

**DISCOVERY** 

## DISCOVER WHO ARE THEY?

MyLife MyFinance is an Australian banking institution therefore customer deposits are protected by the Australian Government deposit guarantee. This protection is called the Financial Claims Scheme.

MyLife MyFinance was originally a Member owned organisation known as Transcomm Credit Union, which began in 1971.

As with most modern banking institutions, MyLife MyFinance offers it's customers the convenience of internet banking.

Current URL: http://www.mylifemyfinance.com.au/



#### THE PROBLEM

The institution faces the challenge of attracting and retaining customers for financial growth with the existing solution. Aesthetically, the existing online presence appears dated.



#### THE AUDIENCE

Male and female banking customers between the ages of 23 - 65.



#### THE OBJECTIVE

Modernize the existing MyLife MyFinance online banking application.

Redesign the existing marketing website for a phase 2 approach deliverable.

#### **DISCOVER**

## WHAT IS ONLINE BANKING?

Online banking, also known as internet banking, e-banking or virtual banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website. The online banking system will typically connect to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services.

#### ADVANTAGES OF E-BANKING

- Permanent access to the bank
- Lower transaction costs / general cost reductions
- Access anywhere using mobile or computer
- Less time consuming
- Very safe and secure method
- Helps to transfer the money immediately and accurately.

#### **SECURITY**

Security of a customer's financial information is very important, without which online banking could not operate. Similarly the reputational risks to the banks themselves are important. Financial institutions have set up various security processes to reduce the risk of unauthorized online access to a customer's records, but there is no consistency to the various approaches adopted.

#### **COUNTERMEASURES**

There exist several countermeasures which try to avoid attacks. Digital certificates are used against phishing and pharming, in signature based online banking variants (HBCI/FinTS) the use of "Secoder" card readers is a measurement to uncover software side manipulations of the transaction data. To protect their systems against Trojan horses, users should use virus scanners and be careful with downloaded software or e-mail attachments.

#### **DISCOVER**

## **COMPETITIORS**



#### **Amp Limited Bank**

AMP is a financial services company in Australia and New Zealand providing superannuation and investment products, insurance, financial advice and banking products including home loans and savings accounts.

https://www.amp.com.au/



#### Bank of Queensland

The Bank of Queensland (branded BOQ) is an Australian retail bank with headquarters in Brisbane, Queensland.

The bank is one of the oldest financial institutions in Queensland, and now has branches throughout Australia with a network of 252 branches, including 78 corporate branches and 166 "owner managed" branches.

http://www.boq.com.au/



## Australia and New Zealand Banking Group Limited

The Australia and New Zealand Banking Group Limited, commonly called ANZ, is the third largest bank by market capitalisation in Australia, after the Commonwealth Bank and Westpac Banking Corporation.

https://www.anz.com.au/personal/



#### Bank of South Australia

The Bank of South Australia, known commercially as BankSA, is the largest financial institution in South Australia and the state's largest home lender.

https://www.banksa.com.au/



#### **Auswide Bank**

Auswide Bank Ltd, formerly known as Wide Bay Australia, was Australia's 10th bank listed and trading on the Australian Securities Exchange (ASX).

Its head office is located in Bundaberg, Queensland. Auswide Bank has an asset base of over \$3 billion.

http://www.auswidebank.com.au/



#### Bank of Melbourne

Bank of Melbourne is a financial institution operating in Victoria, Australia. A subsidiary of the Westpac Group, it was re-established as a separate entity, and re-commenced operations on 25 July 2011.

https://www.bankofmelbourne.com.au/



#### Bankwest

Bankwest, previously known as The Bank of Western Australia is an Australian full-service bank based in Perth, Western Australia.

Formerly a wholly owned subsidiary of HBOS plc, it was sold in October 2008 to the Commonwealth Bank of Australia for A\$2.1 billion and operates as a division of its parent company.

https://www.bankwest.com.au/



#### Bank of Melbourne

BankVic, previously known as Police Financial Services, Ltd. or "Police Credit" is a member owned bank in Australia founded by police officers in 1974 as a credit union. It now serves police and other emergency service workers, people in the health industry and other public servants, as well as their families and friends.

http://bankvic.com.au/

## DISCOVER PERSONAS

### Samuel Jacobs 26 | Sydney | Literary Artist, Blogger, Podcaster



Samuel is a 26 year old Literary Artist from Bondi, Sydney. Well-travelled throughout Australia and abroad. Samuel has had a love for writing and music since a young age. He loves to travel, write and attend live music performances.

In the past three months he has attended five live performances, four of those where International acts and only one was Australian.

While travelling to and from work each day he often stops at the local coffeeshops, produce market and thrift stores.

## LIKES

- Ability to pay bills online
- Keeping up to date with social events
- Secure online transactions
- Mobile friendly websites
- Ability to transfer funds with no fees

#### SAMUEL'S BEHAVIORS





- Long bank lines
- Slow internet sites
- Poor banking technical support
- Transfer fees and hidden bank fees
- Inconvient banking hours

66

My career and lifestyle always keep me on the go. So it is important that my banking needs is convenient and accessible.

"

Preferred Computer Device: Laptop
Secondary Internet Device: Ipad Mini
Available Time: Low

Pays bills online	<b>✓</b>
Uses autopay features	<b>✓</b>
Has time to go to the local branch	×
Makes online purchases	<b>✓</b>
Prefers online statements	<b>✓</b>

Access To Local Bank Branch: Not Always
Finds Current Bank Fees: Not Reasonable
Needs Access To Bank Funds: Top Priority

Transfers funds online	<b>✓</b>
Makes purchases on eBAY	<b>✓</b>
Makes purchases on Amazon	<b>✓</b>
Has much time to pay bills by mail	×
Has streaming subsicription service	<b>✓</b>

## DISCOVER PERSONAS

## Evelyn Thompson 59 | Melbourne | Homeware Retail Assistant



Evelyn is a 58 year old Retail Assistant from Melbourne. She is married, has 3 kids and 2 grandchildren.

Evelyn is semi retired, works part time and lives at home with her hisband Noah Thompson.

Noah Thompson is retired but still enjoys a moderate but active lifestyle. They both enjoy outside outside community activities and travel to the local markets and stores as needed.

## LIKES

- Ability to pay bills online
- Paper and online bank statements
- Simple processes to get things done
- Fast tech support
- Low fees

## T DISLIKES

- Long bank lines
- Complicated websites
- Poor banking technical support
- Slow response times
- Inconvient banking hours

EVELYN'S BEHAVIORS



66

My husband and I are in our senior years. We are not the most tech savy but enjoy learning new things online.

"

Preferred Computer Device: Desktop
Secondary Internet Device: Laptop
Available Time: Moderate

Pays bills online 

Uses autopay features

Has time to go to the local branch

Makes online purchases

✓

Prefers online statements

Access To Local Bank Branch: Not Always
Finds Current Bank Fees: Not Reasonable

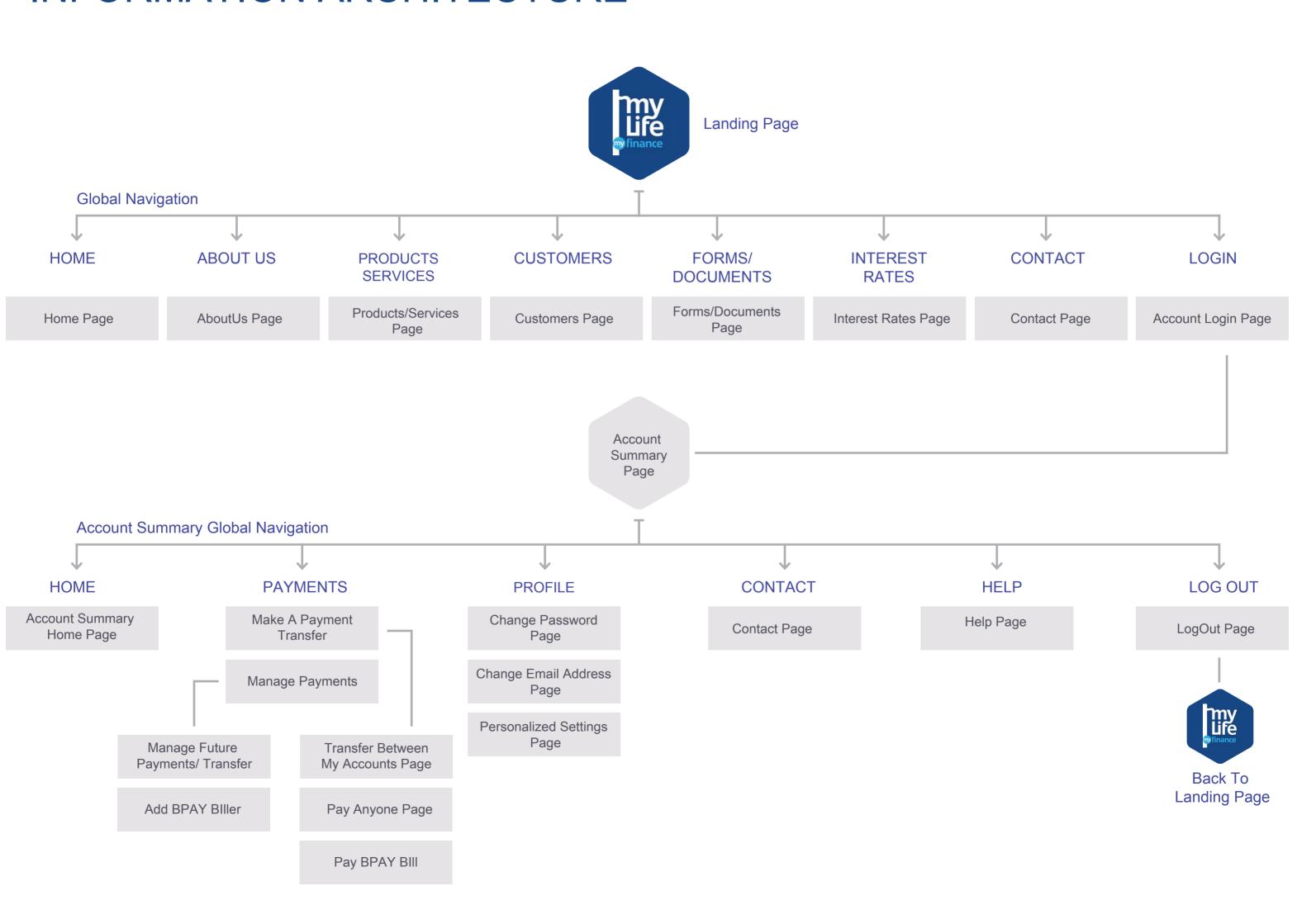
Needs Access To Bank Funds: Top Priority

