



KCCU ONLINE BANKING - FOR MEMBERS USE

KCCU's online financial services facility allows members to access their current financial data and perform a limited transaction set in the comfort of their home or office 24 hours each day. The interface is a secured, interactive and dynamic window into your account information.

Through this facility, you can:

- Login to the system
- Change Your Password
- Update Personal Information
- Perform Balance Inquiries on a Single or All Accounts
- Transfer Funds From Accounts
- Transfer Funds to Other Members' Accounts
- Execute Bill Payments
- Obtain Quick Statements for a Single or All Accounts
- Request an Extended Statement (for any period) for a Single or All Accounts
- Apply for a Loan
- Execute a Loan Projection
- Request a Letter (E.g. Embassy letter)
- Request a Cheque (withdrawal from a deposit or share account)
- Enquire On a Status of a Request
- Print the Details of Any Request \ Option
- Logout of the System
- Email a statement to your email account upon Changing your Password and making a Request

Upon completing any request, the system would provide you with a reference number; take note of this number; as it may be used in the future for referencing purposes.

*** Note:** By default, once you are idle for 5 minutes, you would automatically be signed out (timeout) for security purposes.

The duration for timeout may vary from website to website.

KCCU (Online)

Login

Note: Contact our offices for our website address

1. Access the organisation's website; e.g.: <https://www.lendingagency.com>
2. Select the option to access KCCU (Online Access)
3. Click 'Login'
4. Enter your 'Account No' and 'Password' (as provided by our organisation)
5. Click 'Login'

Example:

The screenshot shows the KCCU online login interface. On the left, there is a navigation menu with 'Home' and 'Login' buttons. The 'Login' button is circled in red and labeled 'Step 3'. Below the menu is a VeriSign Trusted logo. The main content area is titled 'Login' and contains the following text: 'Please Login using your Account Number and Password, and enjoy the easy usage of our Global Information Access for Emortelle.' Below this text are two input fields: 'Account No. : 000001' and 'Password : [masked]'. A red bracket groups these two fields and is labeled 'Step 4'. Below the input fields is a green 'Login' button, which is circled in red and labeled 'Step 5'. At the bottom of the form, there is a link: 'If any problems are experienced with your login please [Click Here](#) to contact us.'

Once you are logging in for the first time, you would be prompted to change your Password. Note: The password must be 8 – 12 characters in length

Example:

The screenshot shows the 'Change Password' page. The title is 'Change Password'. Below the title, there is a message: 'This is your first login. Please change your password now. This option allows you to change your current password. The password must contain at least one digit, upper case and lower case characters.' Below this message are three input fields: 'Old Password [masked]', 'New password [masked]', and 'Confirm New password [masked]'. Below the input fields is a green 'Save' button.

Upon successful login, your Personal Information would be displayed in a window.

Example:

Your Area

Welcome
Lending Agency Limited
Login ID: 000001

- Logout
- Change Password
- Update Personal Information

Home
Balance Enquiry
Transfer Funds
Member to Member
Bill Payment
Statement Request
Loan Application
Loan Projection
Request Letter
Cheque Request
Get Status
Print Page

Your Information

Please notify us if any of your information below is missing or invalid:

Name: JANE DOE
Address: Corner Austin Street & Eastern Main Road

Mailing Address: Corner Austin Street & Eastern Main Road

Phone: 868-663-2848
Work: 868-663-2768
Phone:
Mobile Phone:
E-mail: info@msd-tt.com
No. of 43
Logins:
Date of Birth: 1959/04/07

[Click here](#) if you would like to change your information.

1. In order to request changes to be made to your personal information, click 'Update Personal Information' or 'Click here'
2. Enter the necessary data and click 'Save'
3. Take note of your reference number.
*** Note:** An email will be automatically sent to your email address stating your request with basic details.

