference Number is correct, as some billers change this number for each bill.
5. Click the 'Continue' button to proceed.
6. If you wish to schedule a BPAY payment for a date in the future or set up a regular BPAY, select the 'On' option and enter the date of your first payment, the number of payments you wish to make (enter \* for indefinite payments) and the frequency of the payments.
7. Click on the 'Continue' button to proceed.
8. Confirm the details on the screen and click 'Yes, Process' to finalise the payment.

The screenshot shows the Anglican Funds website interface for making a BPAY payment. The header includes the Anglican Funds logo and navigation links: Accounts | Change Password | Secure Email | Help | Log Out. A left-hand menu lists various account management options, with 'BPAY' highlighted under 'Transfer Funds'. The main content area is titled 'BPAY® Payment for John Frederick Smith, 10058'. It offers two options: 'Select a biller from my BPAY® list or add new biller details' (selected) and 'Change details or delete a biller from my BPAY® list'. The 'Payment When' section is set to 'Now'. Below, there are fields for 'From Account' (0000065 - Monthly Income Account - Avail = \$147.42), 'Biller Code', 'Cust Ref Number', and 'Amount' (with a note '(dollars and cents format)'). A 'Continue' button is visible. At the bottom, a table lists billers with columns for Biller Code, Biller Name, Last Date, Last Amount, and Cust Ref Number. The first entry is 'Add a new biller'.

Biller Code	Biller Name	Last Date	Last Amount	Cust Ref Number
⊕	Add a new biller			

## Periodical Payments

Transfers listed on the Periodical Payments screen can be viewed, modified or deleted.

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Accounts | Change Password | Secure Email | Help | Log Out

Print

Periodical Payments for Fred Flintstone, 10071

Date: 02/11/2010

Account	Frequency	Next Date	Payee	Amount
00000071	Weekly	20/10/2010	To A/C CRU - Australian Central Credit Union 123456, Test SJ	\$200.00
00000071	Daily	20/10/2010	To A/C CRU - Australian Central Credit Union 123456, Test T	\$500.00

View/Modify Delete

Select the Periodic Payment you wish to alter, click on either the View/Modify or Delete icon, after the necessary changes have been made, click Save Changes.

Anglicanfunds

Accounts | Change Password | Secure Email | Help | Log Out

View/Modify Periodical Payment for Fred Flintstone, 10071

<< Back Date: 02/11/2010

Periodical Payment Type: Transfer To Another Financial Organisation  
 From Account: 00000071 - 100 - Monthly Income Account  
 Payee Account Number: 123456 (last 9 digits only)  
 Payee BSB: 805-050  
 Payee Bank Name: CRU - Australian Central Credit Union  
 Payee Account Title: Test T  
 Lodgement Reference: Test  
 For Amount: 500.00 (dollars and cents format)  
 Next Transfer Date: 20/10/2010  
 Number Of Transfers: 5 \*transfer(s)  
 Frequency Of Transfers: Daily

Save Changes

You will be presented with a screen confirming changes.

The screenshot shows the Anglicanfunds website interface. At the top right is the logo and the text "Anglicanfunds". Below the logo is a navigation bar with links: "Accounts | Change Password | Secure Email | Help | Log Out". On the left side, there is a vertical menu with the following items: "Account Balances", "Transaction History", "Transfer Funds", "Periodical Payments", "Direct Credits", "Interest Details", "Loan Calculator", and "Bulk Transfers". The main content area displays a confirmation message: "The Periodical Payment has been successfully modified." Below this message, it says: "If you wish, you can return to the Periodical Payment screen to review your changes." and "For any queries please quote Reference Number 2768". At the bottom of the message is a button labeled "Back to review".

### Direct Credits/Payroll Split Details

Displays details of Supplier, Date, Account, and the Amount for each split. No alterations can be made on this screen.

