

## **FREQUENTLY ASKED QUESTIONS**

### **About this app**

The app allows you to complete everyday banking functions on your mobile phone. It also incorporates the latest technology, redi2PAY, that transforms an NFC-enabled Android phone running lollipop 5.0 or above into a contactless payment device.

### **What phones will the app work on?**

The app will work on Android devices (version 3 and above) and iOS devices (iOS 7 and above). The Redi2Pay functionality will only work on NFC-enabled Android phones running Lollipop 5.0 or above.

### **How much does the app cost?**

The Mobile Banking app is free to download at the [Google Play](#) or [Apple App Store](#).

The app does use a small amount of data, so data usage charges may apply from your mobile network provider.

### **What can I do with the Mobile Banking app?**

The Mobile Banking app allows you to complete your everyday essential banking functions on your mobile phone. You can view your accounts and check account balances; transfer funds between your own accounts, utilise Pay Anyone functionality and pay bills via BPAY, including setting up new billers.

The app also has a branch locator, as well as card functions that allow you to change the PIN on any of your cards, or report them lost or stolen.

If you have an NFC-enabled Android phone running Lollipop 5.0 or above you can use the Redi2Pay functionality and turn your phone into a contactless payment device.

### **Is my passcode the same as my card PIN?**

Your passcode is chosen by you when you register the Mobile Banking app and gain entry to access its secure features for the first time. Your card PIN is the PIN for your card.

For your security, we recommend that you choose a passcode that's different to your PIN. And like your PIN, you should keep your passcode confidential.

### **How do I setup Fingerprint Login?**

On the login screen after the app launches:

Enter your Member Number, Internet Banking password and Phone Number

Tap the "Register" button and set-up a passcode

On the following screens, follow the prompts to setup Fingerprint login. Your fingerprint will be registered the next time you sign in.

### **Is Fingerprint Login more secure than using a passcode to sign in?**

Fingerprint Login has the same level of security as passcode authentication

### **What devices and operating systems does Fingerprint Login work on?**

Currently Fingerprint Login is only available on iPhone's supporting Touch ID (iPhone 5s and above) and running iOS 8 and above. And also android devices from 1<sup>st</sup> March 2017.

### **Can more than one person's fingerprint be registered to the phone?**

Yes, it is possible to store more than one person's fingerprints on a phone. However, just like it is your responsibility to keep secure your Mobile Banking app passcode, the Fingerprint Login option should be treated with the same level of security. This means that you should not register for Fingerprint Login if you would like to have other people's fingerprints stored on your phone, as they would be able to access your Mobile Banking app.

### **What if the app is not accepting my fingerprint after registering?**

If the fingerprint does not work, you can still use your passcode to sign in. You can delete the fingerprint on the phone and set it up again if you wish to use Fingerprint login.

### **Can I use any finger to sign in?**

Yes, as every fingerprint is unique. You can store as many of your fingerprints as the device allows.

### **Where is my fingerprint stored?**

Your fingerprint is stored on your phone (as part of the user settings), and when you use your fingerprint to sign into the Mobile Banking app, we rely on your phone to authenticate your fingerprint.

### **Can more than one person sign into the Mobile Banking app using their fingerprint stored on the same phone?**

Once Fingerprint login is activated, any fingerprint which is stored on the phone can then be used to sign into the Mobile Banking app. You should not use Fingerprint Login if you wish to retain other people's fingerprints on your phone.

### **Is the same fingerprint that unlocks the phone able to access the app?**

Yes, once Fingerprint login has been activated, any fingerprint which is stored on the phone can then be used to sign into the Mobile Banking app.

### **Does my phone need to have a screen lock enabled to use Fingerprint login?**

Yes, as per the operating system requirements, you will be required to have a screen lock security option, such as password / passcode / fingerprint enabled on your phone before you can set up Fingerprint login within the app.

### **What happens if my phone is stolen – will someone be able to access my accounts?**

No, not without your sign in details. You should call 1300 65 4477 in the event your phone is lost or stolen so we can deregister your phone.

### **If I have fingerprint capability on my phone, do I have to use Fingerprint login?**

No, you can continue to choose your preferred sign in method – passcode or fingerprint.

### **How do I remove existing fingerprints on the phone or disable them in the app?**

To remove fingerprint from the app, select:

Menu > Preferences > Fingerprint Login

Ensure the toggle “Enable Fingerprint login” is red

To remove fingerprint from your iPhone, select:

Settings Menu (on the phone) > Touch ID & Passcode > Set up Fingerprint

Then select the fingerprint you want to delete. This will automatically remove the fingerprint from the < Mobile Banking & Payments> app.

### **When the Mobile Banking App is updated, will I need to set up Fingerprint login again?**

No, it will be automatically updated.

