CWCU Emergency Digital Banking Suspension guide.

(Note: In this guide, "digital banking" refers to Internet banking and the CWCU Banking App.)

If you suspect you are currently the victim of a scam or fraud event, you must take immediate action to protect your online banking.

Because CWCU does not currently have a "Lock Account" button, this guide is a **temporary emergency workaround** to freeze your online banking.

When to Use This Guide

- **Outside Business Hours:** Follow the steps below immediately.
- **During Business Hours:** Do not use this playbook. **Call your local branch right away:**
    - **Parkes:** 02 6862 2788
    - **Forbes:** 02 6852 3571
    - **Cowra:** 02 6342 4142

How to Trigger a Digital Banking Suspension

To intentionally lock your Internet or App access and block all future login attempts:

1. **Via Website:** Intentionally enter your **Password** incorrectly multiple times.
2. **Via Mobile App**: Intentionally fail the login multiple times to lock the app.
    - **Prevent Face Scan**: Hold the phone at an angle or look away.
    - **Prevent Fingerprint Scan**: Do not touch the screen or sensor.
    - **Fail the PIN/Pattern**: Once biometrics fail, intentionally enter the wrong PIN or Pattern until the app locks you out.

How to Recover Access: Once locked out, your digital banking will remain suspended. To re-establish access, you must contact your local branch during business hours to undergo standard identity verification procedures.

⚠️ Critical Limitations (What a Lockout Won't Do)

An intentional lockout is a helpful circuit-breaker, but it has strict security limitations you must be aware of:

- **Active Sessions Remain Live:** If a scammer is *already* logged into your account at this very moment, a lockout will **not** automatically kick them out. It only stops them from logging back in if they log out or if their session times out.

- **Pending Payments Will Still Process:** A lockout **will not cancel** an unauthorised electronic payment that has already been submitted or any future-dated scheduled transfers.
- **Your Visa/Debit Cards Are Still at Risk:** This playbook only freezes online banking access. To immediately lock or report fraud on your physical cards, call **Vigil Assistance on 1300 705 750**.

⚠️ **Important Security & Legal Notice:**
Please be aware that deliberately locking your own account (for example, by entering the wrong password multiple times) **does not satisfy your legal obligation to report a security breach**. Under Clause 17 of the ePayments Code, you must officially notify us of a compromised profile or passcode **as soon as possible**. Relying solely on a system lockout may be considered an unreasonable delay, leaving you **financially liable** for any unauthorized transactions that occur before a formal report is made.

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💬 **What to do next:**

When speaking with CWCU's dedicated fraud staff, please provide every detail of the event. The more information you provide, the faster our team can take action to secure your funds, launch investigations, and satisfy reporting obligations.