

How to manage your payments

The UniBank Mobile Banking App¹ is designed to make managing payments fast, simple and secure.

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BPAY

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Recurring payments

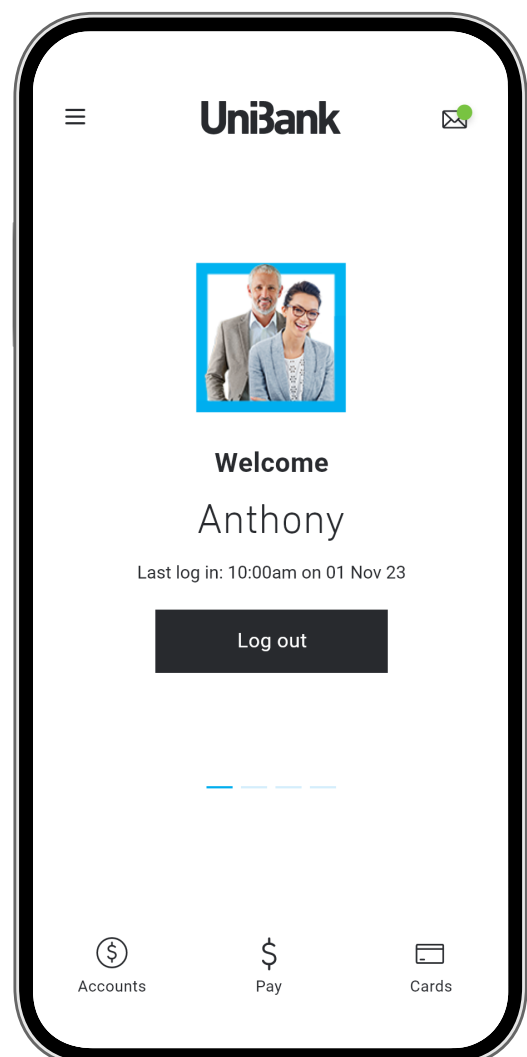
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PayID²

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Download the app

Make sure you have your Member Number and your Internet Banking Password, then simply download the app to get started.

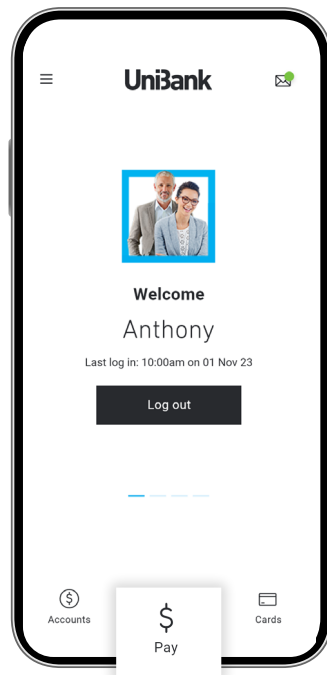


Managing payments

Transfer between your accounts

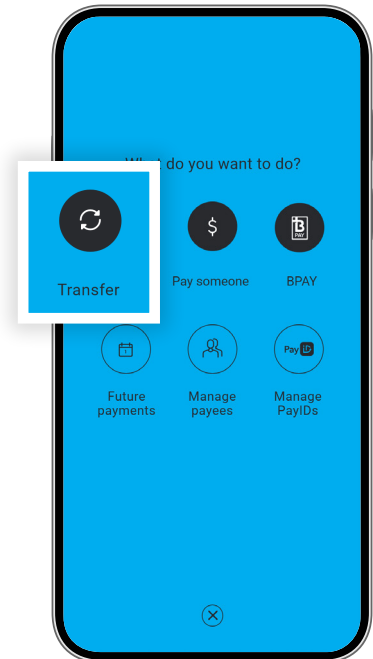
1

From the home screen, select the **Pay** button.