### **Does the app require an internet connection to work?**

The app will need an internet connection to register, retrieve your latest balances and transaction details and perform payment and card functions. You can do a limited number of transactions without an internet connection before you will be prompted to establish an internet connection.

### **How do I report a card lost or stolen via the Mobile Banking app?**

You can report a card lost or stolen by selecting the ‘Cards’ option from the ‘Accounts’ screen, and then selecting ‘Report Lost or Stolen Card’. You will then need to confirm whether the card is Lost or Stolen and finally select ‘OK’ to confirm the action.

This will cause all transactions attempted on the card to be declined, including any recurring payments, balance updates and transfers performed via the Mobile Banking app. You will need to contact us by calling 13 24 40 to organise a replacement card.

### **How do I change my card’s PIN via the Mobile Banking app?**

You can change your PIN using the app by selecting the ‘Cards’ option from the ‘Accounts’ screen, and then selecting ‘Change PIN’. You will need to enter your current PIN, enter a new PIN, confirm this new PIN and then select ‘Update’.

The change of PIN is effective immediately.

### **Can I change my card’s PIN via the Mobile Banking app if I don’t know my current PIN?**

No, in order to change your card’s PIN via the app you need to know your current PIN. If you don’t know your PIN contact us on 1300 65 4477.

### **Can I pay a bill via BPAY using the Mobile Banking app?**

Yes. You can access all payments functions by choosing the 'Payments' option from the 'Accounts' screen. To pay a bill select the 'BPAY' option.

Choose the 'Select or Create Biller' option to select an existing biller from your 'Biller Address Book'. Enter the amount you wish to pay and an optional description, and then select 'Make Payment'. The payment will then be verified and a receipt issued if the payment is complete.

You can set up and save a new biller using the app by selecting the 'Add Biller' option from the 'BPAY' screen.

### **Can I make transfers to other accounts using the Mobile Banking app?**

Yes. You can access all payments functions by choosing the 'Payments' option from the 'Accounts' screen. To make payments to other accounts within Australia, select the 'Pay Anyone' option.

Choose the 'Select or Create Biller' option to select an existing biller or create a new one. Enter the amount you wish to pay and an optional description, and then select 'Make Payment'. The payment will then be verified with a 'Payment Complete' pop up.

You can make a payment to a new account by selecting the 'Add Payee' option from the 'Pay Anyone' screen.

To make transfers between your own accounts with the Bank select the 'Transfer Funds' option.

Choose the 'Transfer from account' and the 'Transfer to account'. Enter the amount you wish to transfer and an optional description, and then select 'Make Transfer'. The transfer will then be verified with a 'Transfer Complete' pop up.

Currently only transfers to domestic (Australian) accounts are supported.

### **Can I set up or amend future dated transactions and recurring payments via the app?**

You will need to amend existing recurring payments via Internet Banking or by contacting us on 1300 65 4477.

### **Are there payment limits for transfers made via the app?**

The same limits that are in operation for Internet Banking apply to transfers made with the Mobile Banking app.

Show / Hide / Reorder accounts

### **How do I reorder my accounts?**

From the app, select:

Menu > Preferences > Show / Hide / Reorder Accounts

And, follow the steps below:

Step 1: Select an account to show or hide

Step 2: Use the toggles on the right to hide or show the account (red means account will be hidden from the home screen view, green and the account will show)

### **Will my accounts be visible in the payments section?**

When you show or hide an account, the account will also be visible or hidden in the Payments section of the app. If you want an account to show in this section, then you need to enable the account in Show / Hide / Reorder Accounts. A green toggle indicates the account is visible.

### **Overseas Notifications**

#### **Why do I need to let the Bank know of my travel plans?**

It is important to let us know if you're going overseas. That way we can keep an eye on your accounts and minimize the chances of your card being blocked or flagged for unusual activity.

#### **What kind of information will I need to provide to the Bank for a travel notification?**

All you need to do is highlight the travel dates, the destinations where you will be travelling to and your contact details for the travel notification.

#### **How do I notify the Bank if I'm going overseas?**

From the app, select:

Menu > Preferences > Overseas Notifications

#### **Do I need to fill out a separate overseas notification request for each of my accounts with the Bank if I am taking more than one card with me?**

No, all the accounts registered with your member number will be updated in our system so you can take more than one card with you.

#### **How far in advance do I need to let the Bank know I will be travelling?**

A travel notification can be submitted on the day of your departure.

#### **Can I update a travel notification that I have already submitted?**

No, you will need to send another notification via the app if your travel plans have changed.

### **Jailbroken / Rooted devices**

#### **Can I access the app if my device is rooted?**

Our Mobile Banking app is available on a wide range of Android smartphones and iPhones. While we support many devices, experiences and performances may vary. Certain features like Tap & Pay are not available on jailbroken or rooted devices.

Remember to keep your mobile banking app up to date to access the full range of features and the latest enhancements, including stability improvements.