Transfers funds online	<b>✓</b>
Makes purchases on eBAY	<b>✓</b>
Makes purchases on Amazon	<b>✓</b>
Has much time to pay bills by mail	×
Has streaming subsicription service	<b>✓</b>



#### **DEFINE**

## INFORMATION ARCHITECTURE



## FEATURE PRIORTIZATION

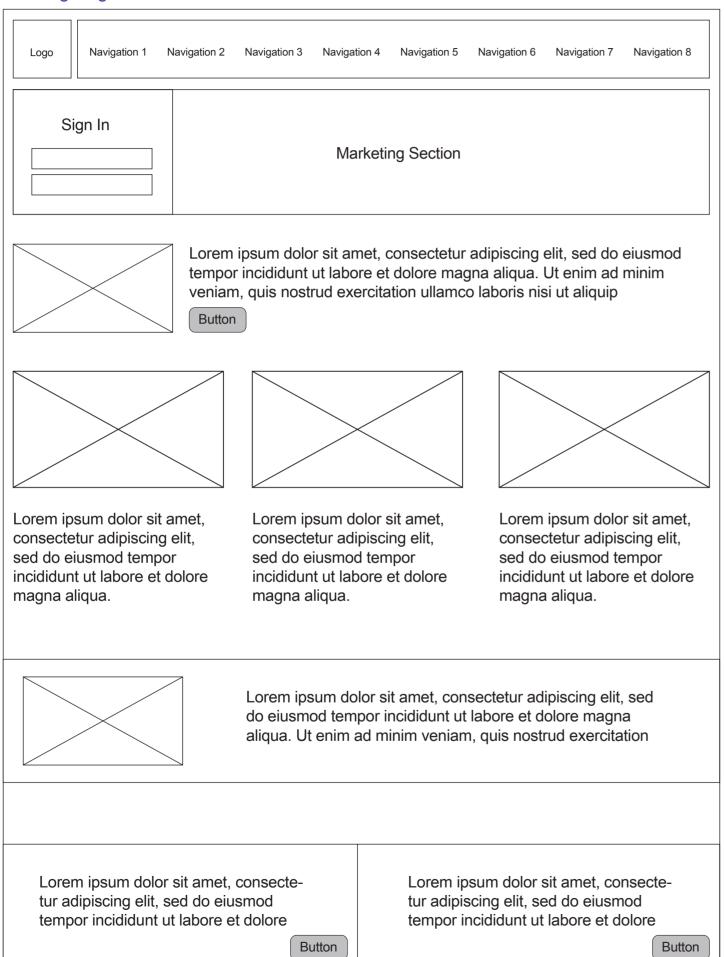
	HIGH I	PRIORITY
	More branch loactions	Security  Modern look
	Better credit card rates	Online bill pay
	Better car loans	Simpler accounts transfers
HAVE	Simpler privacy policy	Ease of use Responsive/ mobile friendly
NICE TO HAVE	Investment advice	CS C
	Additional banking hours	More loan options Less spam
	24-7 online support	
	Better interest rates	Better banking terms for traditional loans
	LOW	PRIORITY



#### **DESIGN**

## **WIREFRAMING**

#### **Landing Page**



Footer

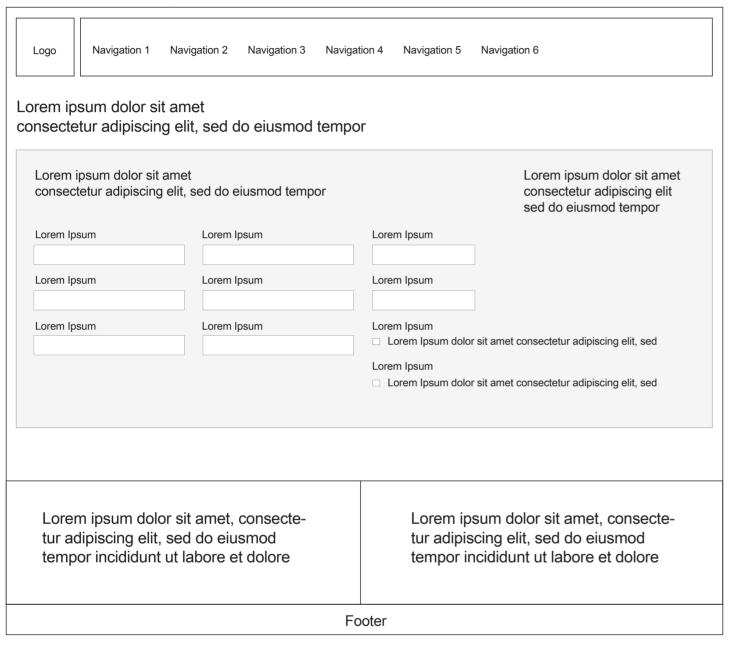
#### Account Summary Page

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Logo	Navigation 1	Navigation 2	Navigation 3	Navigation 4	Navigation 5	Navigation 6	
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	Lorem Ipsum		Lorem Ipsum		Lorem Ipsui	m	Lorem Ipsum
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				Footer			

