

DDF

Diocesan Development Fund Parramatta

10 Victoria Rd, North Parramatta. PO Box 2605, Nth Parramatta, NSW, 1750. Ph:9683 6077

CDF BUSINESS ONLINE

INFORMATION AND APPLICATION for CHURCH CLIENTS

The Diocesan Development Funds CDF Online Internet service makes possible easy access to your DDF account 24 hours a day, seven days a week.

Main features of CDF Business Online:

- CDF Online offers easy, 24 hour access to your DDF account information.
- View Account Balances
- Transfer funds between DDF accounts
- Transfer funds to external bank accounts
- View and Print Account Statements
- View future Periodical Payments
- View interest paid and received.
- Upload ABA files created via accounting & payroll systems
- Assign various authority levels
- Remote authorisation

Getting Started

Should you wish to use CDF Business Online, please complete the attached CDF BUSINESS Online Application. The enclosed Terms and Conditions of Use should be read before completing this form.

Users who are not current or past signatories to DDF accounts need to provide 100 points of identification. Please complete the enclosed Identification Reference form as per the enclosed Newsletter. The easiest way to complete this form is to provide details of a Passport together with a Drivers Licence, then a referee (eg school principal, teacher or parish priest) and person being identified both sign the front of the form where indicated.

A copy of Drivers Licence (front & back) for each person being given the authority to operate is to accompany this application. Copy to be certified a true copy of the user's licence by the authorised account signatory

When your CDF Business Online Application has been received (original copy . not faxed) and recorded by the DDF web phone you with your Logon Name and Password and issue you with a Users Guide.

To Logon to CDF Online

<https://ibank.melbcdcf.com.au/parramattamyviewpoint/login.asp>

Please contact us should you require further details or assistance with filling out the forms.

Disclosure:

The Diocesan Development Fund Catholic Diocese of Parramatta (DDF) is not subject to the provisions of the Corporation Act 2001 nor has it been examined or approved by the Australian Securities and Investments Commission. Deposits with DDF are guaranteed by CDPF Limited, a company established by the Australian Catholic Bishops Conference for this purpose. We welcome your investment with the DDF rather than with a profit oriented commercial organisation as a conscious commitment by you to support the Charitable, Religious and Educational works of the Catholic Church. Neither the DDF nor the Trustees of the Roman Catholic Church for the Diocese of Parramatta are prudentially supervised by the Australian Prudential Regulation Authority; contributions to the DDF do not obtain the benefit of the depositor protection provisions of the Banking Act 1959; the DDF is designed for investors who wish to promote the charitable purposes of the DDF.

CDF BUSINESS ONLINE APPLICATION
(Catholic Church Business/Organisation)

CDF BUSINESS ONLINE CUSTOMER AGREEMENT

	New
	Amendment

Business/Organisation Name _____

Business/Organisation Email Address _____

Client No _____

Telephone _____ **Fax** _____

In signing this application for CDF Business Online, I/we authorise the Diocesan Development Fund to issue a Login Code and Password together with designated access capabilities to each person nominated on page 2 of this application, and/or amend designated access capabilities for each person nominated on page 2 of this application who is currently registered as a user of CDF Online for our business, and in so doing, I/we acknowledge and agree to the following conditions:

1. I/We understand that Full Access will enable the nominated personnel to perform transactions on the nominated accounts including the transfer of funds to external organisations bank accounts and individuals and to transfer funds to other DDF accounts (including business and individual accounts).
2. I/We acknowledge that anyone who has access to the Passwords may be able to transact on these accounts and it is the responsibility of the undersigned and the nominated persons who have been issued passwords to protect the Passwords and not disclose them.
3. I/We understand that transactions performed before 2.00pm on a business day will be in our account overnight; transactions performed after 3.00pm will be in our account a business day later.
4. I/We accept full responsibility on behalf of the nominated users for ensuring that payment details are correct, and acknowledge that the DDF has no liability for any payment made in accordance with details provided.
5. I/We will inform the DDF immediately there is any suspicion that the security of the Passwords has been breached.
6. This authority shall stand until revoked by me/us in writing, and it is my/our responsibility to inform the Authorised User of that revocation.
7. I/We have read the Terms and Conditions on page 3 of this application.

Authorising Signatory _____ Date _____

Authorising Signatory _____ Date _____

Signature of parish priest, principal, provincial or chief executive officer.

This authority must be signed in terms of the Authority to operate held by the DDF. This authority for linking accounts to CDF Business Online will be held with other authorities to operate on accounts.

Please nominate Authorised Users, Authorisation Limits, Access Levels and Daily Transaction Limits on page 2 of this form.

Organisations Name _____ **Client No** _____

Remitter Name (short name – limited to 16 characters – to identify your business/organisation when making direct payments.

