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How do I register and log into Mobile Banking?

To register for our new Banking App, you will first need to download the App onto your smart phone or device via the Apple App Store or the Google PlayStore.

Once the App is downloaded, open the App and complete the following steps:

1. Click VIEW ACCOUNTS
2. Enter your Membership Number
3. Enter your Internet Banking password
5. Nominate a Device Name for your device
6. Tap GET SMS SECURITY CODE
7. You will receive a SMS with a code, enter the code and tap CONTINUE
8. Nominate and enter your PIN
9. Confirm your PIN

Once you have logged in once the app will remember your details and every time you log in thereafter you will simply need to enter your PIN.

If you are using an Apple iPhone and have Touch ID enabled, you will also be prompted if you would like to use your fingerprint instead of a PIN. This is optional and only requested if your phone supports it.

You can nominate a Device Name in case you want to register Mobile Banking for use on multiple devices. This way, if you want to deregister a particular device, you won't need to deregister Mobile Banking completely.

What if I cannot remember my Member Number or Internet Banking password?

If you need to be reminded of any details required to set up Mobile Banking, you can visit a branch with identification or call the Member Contact Centre on 13 25 85 and quote your Telephone Access Passcode. A Member Service Consultant will be able to reset any passwords that you need and let you know where to find your membership number if need be.

How do I view the balance of all of my accounts?

You can view the balance of your accounts by clicking VIEW ACCOUNTS on the home page. This will show you your main transactional account, and from here you will have the option to swipe across to view the balance for different accounts.

You can also navigate to the Account Balances page by tapping the [=] button, then tapping ACCOUNTS.

How do I transfer funds to another account within my own membership?

You can transfer funds within your own account by clicking TRANSFER on the front page. Here you can swipe sideways to select the account that you would like to transfer from and to. When you have selected these accounts, tap PAY to enter the amount and description. Once you have entered the amount and the description, tap PAY at the top of your screen to review the details and the tap confirm.

Once your payment is processed a receipt will be provided.

How do I transfer to another member within Beyond Bank?

Apple

To pay another Beyond Bank member on an iPhone or an Android device, tap the [=] button and select PAY MEMBER. Swipe sideways to select which account that you wish to transfer from. Once you have selected the account, enter the amount and optional description and reference, the first three letters of the member's surname and their account number.

Note: For transfers within Beyond Bank, you need to enter the account number (usually beginning with 0) as opposed to the membership number, so we know which account to deposit the funds into.

Select PAY at the top of the screen, review the details of your transaction, then select PAY again to go to the confirmation screen and tap CONFIRM.

Android

To pay another Beyond Bank member on an Android device, tap the [=] button and select PAY MEMBER. Tap the drop down box on the PAY MEMBER screen to choose the account that you would like the funds to come out of, and then tap the amount field below to enter all of the other required details. Enter the optional description and reference, the first three letters of the member's surname and their account number.

Once your payment is processed you will see a receipt screen. Transfers within Beyond Bank are processed and completed immediately.

How do I transfer funds to another financial institution?

The new App allows you to transfer funds to anyone, anywhere at anytime.

Apple

To transfer funds to another financial institution you can select PAY ANYONE from the [=] menu. Once on the PAY ANYONE screen, swipe sideways to select the account that you would like the funds to come out of, then tap the AMOUNT field and enter the amount that you would like to transfer. Enter the details for all of the other applicable fields, for transfers between financial institutions, you will need to enter the account name (AKA account title – generally the recipient's name), BSB and account number.

Android

To transfer funds to another financial institution on an Android device, tap the [=] button and select PAY ANYONE. On the PAY ANYONE screen, tap the drop down box to select the account that you would like to transfer from, then tap the amount field to enter the rest of the required details. Enter the amount, the optional description and reference, the first three letters of the member's surname and their account number.

Once your payment is processed you will see a receipt screen. Transfers between financial institutions within Australia can take between 24 and 48 business hours.

How do I perform a BPAY transaction?

Apple

To perform a BPAY transaction, tap the [=] button, then tap BPAY. On the BPAY screen, first swipe sideways to select the account that you would like the funds to be deducted from, then tap the AMOUNT field. You will need to enter an amount, Biller Code and Customer Reference Number (CRN) as a minimum, and you can also enter a description of the transaction for your records

Once you have entered all of the details, tap the PAY button at the top of the screen once to review the details, then tap it once more to confirm the details.

Once your payment is processed you will see a receipt screen. BPAY transactions can take between 24 and 48 business hours.

How do I access my Saved Favourites when performing a funds transfer or BPAY transaction?

Saved favourites are available both within the app and also in Internet Banking. Any changes you make to saved favourites will appear on both platforms.