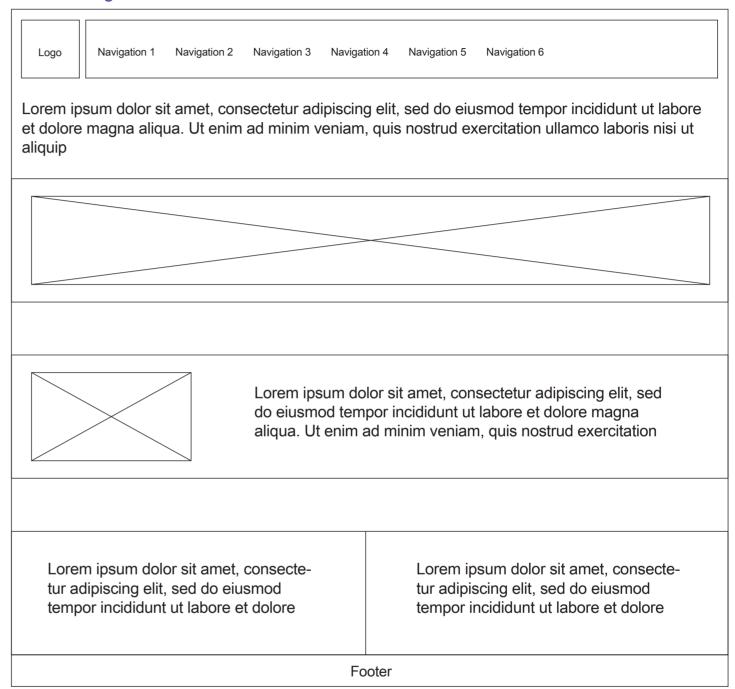
#### **DESIGN**

## **WIREFRAMING**

#### Personalized Settings Page



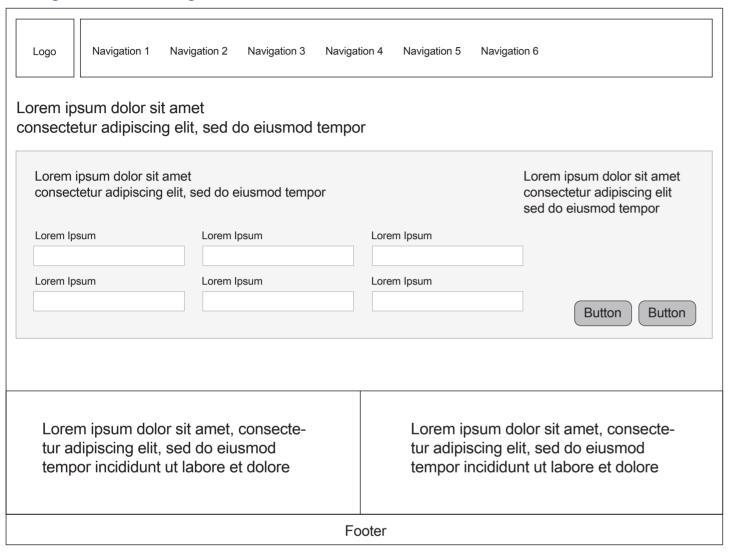
#### Contact Page



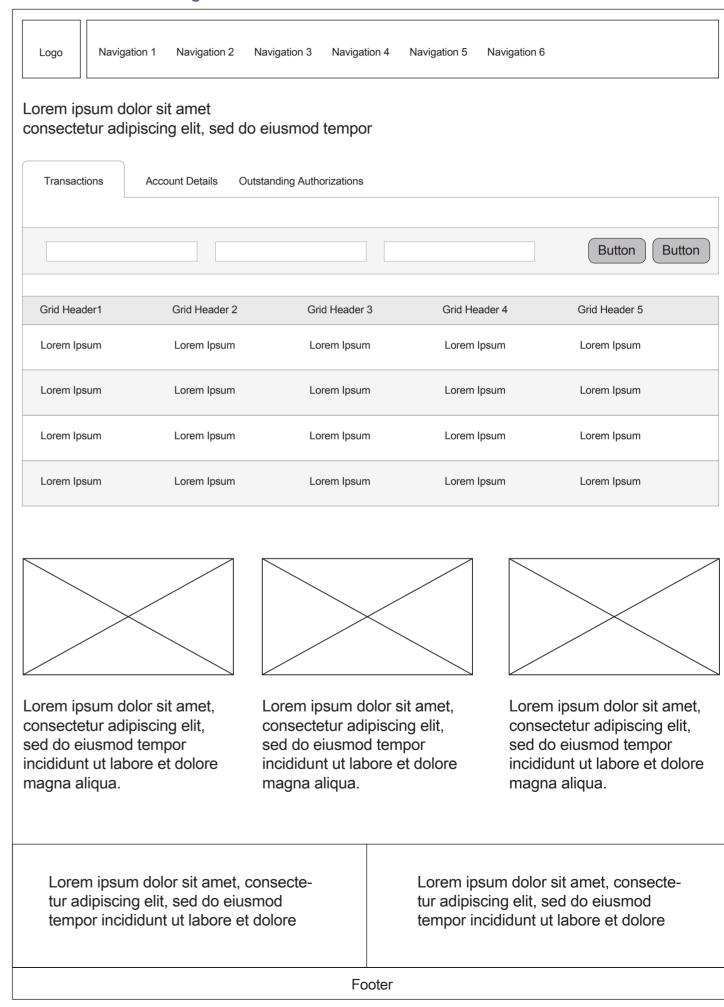
#### **DESIGN**

## **WIREFRAMING**

#### Change Password Page



#### **Account Overview Page**



Home

## Welcome to MyLife MyFinance.com





## Internet Banking

All you need is a suitable computer, modem, accesss to the internet and registration as a MyLife MyFinance internet banking member. Remote banking solutions are now at your fingertips. You can do your own banking, 24 hours a day, 7 days a week.

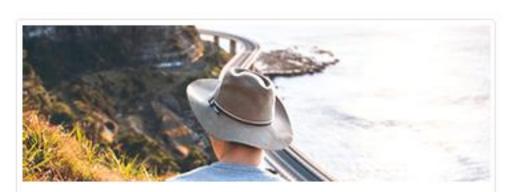
Go to Internet Banking



#### Thumbnail label

Cras justo odio, dapibus ac facilisis in, egestas eget quam. Donec id elit non mi porta gravida at eget metus. Nullam id dolor id nibh ultricies vehicula ut id elit.

Action



## Thumbnail label

Cras justo odio, dapibus ac facilisis in, egestas eget quam. Donec id elit non mi porta gravida at eget metus. Nullam id dolor id nibh ultricies vehicula ut id elit.

Action



## Thumbnail label

Cras justo odio, dapibus ac facilisis in, egestas eget quam. Donec id elit non mi porta gravida at eget metus. Nullam id dolor id nibh ultricies vehicula ut id elit.

Action



# Car Loans To Go. Fast approval car loans.

Standard vaviable home loan interest rate reduced.

Find out more

# Personal Loans To Suit. Hassle free, competitive interest rates it pays to look no further. With our very competitive interest rates it pays to look no further.

With our very competitive interest rates it pays to look no further.

Find out more



## Nows

News

Product Disclosure Statement
Privacy Policy

Terms/Conditions

Fees/Charges

Comparison Rate Schedules

Prudential Information APS330

Switching to MyLife MyFinance

Complaints & Dispute Resolution

## info@mylifemyfinance.com.au

General Enquires



## Business Hours Our business hours are from

8.30am to 4.30pm Monday to Friday

#### **MyLife MyFinance** Level 2, 535 Bourke Street

Melbourne VIC 3000

**Telephone:** (03) 9629 4484

Fax: (03) 9629 4130 Freecall: 1800 013 042 if you live in country

Victoria.

## Report a lost or stolen card

During office hours: (03) 9629 4484 After hours: 1800 252 149 Home

## **Internet Banking**

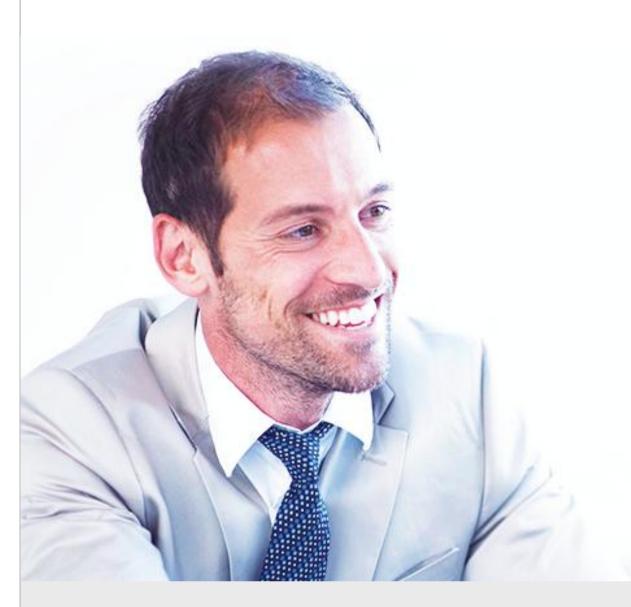
## Welcome to Internet Banking

## Please enter your UserID and Password information to Continue.

Please ensure that your e-mail address is up to date
If you have previously provided us with your e-mail address, it will be
displayed at the top of every page within Internet Banking.

User ID:		
Password:		

Login



## **Helpful Links**

View SPDS (Supplementary Product Disclosure Statement) on Internet Banking

View Browser Recommendationss guide.

#### **General Enquires**

info@mylifemyfinance.com.au

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Please make sure that this e-mail address is your current e-mail address, if you need to update your e-mail address, please Select the 'Change E-mail address' option from the 'Personal' menu once you've logged in. If you have not previously supplied your e-mail address, please consider doing so, as this will enable you to receive e-mail notifications of any transactions you carry out. Please contact MyLife MyFinance on 03 9 629 4484 if you have any queries or concerns.

\*As a general reminder, under no circumstances does MyLife MyFinance engage in the practice of contacting it's members via unsolicited E-mail.





Personal 🔻	View Accounts ▼	Transfers	BPAY	Logout	Help

Change Password

Change Email address

Personalized Settings

Settings

## Change password for iCom User ID: 000000000

Customer Name: John Doe

User ID: 000000000

Email Address: JohnDoe@mylifemyfinance.com.au

Old Passw	ord:	
New Passy	vord:	
Confirm No	ew Password:	
	Cancel	Submit

Password must be at least six (6) characters, with a maximum of eight (8) characters long. They must begin with an ALPHA (A-Z, a-z) and contain at least one NUMERIC (0 - 9), but no special characters, dashes or spaces. Remember your new password will be case sensitive.

\* When Changing / Adding Passwords DO NOT use birth date or common sequential number patterns. Make sure it is difficult for others to guess!

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Transfers

**BPAY** 

Logout

Help

## **Internet Banking:** Personal

Change Password | Change E-mail Address | Personalize Settings

## Change email address details for iCom User ID: 000000000

Customer Name: John Doe

User ID: 000000000

Email Address: JohnDoe@mylifemyfinance.com.au

Email Address 1:	Email Address 3:	Email Address 5:
Email Address 2 :	Email Address 4 :	Email Address 6:

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Help

## Internet Banking: Personal

Change Password | Change E-mail Address | Personalize Settings

**Current settings for iCom User ID:** 000000000

Customer Name: John Doe

Email Address: JohnDoe@mylifemyfinance.com.au

Last Login: 21/10/2016 - 10:45am Last BPay Payment: 21/10/2016

**Last Transfer:** 21/10/2016

Transactions Per Screen:	Date Method:  ▼
Transactions Per Page	Current Oldest Date:
Transactions Direction:	Current Newest Date:
Preferred Account:	Send Email Notifications:  Note: Email addresses are set via the Change Email Address option.
Preferred Screen:	Closed Accounts:  Include Closed Accounts
	Cancel Submit

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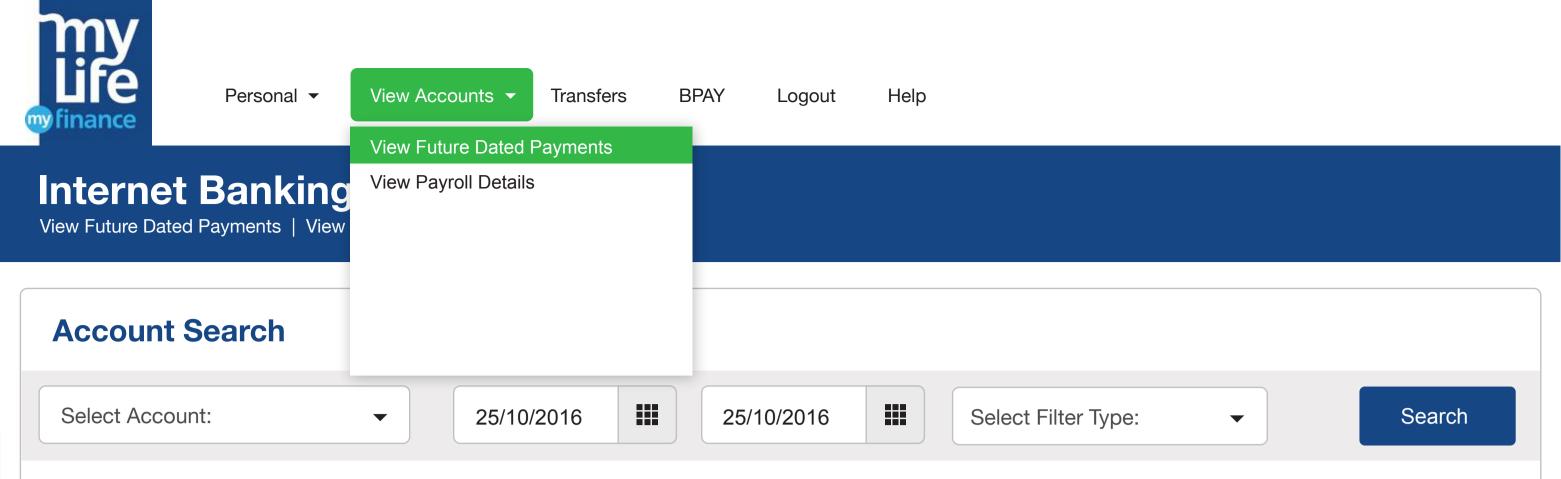
**Fax:** (03) 9629 4130

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#### **Account Information**

Here are your accounts and balances as of: Tuesday, 25 October 2016.