*** Note:** Upon changing your Password (by using the 'Change Password' button option) an email will automatically be sent your email address basically stating:
'Your password has been successfully changed'

Button options

Select the required button option:

Home	Would re-direct to the website's home page
Balance Enquiry	To verify \ check balances on All or Selected Accounts
Transfer Funds	From one of your account products to another of your account product
Member to Member	Transfer funds from one of your account products to another member's account product
Bill Payment	Request a bill payment from one of your deposit or share accounts
Statement Request	Simple: To generate a statement for a set-amount of transactions Extended: Request a statement for any period, to be e-mailed to you
Loan Application	Must complete the Loan Application Form and submit for approval
Loan Projection	Generate a loan repayment schedule for any loan type, period and value
Request Letter	To request a letter from an available listing
Cheque Request	To request a cheque withdrawal from one of your deposit accounts
Get Status	To request a status on a previous transaction using your supplied reference number
Print Page	Print the Details of Any Request \ Option page

Balance Enquiry (To verify \ check balances on All or Selected Accounts)

1. Select the 'Balance Enquiry' button option
2. Use the drop down box to select a specific account product and click 'Submit'
3. Or click 'Submit' on Show All for balances on all account products

Balance Enquiry

Use this option to verify\check balances on All or selected account.

SHOW ALL

Example of a selected account product

Example of ALL account products

Balance Enquiry

Name of Account:REGULAR SAVINGS
Balance: \$ 2,000.00
Available Balance: \$ 2,000.00
System Date: 2010/09/14
System Time: 13:31:23

Balance Enquiry

Account Description	Ledger Balance	Available Balance	Interest
PERMINT S-HA	\$ 90,000.00	\$ 90,000.00	
REG SAVING	\$ 2,000.00	\$ 2,000.00	
DEPOSITS	\$ 3,000.00	\$ 3,000.00	

Field	Description
Name of Account	The name of the respective account product at our organisation
Ledger Balance	The balance as at the date and time the request was executed
Interest	This applies to loans, and is the outstanding interest due balance
Last Paid	This applies to loans, and is the last time a payment was made on the loan
Available Balance	The actual balance available to you, calculated as: Leger balance – (Pledged + On hold)
System Date and Time	The actual date and time the request was made

Transfer Funds (From one of your account products to another of your account product)

1. Select the 'Transfer Funds' button option
2. Use the drop down boxes to select the appropriate 'From' and 'To' accounts
3. Enter the respective amount to be transferred and any further instructions
4. Click 'Submit' and 'Confirm' or 'Cancel' the transaction, once confirmed, take note of the reference number

Samples:

Transfer Funds

Use this option to request a transfer of funds from one account to another.

Transfer funds FROM: [REGULAR SAVINGS] Transfer funds TO: [SCHOOL SAVERS]

Available Balance: \$ 2,000.00

Enter Amount to Transfer: \$ 550.00

Further Instructions:
(You may enter up to 402 characters.)

102 characters left

Transfer Funds

You have requested the transfer of \$ 550.00 from REGULAR SAVINGS to SCHOOL SAVERS.

Date: September 14, 2010
Time: 1:50 pm

Transfer Funds

Your request was submitted for the transfer of \$ 550.00 from REGULAR SAVINGS to SCHOOL SAVERS.
The status is currently Pending.

Please use this reference number for a status update:
00000533

Date: September 14, 2010
Time: 1:51 pm

*** Note:** Upon making your Request to Transfer Funds, an email will automatically be sent your email address stating your request with basic details.

Member to Member (Transfer funds from one of your account products to another member's account product)

1. Select the 'Member to Member' button option
2. Use the drop down boxes to select the appropriate 'From' and 'To' accounts
3. Enter the member who should receive the funds full account number
4. Enter the amount to be transferred
5. Click 'Submit' and 'Confirm' or 'Cancel' the transaction, once confirmed, take note of the reference number

Samples:

Member to Member Transfer

Use this option to request a transfer of funds from one client's account to another client's account.

Transfer funds FROM	TO member	Transfer funds TO
REGULAR SAVINGS Available Balance: \$ 2,000.00	000000	SCHOOL SAVERS

Please enter member's Account Number above

Enter Amount to Transfer: \$ 550

Submit

Member to Member Transfer

Your request was submitted for a transfer of \$ 550.00 from REGULAR SAVINGS to account number: 00000008, SCHOOL SAVERS.
The status is currently Pending.
Please use this reference number for a status update:
00000534
Date: September 14, 2010
Time: 1:56 pm

Member to Member Transfer

You have requested the transfer of \$ 550.00 from REGULAR SAVINGS to account number: 00000008, SCHOOL SAVERS.
Date: September 14, 2010
Time: 1:56 pm

Confirm Transaction Cancel Transaction

* **Note:** Upon making your Request of Member to Member fund transfer, an email will automatically be sent your email address stating your request with basic details.

