Mobile Banking App
A quick reference guide

Effective 6 May 2020

credit union sa

Benefits

The Credit Union SA Mobile Banking Application (App) allows you to utilise all the best functionality of your Internet Banking services – anytime and anywhere you have an internet connection – with just a simple tap and swipe.

For example, you can:

- check balances and view your account history
- make transfers between your Credit Union SA accounts (*Transfers*)
- transfer to other Credit Union SA members or other financial institutions (*Pay Someone*)
- pay bills via BPAY®
- view uncleared funds
- set up scheduled payments
- temporarily lock a lost or stolen card
- change your card's PIN
- find out Credit Union SA's great rates
- find out about Credit Union SA products and services
- access financial calculators
- set up your accounts to digitally save your change rounding it up to the nearest dollar, when you transact with your Visa debit card (Round Up)

Let's get started!

1. Register for both **Credit Union SA Internet Banking** and **Secure SMS** facility.

2. Visit the **iTunes App Store** or **Google Play** to download the app.

3. **Open the app and register your device using your Internet Banking membership number and password.**
   You will be prompted to choose a PIN, fingerprint or face ID login to secure your device and sent an SMS secure code via Two-factor Authenication (2FA) to finalise your registration.

Available for both Apple and Android devices

The Android App is available from the Google Play Store and the iPhone App from the iTunes App Store on your mobile device.

Simply search for '*Credit Union SA*'.

You can also download either version of the App from our website via:
creditunionsa.com.au/access/mobile-banking-app

Operating System Requirements

The Mobile Banking App requires an operating system that is at least 6.0 for Android, and iOS 11.0 for Apple devices.

You can check which version your device is running under your device settings menu:

Apple devices:
Settings > General > Software Update.

Android devices:
Settings > About device > Software Updates.

The app requires a four-digit PIN, pattern login or fingerprint ID authentication.

Key things to remember

- Don't keep your member number and PIN code with your mobile device.

- Use the '*Log out*' button when you're done. However if you have an iOS/Apple device, you will automatically be logged out of the app after five minutes of inactivity for security purposes.

- Contact Credit Union SA if you've lost your mobile device or feel that someone may know your login details on (08) 8202 7777.

- You must be registered for Credit Union SA's Internet Banking and Secure SMS to have access to the app.

- Rest assured, your Credit Union SA Mobile Banking App comes with all the same rigorous security measures as Credit Union SA's Internet Banking facility.

Note: Mobile data usage charges may apply. Check with your mobile service provider for details. For full terms and conditions, please refer to our *Deposit Accounts* and *Access Services Terms and Conditions* booklet.

If you have any further questions about the Mobile App please call us on (08) 8202 7777.

If you have any suggestions to help improve our app, please use the feedback link located on the top right of the app menu.

The Dashboard

The Dashboard is the first screen that displays after opening the app.

By default, the screen allows easy access to your accounts; *Pay Someone* and *Balance* by simply tapping the required function and entering your four digit security PIN or using Fingerprint/ Face ID authentication.

The Dashboard provides the ability to access the Credit Union SA website. It also allows you to easily contact us (by email message or phone) simply by touching on the appropriate icon.

To access additional functionality tap on the menu icon in the top left corner.

Security

Your member number and password must be validated by Credit Union SA and a PIN set before the device can be successfully registered. Multiple devices can be registered to each membership.

Note: You also need to register for Secure SMS via Internet Banking to obtain your 2FA code.

2FA

Access the Registration screen by tapping on '*Accounts*' on the Dashboard. You will be asked to enter your member number, IB password, device name and to create a PIN. Once entered select '*Done*' (Android) or '*Next*' (iOS).

The keyboard will disappear, press the '*Complete Registration*' button to continue.

Once pressed, a security code will be sent via SMS to the mobile phone number associated with your account.

If you don't have a mobile number associated with your account you will receive an error message '*Mobile number required*', please call us on (08) 8202 7777.

You will then be asked to enter in the code. Press the '*Register*' button to continue. If successful you will be taken to the dashboard and the process is complete.

Note: Only one membership can be registered to your Credit Union SA Mobile App but multiple devices can be registered to each membership.

When logged in you can view all of the devices that have been registered to your account and opt to de-register any devices as required. The devices list is in the menu icon or under '*Settings & terms*'. The terms and conditions can also be viewed.

When first registering a device (or when re-registering a device) the terms and conditions screen will be displayed and must be accepted before you can proceed with using the app.

Logging In

The first time you register a device a four-digit PIN must be set. This will then need to be entered each time a banking function is requested and there is not an active session.

Note: The PIN will not validate if it contains repeated numbers or sequential numbers.

Enabling Touch ID/Fingerprint login or Face ID authentication

Your mobile phone must have fingerprint or face scanner compatibility and this will enable you to have the option of using Touch/Fingerprint or Face ID authentication to log in to the app.

Tap on the menu icon and select the relevant option from the main menu. Follow the on screen instructions.

Note: If Touch/Fingerprint or Face ID is enabled you can still opt to log in using the four digit security PIN by selecting '*Cancel*' when prompted to authenticate.

Logging out

To log out of the app, simply press the '*Log out*' icon in the top right corner from anywhere within the app.

To access account information from the dashboard again, you will be prompted to authenticate.

The Apple version of the app will time out and automatically log out after 5 minutes.

The Android version does not time out if the application is left in the foreground with the screen on.

You will need to set the screen timeout in your device's settings or press '*Log out*'.

Forgotten app PIN?