Customer Name: John Doe

Email Address: JohnDoe@mylifemyfinance.com.au

iCom User ID: 000000000

Account	Date	Description	Current Balance	Debts	Credits	Available Balance
S01 - 01	25/10/2016	Checking Account	1156.10	0.00	0.00	1156.10
S01 - 02	25/10/2016	Savings Account	2235.45	0.00	0.00	2235.45
S03 - 03	25/10/2016	Money Market Account	6400.23	0.00	0.00	6400.23
I <b>■</b> ■ 1	▶ ▶ 10	* Items per page				1 - 3 of 3 items
			Download Format	· •	Dow	nload Print

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**Transfers** 

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## Internet Banking: View Accounts

View Future Dated Payments | View Payroll Details

#### **Account Search**

Select Account: 
▼

25/10/2016

-----

25/10/2016

**!!!** 

Select Filter Type:

Search

#### **Account Summary**

Here are your accounts and balances as of: Tuesday, 25 October 2016.

Customer Name: John Doe

Email Address: JohnDoe@mylifemyfinance.com.au

iCom User ID: 000000000

Authority	Debt Account	Amount	Frequency	Next Date	Pay To	
□ Lorem lpsum	000000000	0.00	Once Only	25/10/2016	MyLife MyFinance	
☐ Lorem Ipsum	1111111111	0.00	Once Only	25/10/2016	MyLife MyFinance	
□ Lorem Ipsum	222222222	0.00	Once Only	25/10/2016	MyLife MyFinance	
I <b>4</b>						
					Download Print	

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During office hours: (03) 9629 4484



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## **Internet Banking:** View Accounts

View Future Dated Payments | View Payroll Details

#### **Account Search**

Select Account: 
▼

25/10/2016

----

25/10/2016

Select Filter Type:

Search

### **Account Summary**

Here are your accounts and balances as of: Tuesday, 25 October 2016.

Customer Name: John Doe

Email Address: JohnDoe@mylifemyfinance.com.au

iCom User ID: 000000000

Payroll Code	Department	Amount	Last Paid	Details	
1010101	Department 1	0.00	25/10/2016	Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore.	
2121212	Department 2	0.00	25/10/2016	Lorem ipsum dolor sit amet, consectetur adipiscing.	
□ 1313131	Department3 3	0.00	25/10/2016	Lorem ipsum dolor sit amet.	
				1 - 3 of 3 items	
				Download Print	

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## **Internet Banking:** Transfers

Transfer Funds				
Transfer From Account:   ▼	To Account: ▼	Amount:	Cancel	Submit

Thank you! Your transaction was successful.

#### **Funds Transfer Details**

Here are your accounts and balances as of: Tuesday, 25 October 2016.

Customer Name: John Doe

Email Address: JohnDoe@mylifemyfinance.com.au

iCom User ID: 000000000

Date	From Account	To Account	Amount
<u>25/10/2016</u>	Checking Account: S01-01	Savings Account: S01-02	500.35
25/10/2016	Checking Account: S01-01	Savings Account: S01-02	125.55
25/10/2016	MoneyMarket Account: S01-03	Savings Account: S01-02	200.00
I         4         1         ▶         ▶I	1 - 3 of 3 items		
			Print

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#### Report a lost or stolen card

During office hours: (03) 9629 4484

## **Internet Banking:** BPay

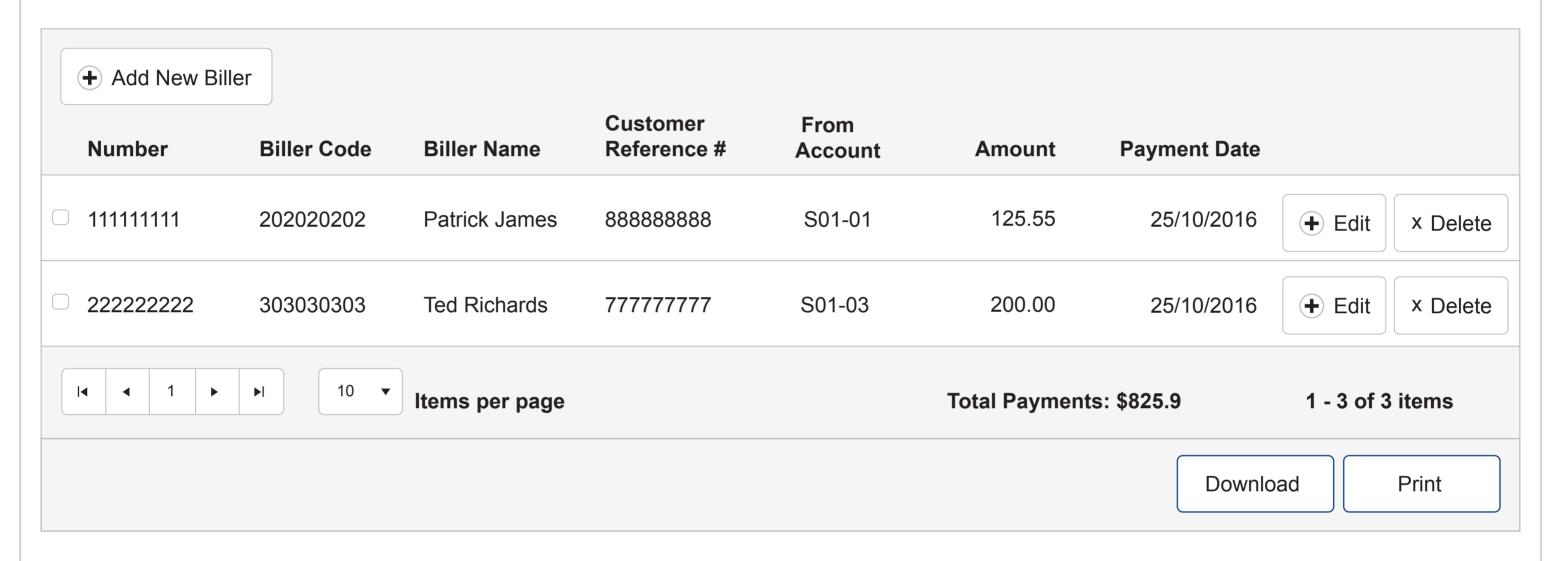
#### **My BPAY Billers Summary:**

Here is your BPAY information history as of: Tuesday, 25 October 2016.

Customer Name: John Doe

Email Address: JohnDoe@mylifemyfinance.com.au

iCom User ID: 000000000



### **Business Hours**

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Report a lost or stolen card

During office hours: (03) 9629 4484

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## **Internet Banking:** BPay