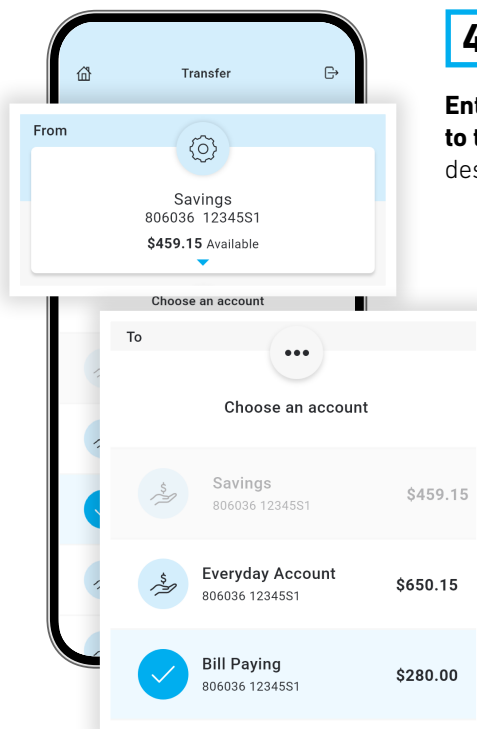
2

The app will ask you **What do you want to do?** Select **Transfer**.



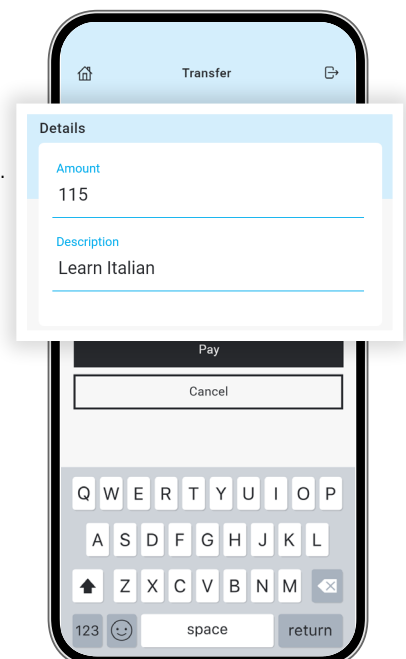
3

Select the account you want to transfer money out of, and the account the money will go into.



4

Enter the amount to transfer and a description (optional).

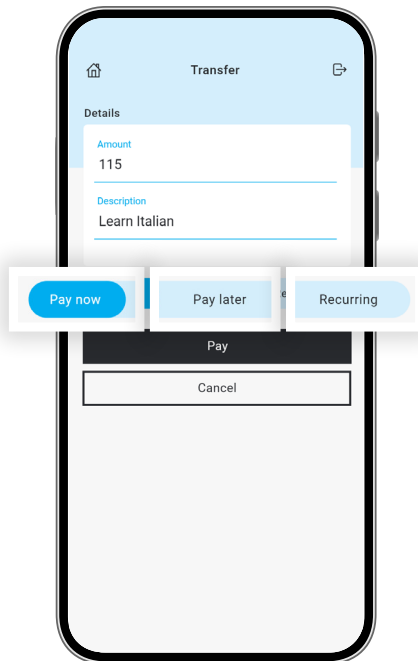


Managing payments

Transfer between your accounts – cont'd

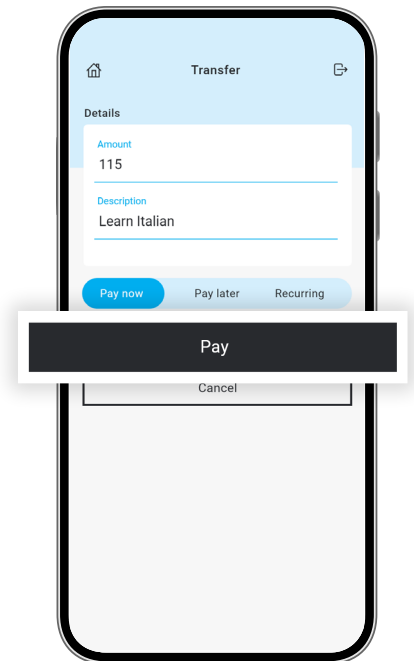
5

Choose **when** you'd like us to process the payment – