

## MVP Internet Banking: International Transfers Guide

Now **you** can easily send money overseas.

Simply follow these straightforward steps below and you'll be on your way!

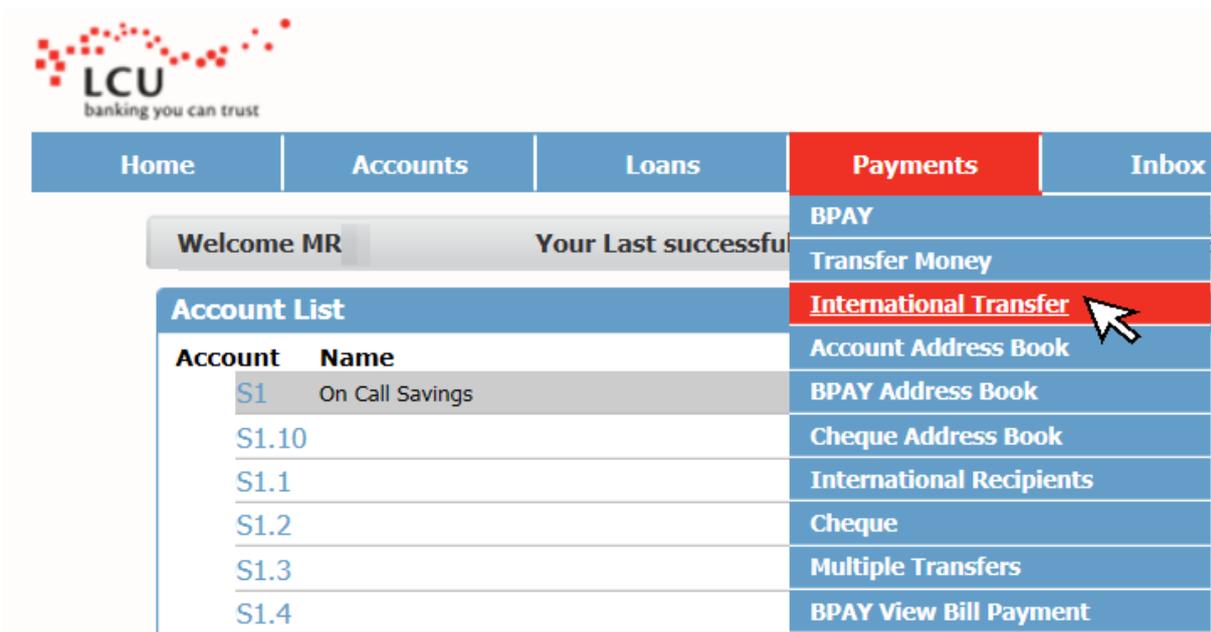


Reminder – You **MUST** have the SMS One Time Password facility set up to make use of international payments.

### Before you start

- I. **Verify that the person or business you're sending money to is legitimate. Scams are everywhere, constant vigilance is a must when sending money overseas. If it seems too good to be true, it is. ASIC has a search function that includes foreign companies that are registered to operate in Australia, check the company you're paying has a listing with ASIC [here](#).**
- II. **If you're dealing with a business overseas, get them to send you an invoice with their complete bank details.**
- III. **Always have a clear, easily defined reason for your payment, and provide as much detail as possible if you selected "Other" from the drop down list.**
- IV. **Once submitted, the full payment details will be available in your My ViewPoint transaction history.**
- V. **Keep in mind - Payments may be held up or recalled if LCU has concerns about their legitimacy.**