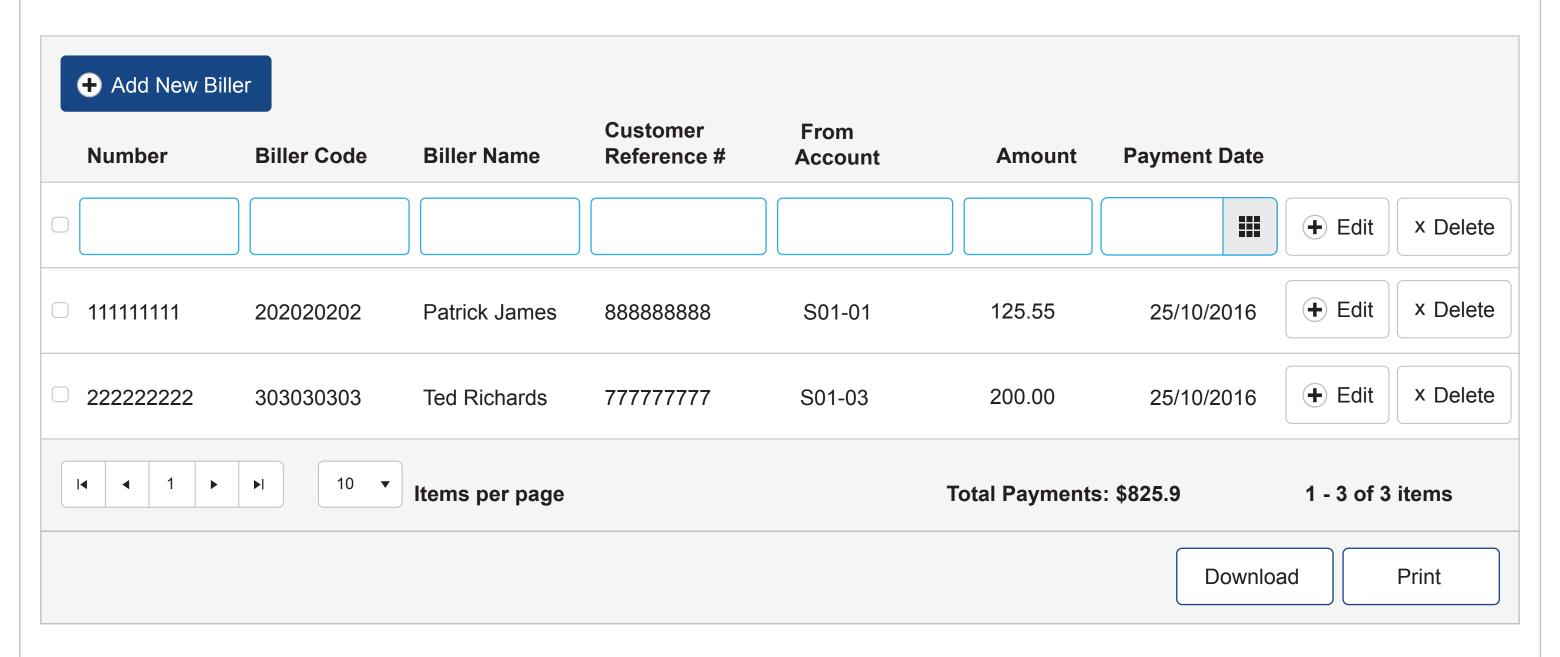
#### **My BPAY Billers Summary:**

Here is your BPAY information history as of: Tuesday, 25 October 2016.

Customer Name: John Doe

Email Address: JohnDoe@mylifemyfinance.com.au

iCom User ID: 000000000



## **Business Hours**

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country Victoria.

#### Report a lost or stolen card

During office hours: (03) 9629 4484

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**Transfers** 



Logout

Help

## **Internet Banking:** BPay

#### **My BPAY Billers Summary:**

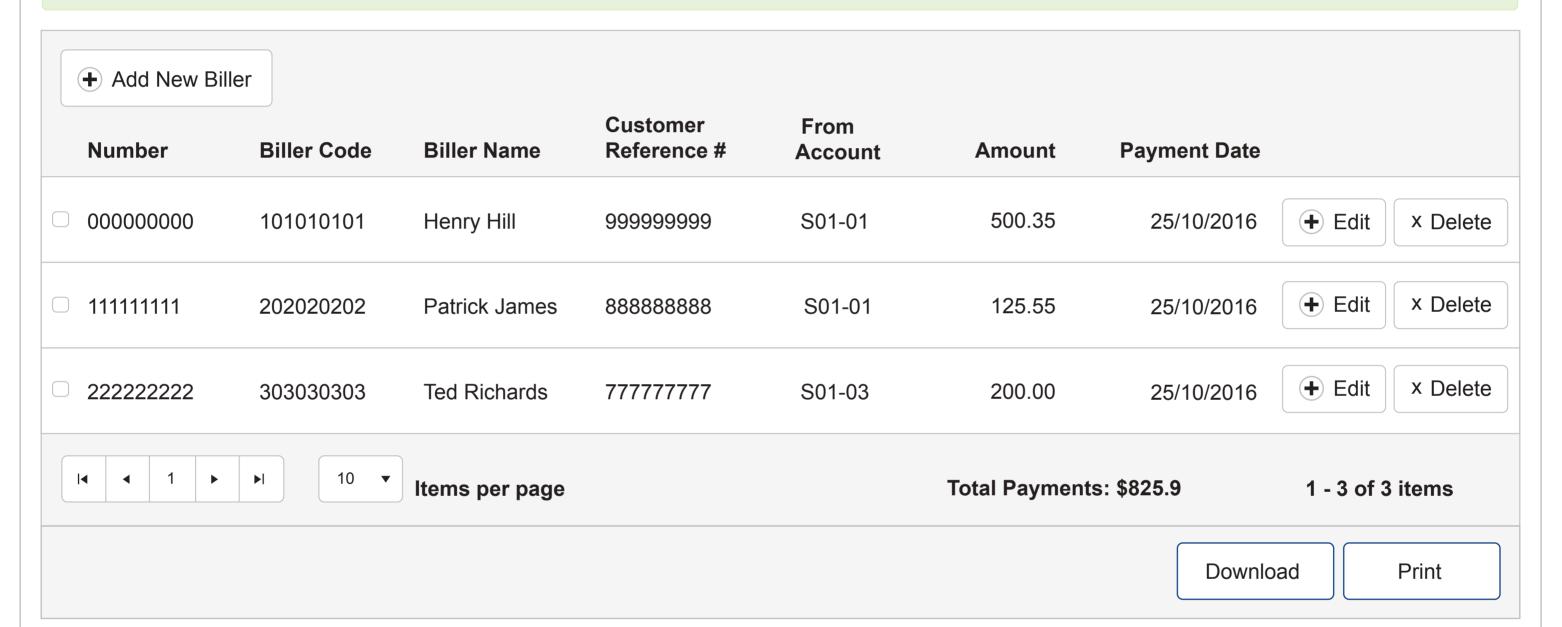
Here is your BPAY information history as of: Tuesday, 25 October 2016.

Customer Name: John Doe

Email Address: JohnDoe@mylifemyfinance.com.au

iCom User ID: 000000000

Thank you! A biller was created.



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Level 2, 535 Bourke S

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During office hours: (03) 9629 4484





Personal ~



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## Internet Banking: Payr

Transfer Between My Accounts | Pay Anyone |

Make A Payment/ Transfer >

Manage Payments >

Transfer Between My Accounts

Pay Anyone

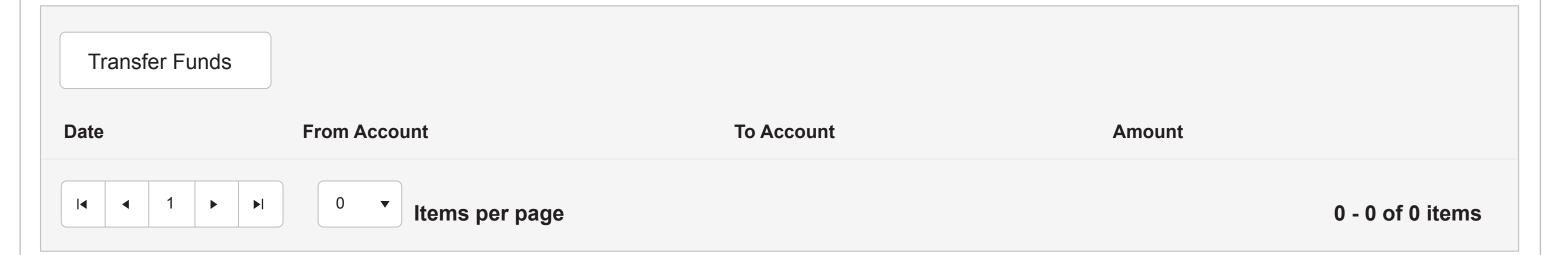
Pay BPay Bill

#### **My BPAY Billers Summary:**

Customer Name: John Doe

Email Address: JohnDoe@mylifemyfinance.com.au

iCom User ID: 000000000



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#### **MyLife MyFinance**

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#### **General Enquires**

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#### Report a lost or stolen card

During office hours: (03) 9629 4484

After hours: 1800 252 149

**Telephone:** (03) 9629 4484

Fax: (03) 9629 4130

Freecall: 1800 013 042 if you live in









Help

Logout **▼** 

## Internet Banking: Payments - Make A Payment/ Transfer

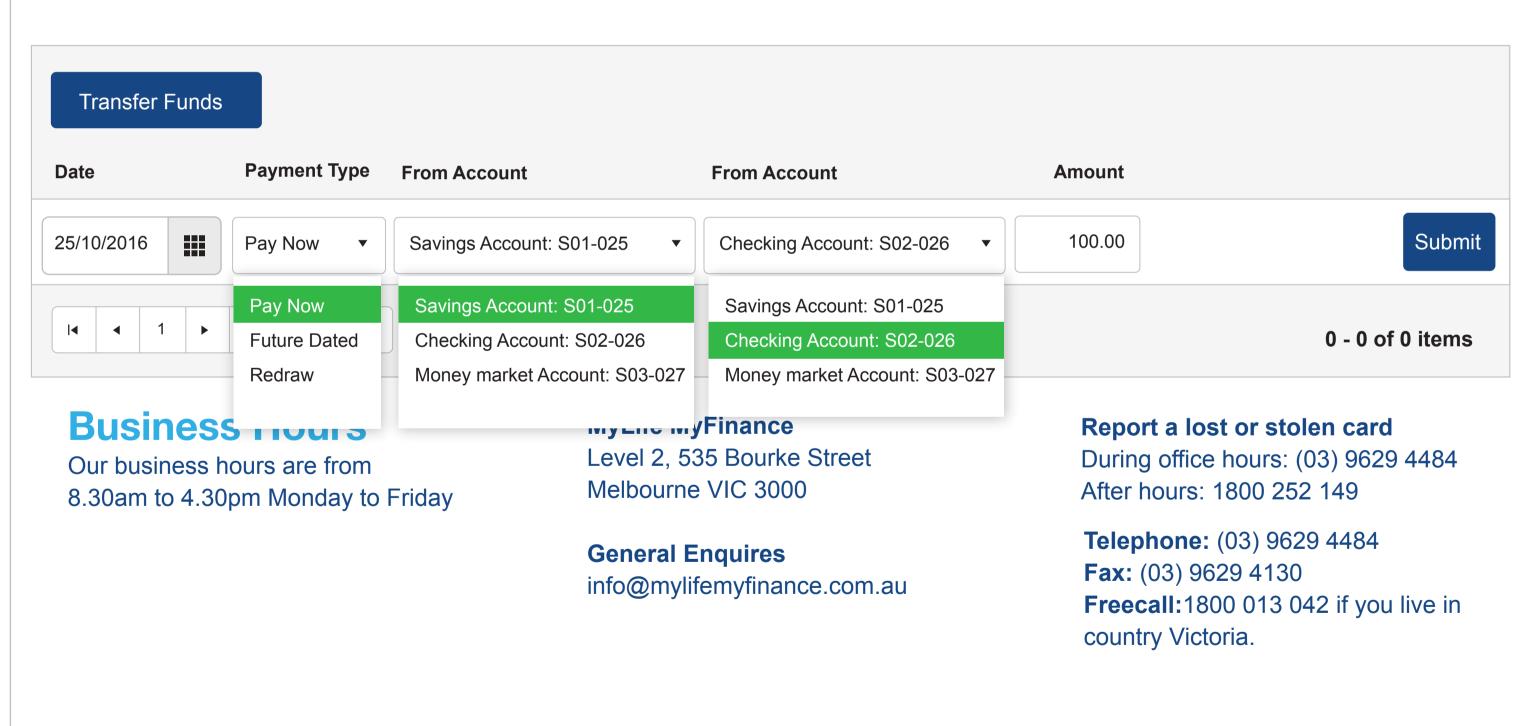
Transfer Between My Accounts | Pay Anyone | Pay BPay Bill