Bill Payment (Request a bill payment from one of your deposit or share accounts)

1. Select the 'Bill Payment' button option
2. Use the drop down boxes to select the appropriate 'From' account and 'To' company
3. Enter the amount to be transferred and the Bill Account Number
4. Click 'Submit' ; then 'Confirm' or 'Cancel' the Bill Account Number; 'Confirm' or 'Cancel' transaction, once confirmed, take note of the reference number

Samples:

Bill Payment

The Bill Payment option allows you to pay bills to a company directly from your accounts.

Transfer funds FROM: Available Balance: \$ 628.90

TC company: Enter Amount To Transfer: Bill Account Number:

Further instructions:
(You may enter up to 410 characters.)

characters left



Bill Payment

You have requested the payment of \$ 125.00 from REGULAR SAVINGS to CABLE AND WIRELESS.
Date: September 14, 2010
Time: 2:06 pm

Bill Payment

Your request was submitted for the payment of from REGULAR SAVINGS to .
The status is currently Pending.
Please use this reference number for a status update:
00000535
Date: September 14, 2010
Time: 2:07 pm

*** Note:** Upon making your Request of Bill Payment, an email will automatically be sent your email address stating your request with basic details.

Statement Request

1. Select the 'Statement Request' button option
2. Use the drop down box to select the appropriate account product
3. Click within the Start and End date fields to select the period for your statement
4. Click 'Submit' and the statement window will appear on your screen

Statement Request

Use this option to either generate a statement .

ORDINARY SHARES

Start Date:

End Date:

Sample statement

Statement Request

ORDINARY SHARES

TR Date	Description	Debit	Credit	Balance
2011/05/30	Dividend Credit		\$ 9.38	\$ 139.92
2011/09/22	Deposit Interest		\$ 2.91	\$ 142.83
2011/12/02	Deposit		\$ 2.00	\$ 144.83

Column	Description
Tr. Date	The date the transaction took effect at our organisation
Description	The type of transaction executed, such as withdrawal, deposit, loan issue
Debit	If the respective account was debited with the transaction type, the value would be shown under this column; such as a withdrawal, loan issue
Credit	If the respective account was credited with the transaction type, the value would be shown under this column, such as a deposit
Balance	The balance after the transaction was executed

*** Note:** Upon viewing your Statement on screen, to the top of the window \ screen, click on the button 'Email Statement' in order to have the statement (on screen) emailed to your email address.

Loan Application (Must complete the Loan Application Form and submit for approval)

1. Select the 'Loan Application' button option
2. Fill out the form and click 'Send Application'; take note of the reference number

Preliminary Loan Application

Your application was submitted.
The status is currently Pending.

Please use this reference number for a status update:

00000538

Date: September 14, 2010

Time: 2:46 pm


***** Note: Upon making your Request of Loan Application, an email will automatically be sent your email address stating your request with basic details.

Loan Projection (Generate a loan repayment schedule for any loan type, period and value)

1. Select the 'Loan Projection' button option
2. Use the drop down box to select the respective loan type (notice the interest rate)
3. Select the start date, enter the duration in months and the amount of the loan
4. Click 'Submit' and the schedule would be produced in a window

Loan Projection

This option allows you to view the repayment

Loan account: 
Date:
Term: months
Amount:



Sample Loan Projection

Date	Interest	Principal	Balance
2010-Oct	\$ 52.08	\$ 5,184.51	\$ 57,315.49
2010-Nov	\$ 47.76	\$ 5,188.83	\$ 52,126.66
2010-Dec	\$ 43.44	\$ 5,193.15	\$ 46,933.52

Request Letter (To request a letter from an available listing)

1. Select the 'Request Letter' button option
2. Use the drop down box to select the required letter
3. Click 'Send Request'; take note of the reference number

Request Letter

Sample Letter Request

Request Letter

Use this option to request a letter to pick up on-site.
The status is currently Pending.
Please use this reference number for a status update:
00000019
Date: December 22, 2011
Time: 12:10 pm

* Note: Upon making a Request for a Letter, an email will automatically be sent your email address stating your request with basic details.