Apple

On the PAY MEMBER or PAY ANYONE screens, you will see a tab on the right hand side of the screen with a purple contact figure in it, click this to see a list of all of your Saved Favourites and select the one that you want to transfer to. This will populate all of the fields with the details that you have entered for this recipient previously, all of which are still editable if required.

How do I manage Touch ID?

When you register the Mobile Banking app on a IOS phone that has Touch ID enabled, you will be asked whether you would like to enable the facility for use when you use the app. If you enable Touch ID for use in the app, anyone with a fingerprint registered to that device will be able to log into Mobile Banking using their own fingerprint. You are advised to only enable Touch ID if you are the only person who knows your device passcode and has their fingerprint registered.

To manage the Touch ID facility, tap the [=] button and select SETTINGS AND TERMS, then TOUCH ID, you will be taken to a screen where you can find information about the facility and switch it on and off.

What operating systems do I need to have to support the app?

For Apple products (iPhone/iPad), iOS 7 and above is supported.

For Android mobile phones only, Android Version 4.0 and above is supported.

How do I change the default account on the Account Balances page?

You can change the order of your accounts, including the default account on the Account Balances page. Navigate to the page by selecting VIEW ACCOUNTS on the home page, or by tapping ACCOUNTS in the [=] menu.

Note: Once you have logged in, the VIEW ACCOUNTS button will show the balance details of your default account.

Once on the Account Balances page, you can swipe across all of your accounts at the top of the screen, swipe to the very last option and you will see a button that says CHANGE THE ORDER OF MY ACCOUNTS, tap this and you will see a vertical list of all of your accounts. From this list, tap the space to the left or right of any account and hold until a border appears around the account, then drag the account and drop it in the desired position.

When you are happy with the order of accounts, tap DONE in the top-right section of the screen. The account that you save at the very top of this list will be your default account.

How do I locate the nearest ATM to me?

You can see a map of all nearby ATMs by tapping the ATM button (to the right of the TRANSFER button) on the home screen.

On the map screen, you will be able to see all of the branches and ATMs that are around you (be sure that you have location services on for this feature to work effectively).

Which devices can I download the Beyond Bank Mobile Banking on?

The Mobile Banking app is available for iPhones, iPads and Android mobile phones.

For Apple products (iPhone/iPad), iOS 7 and above is supported.

For Android mobile phones only, Android Version 4.0 and above is supported. Android Tablets are currently not supported.

Do I have to be in Australia to access Mobile Banking?

No, you can use the Beyond Bank Mobile Banking app anywhere with data coverage or Wi-Fi access.

How many member numbers can I register to the Mobile Banking app?

Currently one membership can be registered for Mobile Banking.

What are the transaction limits for Mobile Banking?

The transaction limits for Mobile Banking are the same as Internet Banking:

International Transfer:	\$1050.00
External Transfer:	\$5000.00

BPAY:	\$15,000.00
Internal Transfer:	\$50,000.00

If you would like to increase these limits, you can do so by visiting a branch with identification, calling the Member Contact Centre with your Telephone Access Passcode or sending a Secure Message via Internet Banking, including the transaction type and amount that you would like to make.

Some of my accounts aren't showing in Mobile Banking, what's wrong?

If you can't see all of your accounts in Mobile Banking, you can call the Member Contact Centre on 13 25 85 and have those accounts made visible.

If you have a two-to-sign account, you will be able to view the account, but you will not be able to make transactions as only one member can sign into Mobile Banking at a time.

Something has gone wrong, who can I contact?

If you have any questions, or if you would like to report an error, you can do this by visiting a branch, calling the Member Contact Centre or sending a Secure Message via Internet Banking.

For general enquiries you can also submit an Online Enquiry by tapping Email Us from the [=] menu.

How do I deregister my Mobile Banking app?

To deregister Mobile Banking on your phone, tap MY DEVICES under SETTINGS AND TERMS in the [=] menu. On the MY DEVICES screen, tap the trash can icon in the top-right corner of the screen to populate delete icons next to each of the devices that you have registered for the membership that you are viewing. Tap the delete icon and confirm to complete the deregistration process.

You can also De-Register your device by accessing 'Forgot my PIN' from the menu.

Why does Mobile Banking need to see my location when I'm using the app?

You can use mobile banking to find out where the closest ATMs are located around you, but to do this, you need to allow the app to know your location. The app will only know your location when you are using it.

Do I need to allow push notifications?

You don't need to add push notifications to use the basic functions of the app, but you will need to allow push notifications if you would like to set up alerts for direct credits, direct debits, balance thresholds.

Why aren't the alerts that I have set up on previous versions?