#### **My BPAY Billers Summary:**

**Customer Name:** John Doe

Email Address: JohnDoe@mylifemyfinance.com.au

iCom User ID: 000000000







Personal ~

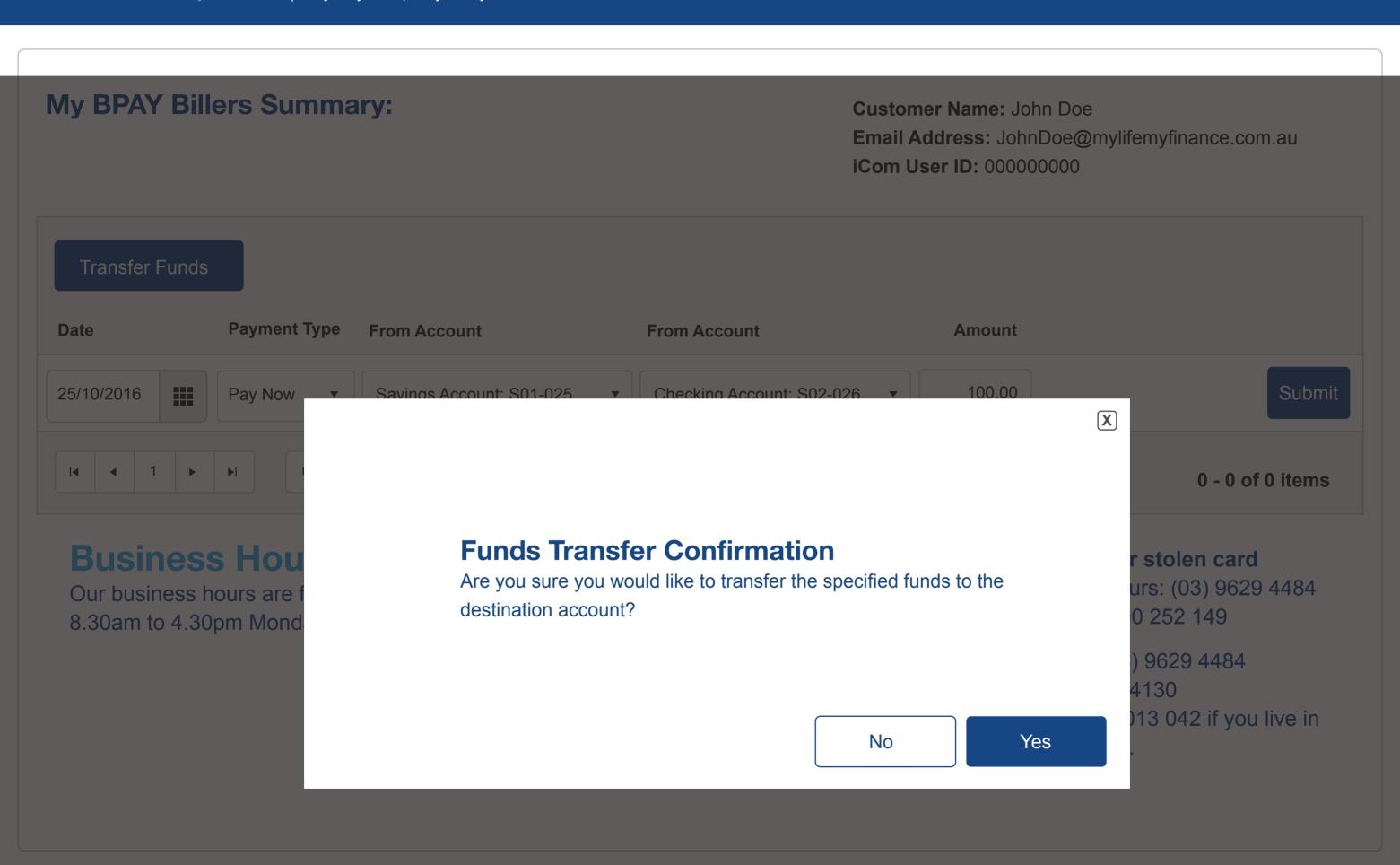


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## Internet Banking: Payments - Make A Payment/ Transfer

Transfer Between My Accounts | Pay Anyone | Pay BPay Bill







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## Internet Banking: Payments - Make A Payment/ Transfer

Transfer Between My Accounts | Pay Anyone | Pay BPay Bill

#### **My BPAY Billers Summary:**

Here is your BPAY information history as of: Tuesday, 25 October 2016.

**Customer Name:** John Doe

Email Address: JohnDoe@mylifemyfinance.com.au

iCom User ID: 000000000

Thank you! Your payment was submitted.

#### **Transaction Confirmation:**

**Reciept Number:** C19201611231915369101

**Payment Date: 25/10/2016** 

iCom User ID: ####654925

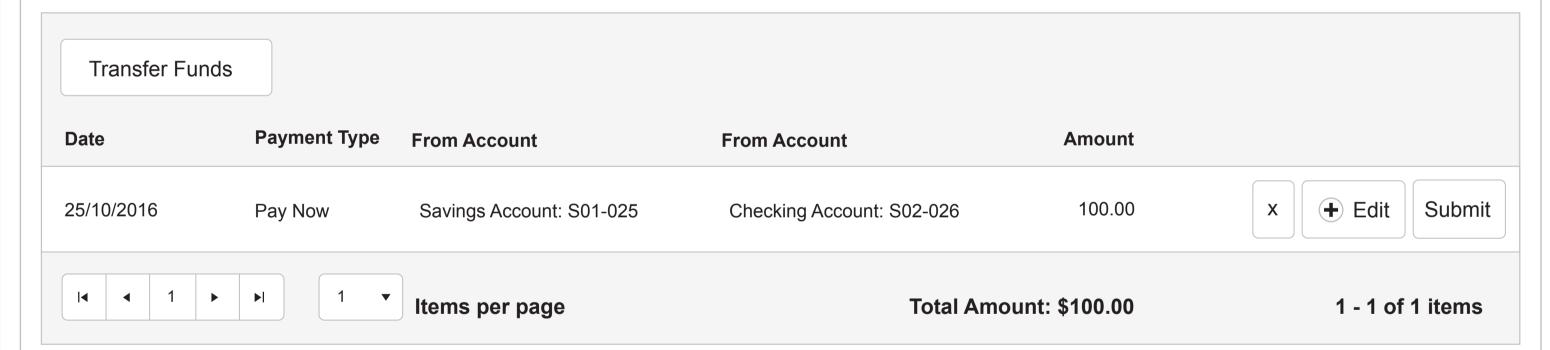
Reference Number: ###90960

Payment Amount: \$100.00

From Account: ###654925S01-025
To Account: ###654925S02-026

Print

X



## **Business Hours**

Our business hours are from 8.30am to 4.30pm Monday to Friday

#### **MyLife MyFinance**

Level 2, 535 Bourke Street Melbourne VIC 3000

#### **General Enquires**

info@mylifemyfinance.com.au

#### Report a lost or stolen card

During office hours: (03) 9629 4484

After hours: 1800 252 149

**Telephone:** (03) 9629 4484

Fax: (03) 9629 4130

**Freecall:**1800 013 042 if you live in









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## Internet Banking: Payments - Make A Payment/ Transfer