If you have forgotten your four digit security PIN, tap on the menu icon in the top left corner. Alternatively, if you have locked yourself out of your device after too many attempts at an incorrect PIN, you will need to call us on (08) 8202 7777.

Select '*Forgot PIN*' from the menu, or the red link on the Login screen and follow the prompts to re-register a new four digit security PIN. Alternatively, if you simply want to change your PIN, select '*Change PIN*' from the drop down menu.

You will then need to re-enter your member number, Internet Banking password, device name and select '*Create PIN and register*'.

Account balances and details

To view all your accounts and balances, select '*Accounts*' on your Dashboard.

In the accounts list, you are able to hold and move accounts into your preferred order in the list.

To view additional account information, tap on the available balance overview and then the '*Info*' icon.

Viewing your transaction history

To view the transactions for an account, please follow these steps, which may vary slightly depending on your device

Select '*Accounts*' from your Dashboard, then tap on the account you wish to view.

Once the required account is displayed you can slide up and down to scroll through the transactions.

Uncleared Transactions

If you have uncleared transactions they will appear at the top of the transaction list on the selected account.

Transfer money between your Credit Union SA accounts

To transfer money between your Credit Union SA accounts, select the menu icon in the top left corner, then select '*Transfer*' and follow the prompts.

Alternatively, tap the '*Pay*' icon on the relevant account transaction listing screen and select '*Transfer*'.

Pay someone

To pay someone, tap the quick link on the dashboard or select the menu icon in the top left corner and then select '*Pay someone*' and follow the prompts.

Alternatively, tap the '*Pay*' icon on the relevant account transaction listing screen and select '*Pay someone*'.

If you have transferred to this account before and saved the payee details in your favourites, tap on the person icon to select the transfer details from your favourites list.

If you would like to save a new payee, select the '*Save payee*' check box when entering the details.

Scheduled payments

Scheduled payments can now be created at the time a payment is made. On the '*Accounts*' screen, press the '*Pay*' button and select the type of transfer you'd like to make.

Scheduled payments do not work with International Transfers, loan accounts or using PayID.

Enter in the payment details as you would for any payment. You will notice three buttons at the bottom of the payment details; '*Now*', '*Later*' and '*Recurring*'.

Selecting '*Now*' will not schedule the payment and it will be processed once payment is confirmed.

Selecting '*Later*' will provide access to a calendar. The date selected will be the date the payment is processed.

Selecting '*Recurring*' will provide options to set the '*Frequency*', '*Start Date*' and '*End Date*'. Once set, hit '*Continue*'. It will then go to the '*Confirmation*' (Android) / '*Schedule Transfer*' (iOS) screen where a '*Create recurring payment*' (Android) / '*Confirm & Schedule*' (iOS) button is displayed. Pressing it will take you to the '*Receipt*' screen with an option to share.

Sending or printing transaction receipts or notifications

Android: To print or send a receipt of your transfer once completed, tap the orange '*Share*' button in the bottom right corner of the payment confirmation screen and select your sending option.

iPhone: To print or send a receipt of your transfer, tap the send icon (orange arrow) at the bottom of the payment confirmation screen and select your sending option.

Note: To print receipts, your device must be connected to a printer.

Round Up

To set up Round Up in your account you should select the '*Round-ups*' icon from the dashboard menu and then select the nominated account in which the rounded up change will be transferred.

Once you have selected the account to set up Round Up, select '*Start round-up savings*' to complete the set up and start saving.

Select '*Start round-up savings*' to complete the setup.

Pay a bill using BPAY®

To pay a bill using BPAY®, select the menu icon in the top left corner and then select '*BPAY*'.

Alternatively, select *Pay > BPAY* from the Dashboard and follow the prompts.

If you have made a BPAY® payment to this biller before and saved the details in your favourites, tap on the person icon to select the details from your favourites list.

If you would like to save a new biller, select the '*Save Payee*' check box when entering the details.

You can also delete payees by selecting the trash can icon.

Digital Wallet

Current wallets are through Apple Pay, Fitbit Pay, Garmin Pay, Google Pay™and Samsung Pay. Also known as an e-wallet, or mobile wallet, digital wallets can be used by members to make purchases via a Credit Union SA Visa debit or credit card loaded onto their smart device, wherever mobile payment systems are offered.

Payment information from the mobile device is passed to the store's payment terminal through near field communications (NFC) as a contactless payment, the same as if you were presenting a payment card with a chip.

Find out more at **creditunionsa.com.au/tools/digital-wallet**

Card Management

You are now able to manage your Credit Union SA credit and debit cards from within the Mobile Banking App. This allows you to lock a lost or stolen card, activate a new card and also, on iOS, add the card to Apple Wallet.

You can also block payWave payments, online payments and international payments, by selecting the menu icon in the top left corner and selecting '*Card management*'.

PayID

To register for PayID select the menu icon in the left hand corner of your dashboard, then select '*Manage PayID*', '*Get started*' and follow the prompts.

Once you have created your PayID, you can give it out when someone needs to pay you, instead of your BSB and account number. Simple!

You can also send money to someone else's PayID in seconds.

Change your card PIN

To change your card PIN select the menu icon in the top left hand corner of your dashboard and then select '*Card management*'. Tap on your card, then click '*Change PIN*' and follow the prompts to complete.

Want to know more about Credit Union SA or any of our products or services?
We'd be delighted to help.

Visit our website
creditunionsa.com.au

Call us on
(08) 8202 7777

Visit us at
400 King William St, Adelaide SA 5000

Ask for a visit from a
Mobile Lending Manager

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