The screenshot shows the Anglicanfunds website interface for "Direct Credit Details for Synod of the Diocese of Adelaide, 10050". At the top right is the logo and the text "Anglicanfunds". Below the logo is a navigation bar with links: "Accounts | Change Password | Secure Email | Help | Log Out". On the left side, there is a vertical menu with the following items: "Account Balances", "Transaction History", "Transfer Funds", "Periodical Payments", "Direct Credits", "Interest Details", and "Loan Calculator". The main content area displays a table with the following data:

Supplier Name	Date	Account	Amount
INDUE TEST	20/10/2010	00000060	\$15.00

Below the table, there is a text label "Supplier information" with two arrows pointing to the left and right, indicating the location of the supplier information in the table.

## Interest Details

Displays details of Interest Earned, Interest Paid, and Tax Withheld for all accounts in the current or previous financial year. Interest will not be displayed for closed accounts.

To view interest paid or received, select the 'Interest Details' option from the left hand menu.

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Accounts | Change Password | Secure Email | Help | Log Out

Print

Interest Details for John Frederick Smith, 10058

Date: 27/07/2011

Account	Description	Year To Date			Previous Financial Year		
		Earned	Tax Withheld	Paid	Earned	Tax Withheld	Paid
00000065	Monthly Income Account	\$0.00	\$0.00	\$0.00	\$5.50	\$0.00	\$0.00
43500002	Term Deposit - 6 Mths	\$0.00	\$0.00	\$0.00	\$28.92	\$0.00	\$0.00
43500014	Term Deposit - 12 Mths	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$34.42</b>	<b>\$0.00</b>	<b>\$0.00</b>

## Loan Calculator (Parishes only)

Simple loan calculator for loan repayment estimations.

The results from this calculator are indicative only, and cannot be relied upon as a quotation or a pre-approval for a loan. Please contact our customer service team on 02 6642 4480 for a quotation, or to obtain a payout figure for a loan you currently hold.

Anglican funds

Accounts | Change Password | Secure Email | Help | Log Out

Please Note: The results from this calculator are indicative only, and cannot be relied upon as a quotation or a pre-approval for a loan. Please contact our customer service team on 08 8305 9350 for a quotation, or to obtain a payout figure for a loan you currently hold.

**Loan Calculator**

Amount

Annual Percentage Rate (APR)  %

Loan Period in Years

Frequency

Your payment will be \$

## Secure SMS

Secure SMS via AFGD Online enables members to register for the service using their current phone numbers (mobile preferred), and to authorise payments \$100.00 or over, up to their daily authorised limit.

Once registered, when about to undertake a task requiring Secure SMS validation the member will request to receive an SMS containing any relevant details and a 'one time only' 6 digit code. When received, this number must be entered into the relevant field on the page and if correct the task will be completed.

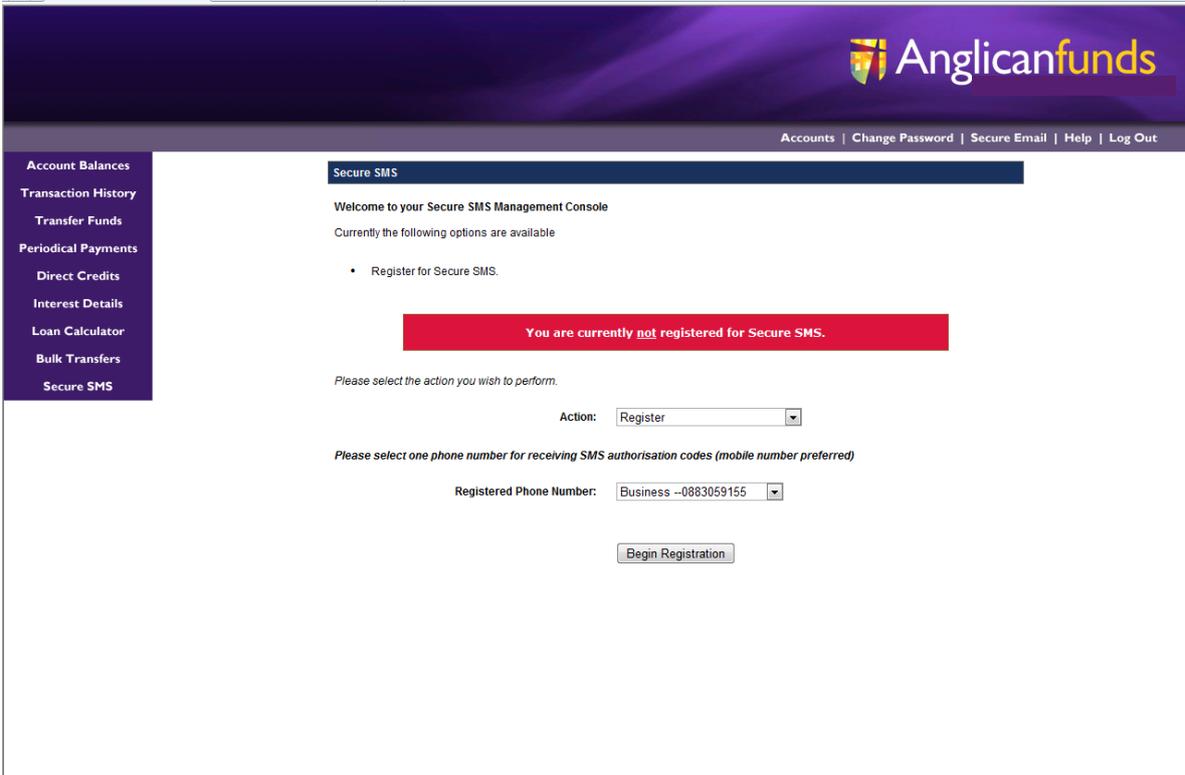
In specific circumstances (such as transactions) the SMS will contain details of the transaction and the members will be prompted to confirm the details contained in the SMS message are correct before entering the 6 digit code and proceeding with the task.

The system will send an SMS challenge for the following transactional functions whereby the destination of the transaction is not currently in the members AFGD Online 'saved favourites' list:

1. Within organisation transfer
2. External transfer
3. Modify/delete periodical payments

**NOTE:** Phone numbers have to be recorded in Anglican Funds Grafton Diocese system records for the numbers to appear on the Secure SMS Internet entry page. If the phone numbers are removed from the AFGD system records, Secure SMS is disabled for the member.

1. The Registration page for Secure SMS is accessible from the AFGD Online Home page, by clicking the 'Secure SMS' menu item. This will load the Secure SMS Registration page.



The screenshot shows the 'Secure SMS' management console. It includes a navigation menu on the left with options like 'Account Balances', 'Transaction History', 'Transfer Funds', 'Periodical Payments', 'Direct Credits', 'Interest Details', 'Loan Calculator', 'Bulk Transfers', and 'Secure SMS'. The main content area has a header 'Secure SMS' and a welcome message. Below the welcome message, it lists available options: 'Register for Secure SMS.'. A red banner indicates the user is not registered. The registration form includes an 'Action' dropdown set to 'Register' and a 'Registered Phone Number' dropdown set to 'Business --0883059155'. A 'Begin Registration' button is at the bottom.

2. From the Secure SMS entry page, ensure phone number appears; click 'Begin Registration'.

- The following screen will appear. Click 'Request SMS Code'.

The screenshot shows the Anglicanfunds website's Secure SMS Management Console. The header includes the Anglicanfunds logo and navigation links: Accounts | Change Password | Secure Email | Help | Log Out. A left-hand menu lists various services, with 'Secure SMS' selected. The main content area is titled 'Secure SMS' and contains the following text: 'Welcome to your Secure SMS Management Console', 'Currently the following options are available', and a bullet point: 'Register for Secure SMS.'. Below this, it says 'Please select the action you wish to perform.' and shows a dropdown menu with 'Register' selected. Further down, it says 'Please select one phone number for receiving SMS authorisation codes (mobile number preferred)' and shows a dropdown menu with 'Mobile --0413092029' selected. A red box contains the text 'Please enter the SMS code and complete the transaction' and a button labeled 'Request SMS Code'. Below the red box is a button labeled 'Continue Registration'.