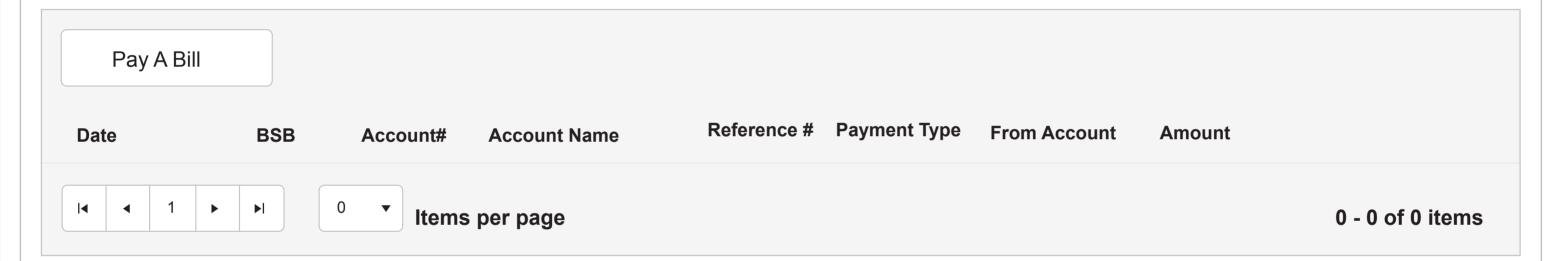
Transfer Between My Accounts | Pay Anyone | Pay BPay Bill

#### **My BPAY Billers Summary:**

Customer Name: John Doe

Email Address: JohnDoe@mylifemyfinance.com.au

iCom User ID: 000000000



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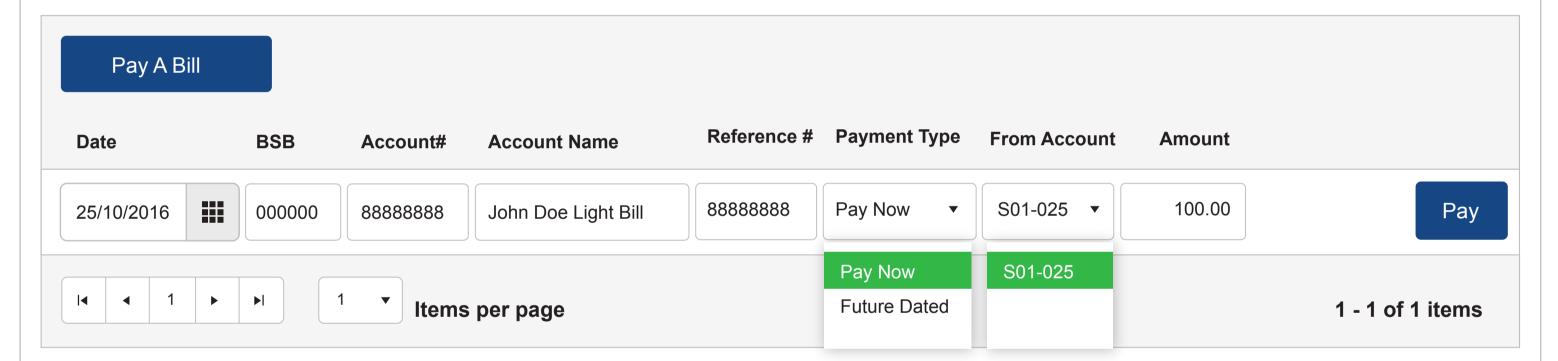
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#### **My BPAY Billers Summary:**

Customer Name: John Doe

Email Address: JohnDoe@mylifemyfinance.com.au

iCom User ID: 000000000



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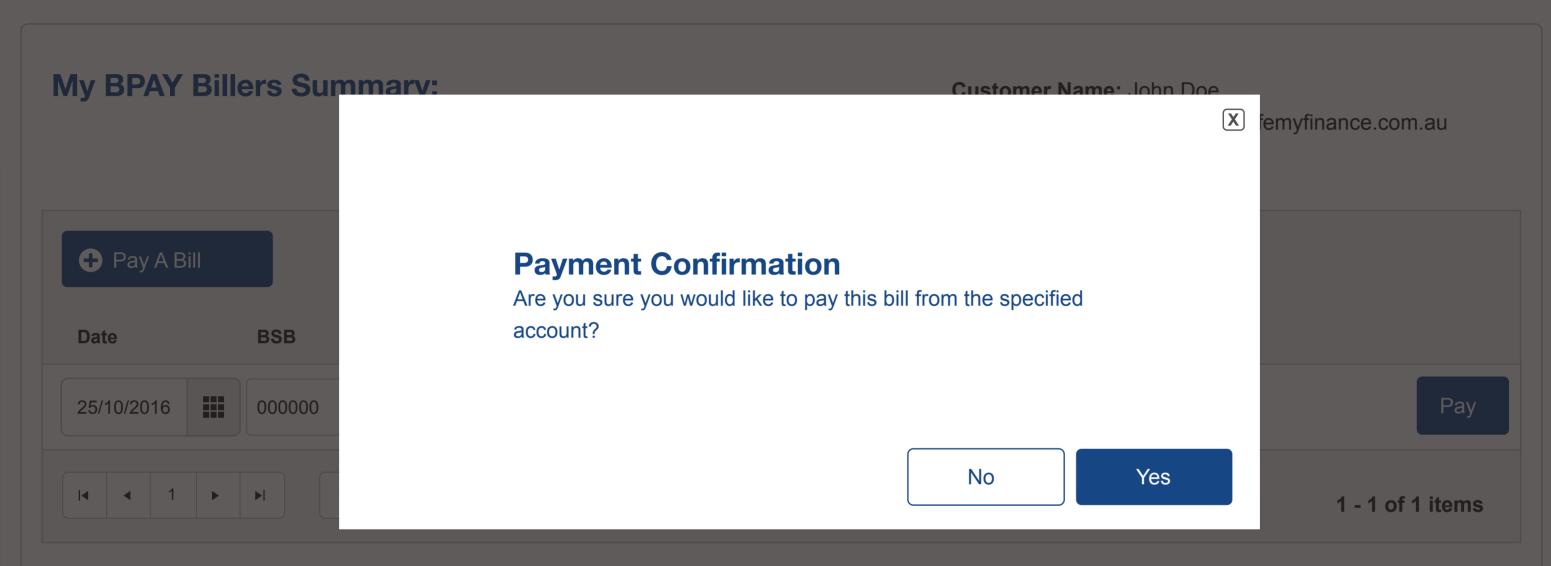






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## Internet Banking: Payments - Make A Payment/ Transfer

Transfer Between My Accounts | Pay Anyone | Pay BPay Bill

#### **My BPAY Billers Summary:**

Here is your BPAY information history as of: Tuesday, 25 October 2016.

**Customer Name:** John Doe

Email Address: JohnDoe@mylifemyfinance.com.au

iCom User ID: 000000000

Thank you! Your payment was submitted.

**Transaction Confirmation:** 

**Reciept Number:** C19201611231915369101

Payment Date: 25/10/2016

iCom User ID: ####654925

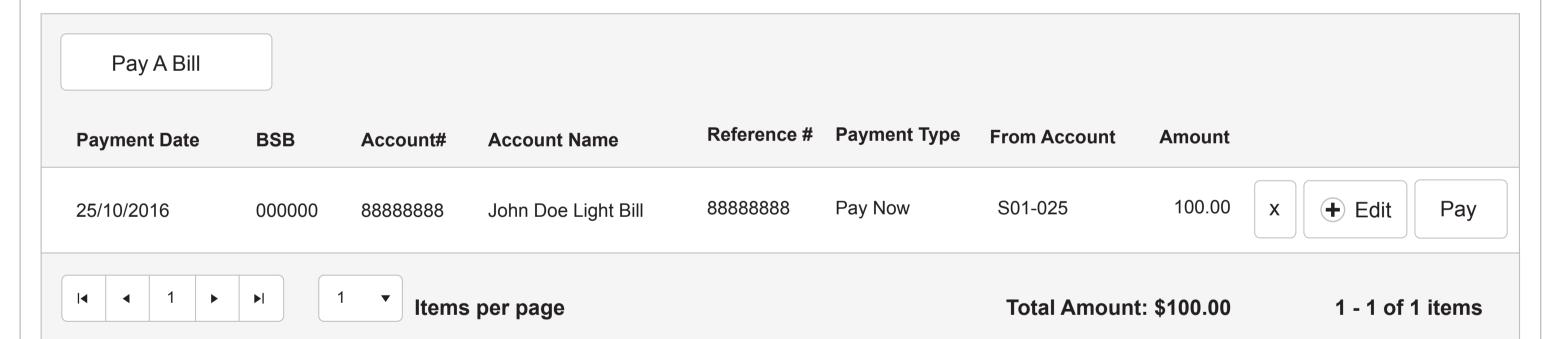
Reference Number: ###90960

Payment Amount: \$100.00

From Account: ###654925S01-02

Print

X



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#### **MyLife MyFinance**

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## Internet Banking: Payments - Make A Payment/ Transfer

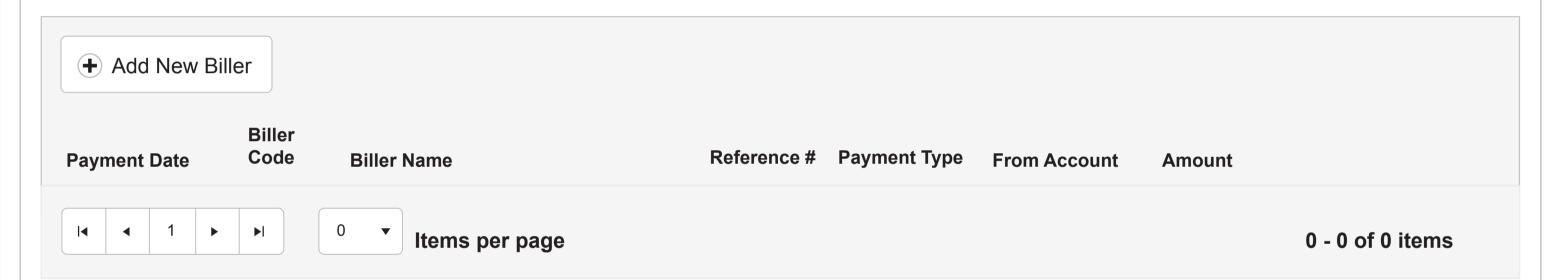
Transfer Between My Accounts | Pay Anyone | Pay BPay Bill