The Mobile Banking app that Beyond Bank has released in 2015 is a completely new app, rather than an upgrade. Because this is the case, we cannot transfer your previous alerts to the current app, but you can set them up in the [=] menu by tapping ALERTS under the SETTINGS AND TERMS section.

We are aware that our new app does not have an option to receive alerts via 'Push Notification'. We are working on providing this as a feature and expect that it will become available in the coming weeks.

An update will be made available as soon as possible for you access Push Notification alerts. When this does take place, you will then be able to add these types of alerts without attracting fees.

If you had Push Notification enabled in the old App, these will continue to work via the old app as long as it remains installed on your phone. Once the issue is fixed you can then set them up again in the new app.

I have received the message “Device is disabled” when I attempt to enter my PIN, how do I fix this?

If your device is disabled, it has been locked. You can delete the app and download it again, or call the Member Contact Centre on 13 25 85 to have the device enabled once more.

Can I process Business Batch Transactions within Mobile Banking?

Beyond Bank does not currently offer Business Banking within a Mobile App.

To complete a Batch Transaction, you can visit our Internet Banking site using the internet browser on your phone.

How can I email or print a transaction receipt?

Apple

When presented with the transaction receipt within the app, simply click the download icon at the bottom of the screen.

Android

When presented with the transaction receipt within the app, simply click the 'Share' button.

Can I view and setup recurring or future dated transactions?

Not currently. You can login to the full Internet Banking site to view, manage or establish recurring and future dated transactions. All Transfer and BPAY transactions completed within the app will begin processing immediately upon your confirmation.

How can I check the current interest rate on my loan or term deposit?

Apple

Simply click ACCOUNTS, then select the information (i) icon located next to the name of the account or loan to view further information such as interest rates, investment maturity dates and loan payment dates.

Android

Simply click ACCOUNTS, then select the information (i) icon located at the top of the screen to view further information such as interest rates, investment maturity dates and loan payment dates.

If I forget to log out of the app, will my account remain open in the background?

The app will continue to operate in the background unless you log out or force it to close, but it will time out and automatically log you out after 10 minutes of inactivity.

When completing a transfer, what are the Description and Reference fields used for?

The Description field provides the option for you to enter details for your reference, visible on your statement:

07 Sep 15	Tfr Sandy	To 00000000- NET#0000000	\$25.00	\$325.00
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The reference is the same, but for the recipient's records.

Both fields are optional, so if you don't want to enter anything you will still be able to complete the transfer.

What should I do if my phone is lost or stolen?

It is important to call us on 13 25 85 as soon as possible when you believe the security of your funds may have been compromised.

A Member Service Consultant in the Member Contact Centre will be able to lock your Internet and Mobile Banking until you are able to

How do I set transfer limits higher than the default?

To set transaction limits to a higher level than the default, you can call the Member Contact Centre on 13 25 85 and quote your Telephone Access Passcode, or visit a branch. Increased limits will reset at midnight on the day that they are increased, so you will need to make the transaction on the same day.

How do I install the app?

Apple

To install the Beyond Bank Mobile Banking app on an Apple device, head to the Apple Store and search for 'Beyond Bank'. If you are downloading the app on an iPad you will need to select 'iPhone Only' in the top-right corner to bring the app up in the search results.

Android

To install the Beyond Bank Mobile Banking app on an android smartphone, head to the Google Play store and search for 'Beyond Bank'. Tap on the app in the search results, then tap 'Download'.

How do I uninstall the app?

Apple

To uninstall the app on an Apple device, simply click and hold the app icon on your phone and wait for it to jiggle. When this happens you will see a small 'x' symbol at the top-right corner of the icon, tap that and confirm to delete the app, this will also uninstall it.

Android

To uninstall the Beyond Bank Mobile Banking app on an Android device, tap the 'Apps' button on the home page, visible when you unlock the phone. When you are presented with a list of your apps, tap and hold the Beyond Bank app until you see a trash can drop down at the top of the screen. Once you see the trash can, drag the icon over to it and drop it in there.

How do I unlock a service?

If your Mobile Banking service has been locked, you can unlock it by calling the Member Contact Centre on 13 25 85 and quoting your Telephone Access Passcode, or by visiting a branch.

Why is my Mobile Banking locked?

If you or someone else enters the PIN three times incorrectly, the device will automatically lock and you will need to visit a branch with identification or call the Member Contact Centre on 13 25 85 and quote your Telephone Access Passcode to unlock it.

Why are some accounts different colours on the TRANSFER screen?

When you are transferring to different accounts within your own membership, you may notice some accounts that are greyed out. Generally they will only be Term Deposit accounts, and the fact that they are grey means that you cannot transfer into them.