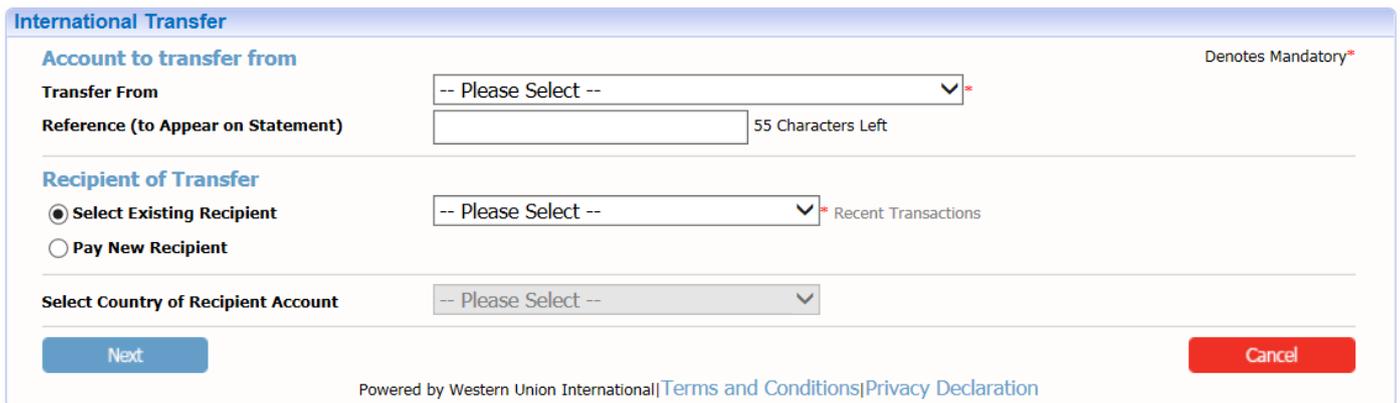
**Navigate to the International Transfer option**



The screenshot shows the LCU online banking interface. At the top, there is a navigation bar with 'Home', 'Accounts', 'Loans', 'Payments', and 'Inbox'. The 'Payments' menu is expanded, showing options like 'BPAY', 'Transfer Money', 'International Transfer' (highlighted with a red bar and a mouse cursor), 'Account Address Book', 'BPAY Address Book', 'Cheque Address Book', 'International Recipients', 'Cheque', 'Multiple Transfers', and 'BPAY View Bill Payment'. On the left, there is a 'Welcome MR' message and an 'Account List' table.