#### **My BPAY Billers Summary:**

Customer Name: John Doe

Email Address: JohnDoe@mylifemyfinance.com.au

iCom User ID: 000000000



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## Internet Banking: Payments - Make A Payment/ Transfer

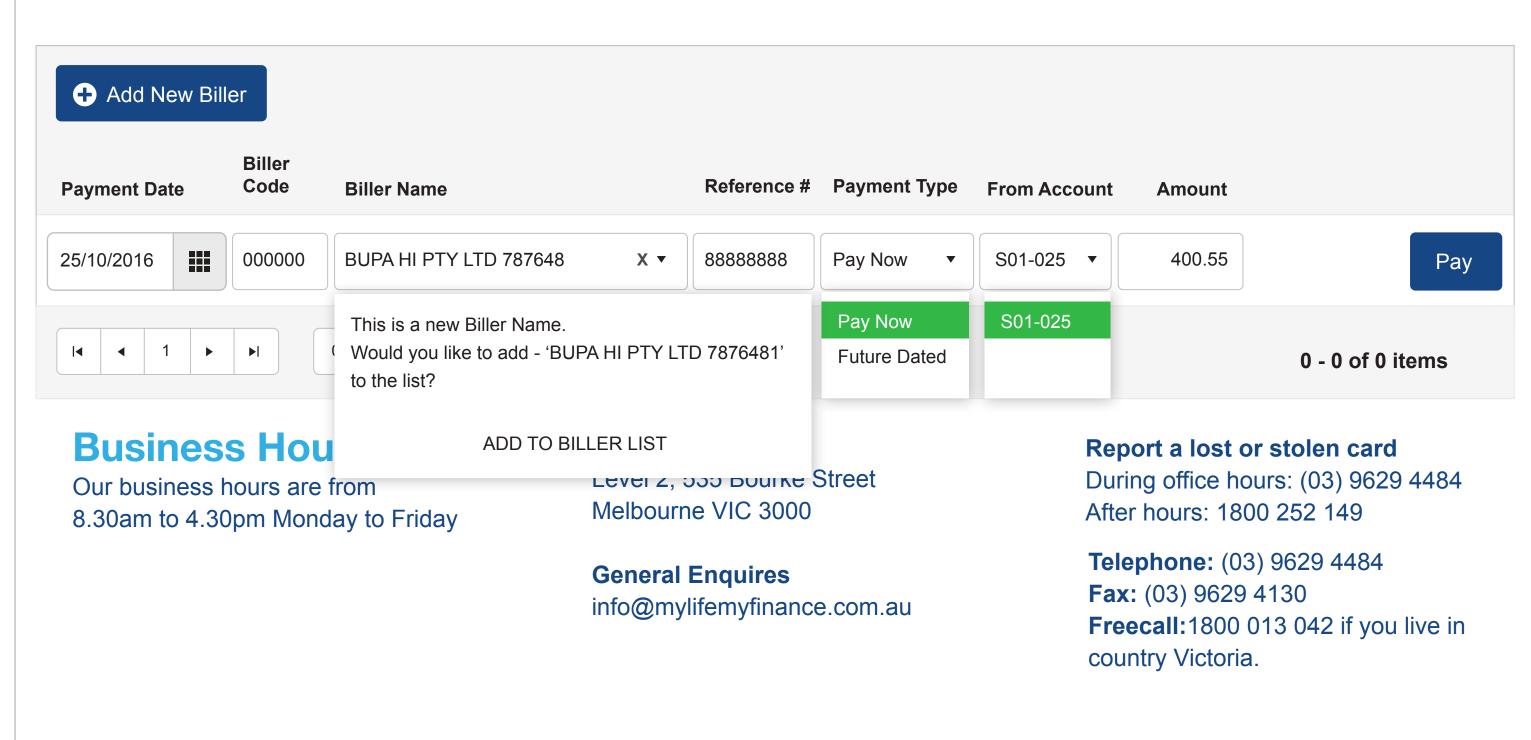
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Customer Name: John Doe

Email Address: JohnDoe@mylifemyfinance.com.au

iCom User ID: 000000000







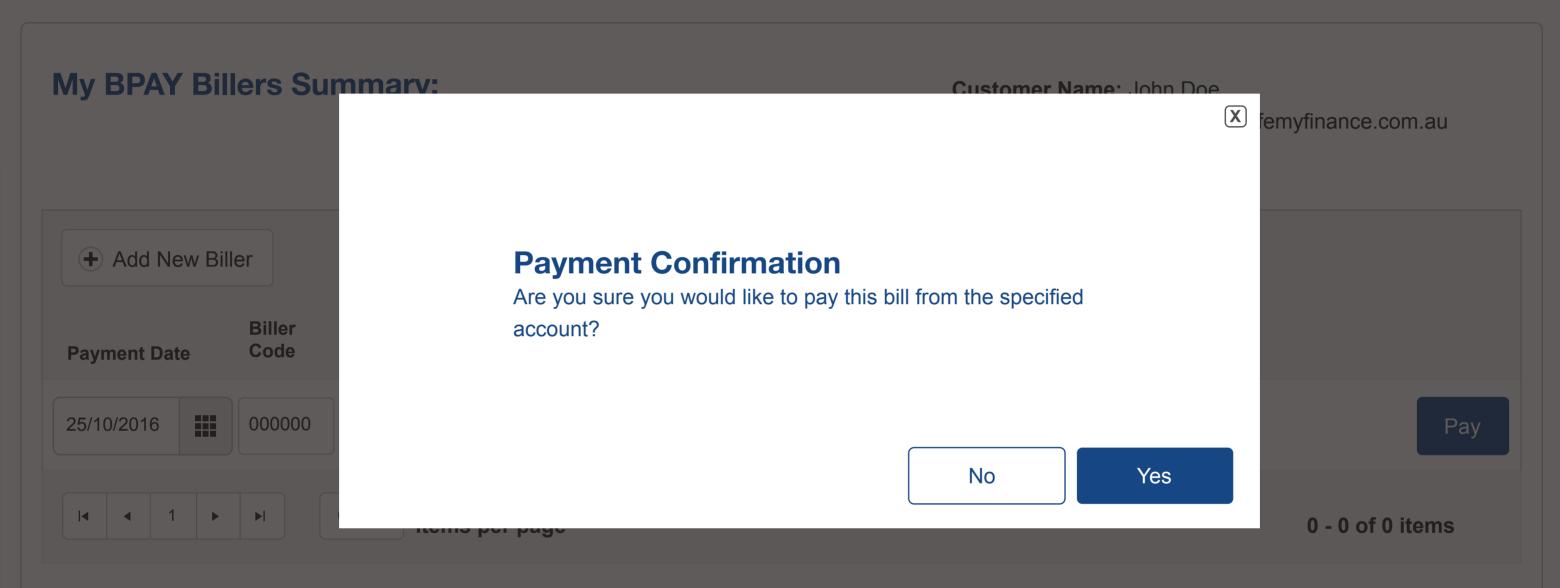
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## Internet Banking: Payments - Make A Payment/ Transfer

Transfer Between My Accounts | Pay Anyone | Pay BPay Bill

#### **My BPAY Billers Summary:**

Here is your BPAY information history as of: Tuesday, 25 October 2016.

Customer Name: John Doe

**Email Address:** JohnDoe@mylifemyfinance.com.au

iCom User ID: 000000000

Thank you! Your payment was submitted.

**Transaction Confirmation:** 

Reciept Number: C19201611231915369101

Payment Date: 25/10/2016

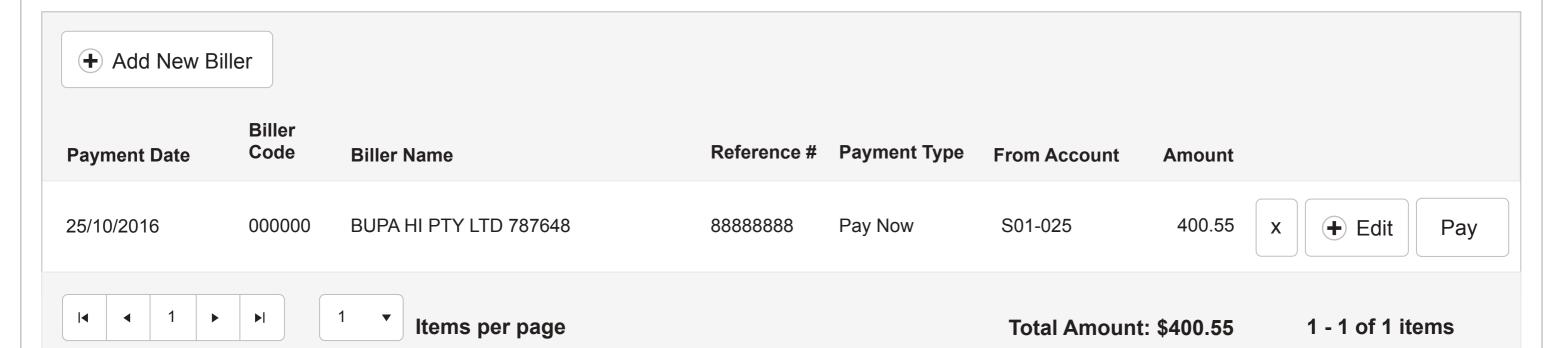
iCom User ID: ####654925

Reference Number: ###90960

Payment Amount: \$400.55

From Account: ###654925S01-02

Print



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# THANK YOU Gerald Christian | UXD