Cheque Request (To request a cheque withdrawal from one of your deposit or share accounts)

1. Select the 'Cheque Request' button option
2. Use the drop down boxes to select the appropriate 'From' account and 'To' payee details
3. Enter the cheque amount (withdrawal amount) and any pertinent details
4. Click 'Submit' and 'Confirm' or 'Cancel' the transaction, once confirmed, take note of the reference number

Cheque Request

Use this option to request a cheque withdrawal from one of your deposit accounts

FROM Account:

TO Payee:

Enter Cheque Amount:

Details:

Cheque Request

Your request was submitted for a cheque of the amount: \$ 2,500.00.
The status is currently Pending.

From **REGULAR SAVINGS**
To Payee: **MICRO SOFTWARE DESIGNS LIMITED**

Please use this reference number for a status update:
00000541
Date: September 14, 2010
Time: 3:30 pm

Cheque Request

You have requested a Cheque for the amount of: **\$ 2,500.00**
From **REGULAR SAVINGS**
To Payee: **MICRO SOFTWARE DESIGNS LIMITED**

Date: September 14, 2010
Time: 3:20 pm

* **Note:** Upon making your Cheque Request, an email will automatically be sent your email address stating your request with basic details.

Get Status (To request a status on a previous transaction using your supplied reference number)

Note: This option may also be used to Cancel a pending transaction

1. Select the 'Get Status' button option

Transactions

Get Status

Use this option to request a status on a previous transaction using your supplied reference number

Enter Ref#:

Single reference number

- I. Enter a single supplied reference number and click 'Send'
- II. View the status details of the single transaction request in the window

Multiple reference numbers

- I. Click the 'Filter by Date' option button; select the period
- II. Click 'Send' and view the details of the pending transactions in the window

Transactions

Tick the checkboxes associated with the reference number of the transaction you wish to cancel

Transaction Date	Reference No.	Status	Status Date	Rejection Code	Description
2010/09/14	00000541	<input type="checkbox"/>			Cheque Withdrawal

How to cancel a pending transaction

1. Check \ tick the required transaction\ s under the 'Status' column
2. Click 'Cancel Selected Transaction' and the system would cancel the pending transaction

Transactions

Tick the checkboxes associated with the reference number of the transaction you wish to cancel

Transaction Date	Reference No.	Status	Status Date	Rejection Code	Description
2010/09/14	00000530	<input type="checkbox"/>			Change Personal Data
2010/09/14	00000531	<input checked="" type="checkbox"/>			Change Personal Data
2010/09/14	00000532	<input type="checkbox"/>			Funds Transfer
2010/09/14	00000533	<input type="checkbox"/>			Funds Transfer
2010/09/14	00000534	<input type="checkbox"/>			Member to Member Transfer
2010/09/14	00000535	<input checked="" type="checkbox"/>			Bill Payment
2010/09/14	00000536	<input type="checkbox"/>			Extended Statement Request
2010/09/14	00000537	<input type="checkbox"/>			Extended Statement Request
2010/09/14	00000538	<input type="checkbox"/>			Loan Application
2010/09/14	00000539	Member Cancelled			Embassy Letter Request
2010/09/14	00000541	<input type="checkbox"/>			Cheque Withdrawal

Transactions

Reference: 00000531 Status:Successful
Reference: 00000535 Status:Successful

Print Page (Print the details of any request \ option page)

1. Select the required option button, e.g. Loan Application, Cheque Request, Update Personal Information and select the 'Print Page' button option.
2. The window to select the required printer will pop-up on screen, choose and print.

Update Personal Information

Name: MICRO SOFTWARE DESIGNS LIMITED

Address:
Corner Austin Street
& Eastern Main Road

Mailing Address:
Corner Austin Street
& Eastern Main Road

Phone:

Work Phone:

Mobile Phone:

E-mail: info@msd-tt.com

Date of Birth: 1959/04/07

No. of Logins: 54

Print

Printer

Name: HP Color LaserJet CP2020 Series PCL 6

Status: Ready

Type: HP Color LaserJet CP2020 Series PCL 6

Where: HPColorLaserJetCP2025dn

Comment: Print to file

Print range

All

Pages from: 1 to: 1

Selection

Copies

Number of copies: 1

Collate

Print Frames

As laid out on the screen

The selected frame

Each frame separately