Account	Name
S1	On Call Savings
S1.10	
S1.1	
S1.2	
S1.3	
S1.4	

**Select which account you are transferring from**

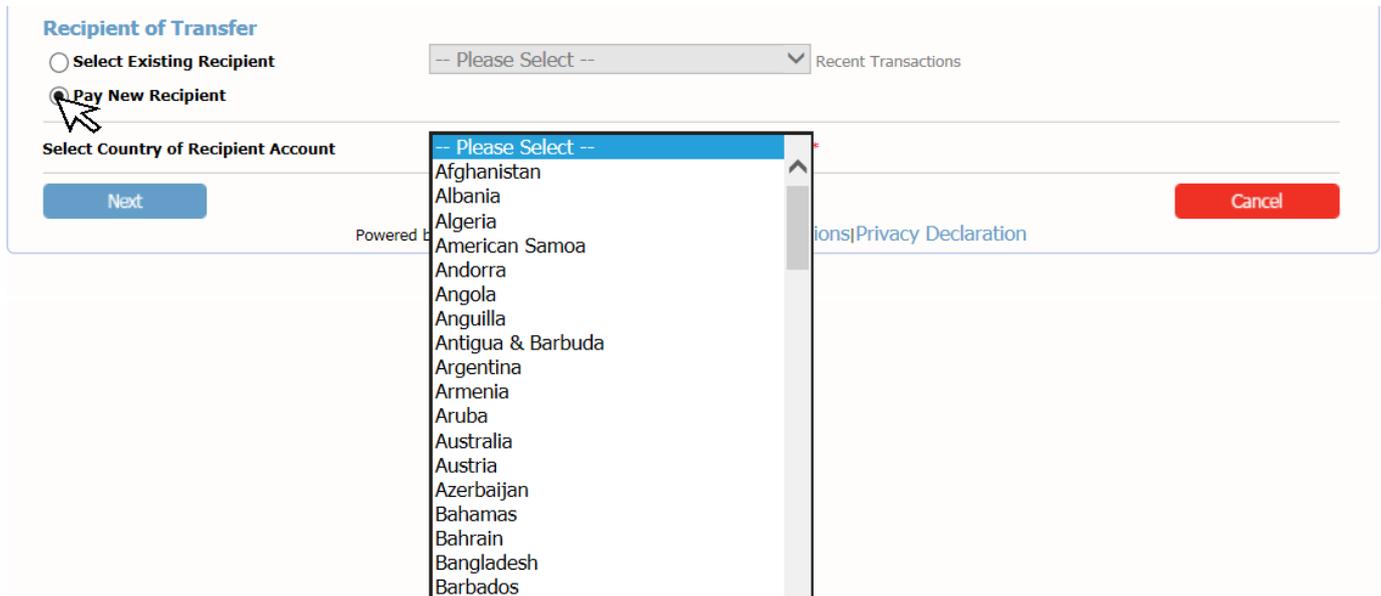


The screenshot shows the 'International Transfer' form. The 'Account to transfer from' section includes a 'Transfer From' dropdown menu (set to '-- Please Select --'), a 'Reference (to Appear on Statement)' text input field (with '55 Characters Left' remaining), and a 'Recipient of Transfer' section with radio buttons for 'Select Existing Recipient' (selected) and 'Pay New Recipient'. Below this is a 'Select Country of Recipient Account' dropdown menu. The form has 'Next' and 'Cancel' buttons at the bottom.

Good news! See that existing recipient field? That means exactly what you think it does, once you've transferred to somebody once and entered a name into the nickname field, that payee will be saved for future transactions!



## Select Pay New Recipient and select Country



**Recipient of Transfer**

Select Existing Recipient -- Please Select -- Recent Transactions

Pay New Recipient

Select Country of Recipient Account -- Please Select --

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- Afghanistan
- Albania
- Algeria
- American Samoa
- Andorra
- Angola
- Anguilla
- Antigua & Barbuda
- Argentina
- Armenia
- Aruba
- Australia
- Austria
- Azerbaijan
- Bahamas
- Bahrain
- Bangladesh
- Barbados

Once you've selected new recipient, click on the drop down list of countries and select the country of the bank you wish to send funds to.

\*Note – Different countries have different foreign exchange rules, meaning that the information required can change depending on the country you are transferring to. Most of them are very similar, an example of one difference is that when transferring to China, you must include a contact phone number for the beneficiary.



**Now here's where we slow down**

**Option 1**

Select Country of Recipient Account: United Kingdom

I wish to send:  GBP  @ =  AUD

AUD

Rates are indicative and may change at transfer confirmation Fee \$25.00 Total =

Refresh Rate

Click Refresh

If you select the top option, you can enter an amount in the native currency (GBP in this case)

Enter the amount

Remember to check the fee and total to ensure you have enough available funds to cover the transfer

**Option 2**

Select Country of Recipient Account: United Kingdom

I wish to send:  GBP  @ =  AUD

AUD  110.00 @ 0.5922 = 65.14  GBP

Rates are indicative and may change at transfer confirmation Fee \$0.00 Total = \$110.00

Refresh Rate

If you select the lower option you can choose the value of the transfer in AUD

The value in the native currency will be displayed here. Ensure to hit Refresh Rate if you change any currency fields

**Recipient's Bank Details**

Bank Name

Bank Code  Swift Code  Find Bank

Account Number or IBAN

Bank Address

City

Region

Postcode or Zipcode  Country United Kingdom

If the payment you are making is to a country using IBAN you can enter the IBAN in the Account Number or IBAN field and click Find Bank. Locate the required bank from the list that appears, and it will populate the other fields.

**OR**

Carefully complete each field. Remember that many of these banks' details can be found online. If you're unsure about any fields, check the bank's website, or with the person giving you the details, for further information.



## Nearly there...

### Recipient's Address

Recipient's Name

Address

City

Region

Postcode or Zipcode

Country

United Kingdom

\*

Some countries (like China) have requirements for further information in the Recipient field, please ensure that you enter as much information as possible.

### Additional Details

Reason for Transfer ⓘ

-- Please Select --

Message for Recipient ⓘ

Next

Cancel

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If the reason for your transfer is not listed here, select other, and then be as specific as possible when completing the field that appears.

Once you've double checked everything. Click Next.

\* Please note, no symbols or special characters (& % ? etc.) are permitted in any fields.

Please check the payment details carefully before clicking OK to make sure you are paying exactly who you intend to pay  
If the Payment goes to an unintended recipient it may not be possible to recover the funds

Nickname to be save as for future use

One Time Password

Get SMS

Click Get SMS to send an SMS One Time Password to your mobile phone

OK

Previous

Cancel

Need to transfer to this person again? Ensure to enter a nickname so that the payee is saved for future use.

After double checking the details again, click "Get SMS" to receive your SMS One Time Password to your phone, then enter it in the One Time Password Field.

And now click ok and you're finished!