- When the following message appears on the screen 'Secure SMS Pin Code sent. Please enter the code' click OK.
- The following message will appear on the selected mobile number. '<SMS Code> is your SMS Code to complete your Secure SMS Registration please enter the SMS Code when prompted via AFGD Online'.
- Enter the code supplied, and then click 'Continue Registration'.

**NOTE:** If the SMS Code is not validated in the required time, you will need to start the Registration again. Should more than one phone number be recorded in AFGD system records, check carefully you are selecting the correct number.

When registration is completed successfully, you will receive the following screen. Should you wish, you can now commence to transfer funds \$100.00 or over to your daily limit.

The screenshot shows the Anglicanfunds website's Secure SMS Management Console after successful registration. The header and left-hand menu are the same as in the previous screenshot. The main content area is titled 'Secure SMS' and contains the following text: 'Welcome to your Secure SMS Management Console', 'Currently the following options are available', and a bullet point: 'Update your Secure SMS details.'. Below this, there are two green boxes with the following text: 'You have successfully registered for Secure SMS.' and 'You are currently registered for Secure SMS.'. Below the green boxes, it says 'Please select the action you wish to perform.' and shows a dropdown menu with 'Update my Details' selected. Further down, it says 'Please select one phone number for receiving SMS authorisation codes (mobile number preferred)' and shows a dropdown menu with 'Mobile --0413092029' selected. Below the dropdown menu is a button labeled 'Update Secure SMS'.

## Processing External Transfers with Secure SMS

1. After registering for Secure SMS, to process fund transfers from accounts requiring 1 signature, click on Transfer Funds.
2. After selecting `Transfer Funds`, select either:
  - Another account of yours (this will not request SMS authentication)
  - Another account within AFGD
  - Another Financial Institution
3. For the following example `Another Financial Institution` has been selected.
4. Enter details of the transfer, then click `Continue`.
5. The following screen will appear. Click `Request SMS Code`. (Ensure phone number and details of the transfer are correct).

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Accounts | Change Password | Secure Email | Help | Log Out

Account Balances  
Transaction History  
Transfer Funds  
Periodical Payments  
Direct Credits  
Interest Details  
Loan Calculator  
Bulk Transfers  
Secure SMS

### Confirm External Funds Transfer for Mignonne Emily Madey, 10058

**You are about to make the following External Transfer detailed below:**

From Account: 00000065 Monthly Income Account  
To Payee BSB: CRU - Australian Central Credit Union [805-050]  
To Payee Account Number: 123456  
To Payee Account Title: test  
Lodgement Reference: test  
Amount: 200.00  
Transfer Date: Now  
Number of Transfers: One Off

Please select a phone number to receive the SMS Code

Available phone numbers: 0413092029

This transfer is to go to a destination not currently in your saved list. You will receive an SMS message confirming the transaction details and an SMS code. Please confirm the details on the screen and in the SMS and if correct please enter the SMS code and complete the transaction.

SMS code:

Are these details correct?  
 or

Warning: The account name of the recipient does not form part of your payment instructions to us. We will NOT use or check the account name information in making the payment. It is your responsibility to make sure that the recipient's account number and BSB number are correct. If you make a mistake you cannot make any claim upon us.

6. When the following message appears on the screen `Secure SMS Pin Code sent. Please enter the code` click OK.
7. The following message will appear on the mobile phone number selected.
8. `To authorise the payment of <\$amount> to BSB <BSB Number> account #####<Last 2 digits of account> <Name of Financial Institution transfer to> your SMS code is <SMS Code>`.
9. Providing payment details are correct, click `Yes, Transfer`.
10. The screen will then show the transfer has been accepted.
11. You may now proceed with any other AFGD Online transactions.