Mobile Banking App
A quick reference guide

Effective 2 June 2023

credit unionsa

Benefits

The Credit Union SA Mobile Banking Application (Mobile Banking 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*)
- use the PayTo payment service if you elect to establish a PayTo Agreement with a Merchant or Payment Inititator that offers this service
- 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 competitive 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)
- rename your accounts with a nickname
- share your account details with anyone through email or iMessage
- view and manage your eStatements and inserts
- open Savings and Term Deposit accounts
- view and manage Open Banking data sharing including OTP

(One Time Passwords)

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 Mobile Banking App.

3. **Open the Mobile Banking 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 Mobile Banking App from our website via:
creditunionsa.com.au/digital-banking/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 Mobile Banking 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 Mobile Banking App after a minimum of 4-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 Mobile Banking App.
- Rest assured, your 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 Banking App please call us on (08) 8202 7777.

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

The Dashboard

The Dashboard is the first screen that displays after opening the Mobile Banking App.

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

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, Internet Banking password, device name and to create a PIN. Once entered select '*Done*' (Android) or '*Next*' (iOS).

Once pressed, a security code will either be sent via SMS to the mobile phone number associated with your account or you will be required to enter a code from your VIP Credential.

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 '*Accounts*' screen and the process is complete.

Note: Only one membership can be registered to your Mobile Banking 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 - My Devices*'.

When first registering a device the terms and conditions screen will be displayed and must be accepted before you can proceed with using the Mobile Banking 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 Mobile Banking App.

Tap on the menu icon, select '*Settings*' 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 Mobile Banking App, simply press the '*Log out*' icon in the top right corner from anywhere within the Mobile Banking App.

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

The Mobile Banking App has a default 4-minute timeout setting. This can be changed in '*Settings/App timeout*'.

Forgotten app PIN?

If you have forgotten your four digit security PIN, tap on the '*Forgot your app PIN?*' on the Login screen and follow the prompts to re-register. 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.

If you simply want to change your PIN, select '*Change app PIN*' from the '*Settings*' menu.

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, tap the ellipses (...) and select '*Account Information*'.

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 or left/right to view more.

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/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*' toggle when entering the details.

Scheduled payments

Scheduled payments can only 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. Tap the calendar on the Amount screen and select *'Once'* or *'Recurring'*. Selecting *'Once'* allows you to make the payment once only on a future date.

Selecting '*Recurring*' will provide options to set the '*Frequency*', '*Start Date*' and '*End Date*'. Once set, hit '*Set Schedule*'. Enter the rest of the payment details. It will then go to the '*Review and pay*' screen where a *'Schedule payment'* button is displayed. Pressing it will take you to the '*Receipt*' screen with an option to share, view your account balance or make a new payment.

The Mobile Banking App transaction history will show the accounts scheduled payments due for the next 7 days only.

Sending or printing transaction receipts or notifications

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

iPhone: To print or send a receipt of your transfer, tap the '*Share'* button in the top right corner 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'* 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 the Round Up *'from'* and *'to'* accounts, select *'Start round-up savings'* to complete the set up and start saving.

Pay a bill using BPAY®

To pay a bill using BPAY®, select the menu icon in the top left corner and then select '*Pay > 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 biller nickname name to select the details from your favourites list.

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

You can also delete payees by swiping to the left on the biller name 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

Apple Pay is a trademark of Apple Inc ., registered in the U.S. and other countries. Fitbit Pay is a trademark of Fitbit, Inc. in the U.S. and other countries. Garmin Pay is a trademark of Garmin Ltd. or its subsidiaries. Android, Google Pay, and the Google Logo are trademarks of Google LLC. Samsung Pay is a trademark of Samsung Electronics Co., Ltd.

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 > Card controls*'.

Change your card PIN

To change your card PIN, tap on your card, then tap '*Change PIN*' and follow the prompts to complete.

Remember: To protect your account from unauthorised transactions ocurring - where you may not be able to recover the funds - you must NOT use a PIN that resembles your birth date or part of your name.

PayID

To register for PayID select the menu icon in the left hand corner of your dashboard, then select '*Setting > 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 or if you want to make payments through the PayTo service, instead of your BSB and account number. Simple!

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

PayTo

To view a PayTo Agreement, select the menu icon in the top left corner of your dashboard and select '*Pay>PayTo Agreements*'.

This displays a list of PayTo Agreements where you can review the status and payment instructions.

With PayTo you can create, amend, pause and cancel PayTo Agreements established with Merchants or Payment Initiators offering the PayTo payment service as a payment option.

Account nicknames

To give your account nicknames, you can go to the '*Accounts*' screen, select one of your accounts and press the '...' ellipses at the top right of your account header to go to the account settings and select *'Rename Account'.*

Open Banking

To view and manage Open Banking data sharing select *'Settings > Sharing management'.*

To view your Open Banking OTP (One Time Password) select *'Settings > Sharing requests'* where you will be asked to re-enter your App PIN. You will be presented with a 6 digit code if a third party is currently requesting access to your shared account data.

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