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Authority to operate

Please note: Persons who are not signatories may only be nominated for Data Entry/Enquiry Access. Registered signatories may be nominated for Data Entry/Enquiry Access or Full Access. Full Access enables the performance of transactions via CDF Online. Transactions performed via CDF BUSINESS Online must be authorised in accordance with the signing authority for each account, i.e. where signing authority specifies 'two to sign' two passwords are required.

I/We hereby request that the DDF issue a CDFBusiness Online Password together with access capabilities to the following person/s:

Authorised User Name	
Personal Email Address	
ENQUIRY access to the following DDF accounts (please list all accounts)	
Data Entry/Enquiry access to the following DDF accounts (please list all accounts)	
FULL access to the following DDF accounts (please list all accounts)	
Transaction Authorisation Limit	\$

Authorised User Name	
Personal Email Address	
ENQUIRY access to the following DDF accounts (please list all accounts)	
Data Entry/Enquiry access to the following DDF accounts (please list all accounts)	
FULL access to the following DDF accounts (please list all accounts)	
Transaction Authorisation Limit	\$

Authorised User Name	
Personal Email Address	
ENQUIRY access to the following DDF accounts (please list all accounts)	
Data Entry/Enquiry access to the following DDF accounts (please list all accounts)	
FULL access to the following DDF accounts (please list all accounts)	
Transaction Authorisation Limit	\$

Authorised User Name	
Personal Email Address	
ENQUIRY access to the following DDF accounts (please list all accounts)	
Data Entry/Enquiry access to the following DDF accounts (please list all accounts)	
FULL access to the following DDF accounts (please list all accounts)	
Transaction Authorisation Limit	\$

Transaction Authorisation Limits apply to each User who has been given Full Access. The default daily transactional limit of \$2000 will be applied if an alternative limit is not nominated.

Authorising Signatory _____ **Date** _____

Authorising Signatory _____ **Date** _____

Signature of parish priest, principal, provincial or chief executive officer

Please return completed forms to DDF, Post Office Box 2605, North Parramatta NSW 1750

**CDF BUSINESS ONLINE APPLICATION
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TERMS AND CONDITIONS

Definitions: **Client** means an entity holding an account with the DDF.
User(s) means the Client and third parties nominated by the Client to access each account.

Risk Management Issues to be considered before linking your accounts to CDF Business Online.

Important Issues the Client must be aware of when authorising access to CDF BUSINESS Online.

1. The Client authorises the DDF to allow access to each account for each user as required. The Client may terminate access to CDF Online at any time by giving notice to the DDF in writing.
2. The Client authorises the Logon Name and Password used by the user(s) with the authority to operate, to be the authorised signatories on the nominated accounts through CDF Online.
3. The Client indemnifies the DDF and takes full responsibility for all value and non-value transactions through CDF Online that use the Clients or user(s) correct Logon Name and Password.
4. The DDF may terminate or suspend access to CDF Online by the Client for the user(s) for any reason.
5. The Client acknowledges and accepts that the DDF cannot verify by way of signature comparison whether CDF Online access was correct and accepts that the use of the correct Logon Name and Password is the equivalent to a signature.
6. Anyone who has access to the Password may be able to transact on the nominated accounts and it is the responsibility of the Client to protect the Password and not disclose it.

Security

1. CDF Online is browser based and uses 128-bit encryption technology and verisign security that is the same high level of encryption technology as leading Financial Institutions. The user can confirm their CDF Online session is encrypted by the appearance of a padlock symbol at the foot of the browser screen.
2. User(s) are issued with a Logon Name and Password only after the Clients authorisation has been received. The first time a User logs on to CDF Online (with a new or replacement Password) they will be automatically prompted to change their Password.
3. Users are able to transfer funds within the account holders own accounts, to other client accounts with the DDF and also transfer funds to external financial institutions.
4. If a user suspects there has been or may be unauthorised access, the DDF can disable access immediately upon receipt of advice.
5. After 15 minutes an inactive web page will be automatically logged off by the system. A new internet session must be commenced if the host session is inactive for a further 2 minutes.
6. Access will be blocked if there are 3 unsuccessful logon attempts during a 24-hour period (from Midnight daily). Access may only be restored through the DDF.
7. Transfer of funds to external financial institutions will be processed once daily at 3.00pm on a banking day.
8. There are two levels of authorised access available for each account for each user.
9. There is a record of all communication on CDF Online. All transactions processed through CDF Online are processed with normal transactions and will show on DDF hard copy reports.
10. Credit external Payments will be subject to a daily limit which must be authorised by the Client.

Clients Security Precautions

1. Password must be kept secret and secure.
2. Never leave a computer unattended while logged on to CDF Online.
3. Do not use date of birth, telephone number, address, name or names of friends, relatives or associates in a Password.
4. Change Password regularly, at least monthly is recommended.
5. Always exit CDF Online when finished by clicking on the log off button.
6. Use a reputable Internet provider.
7. Always use the latest available virus scanning software or virus signature file.
8. Keep complete and accurate records of daily transactions initiated through CDF Online.
9. The Client is to ensure the DDF has a current and accurate account operating authority.

End of Document

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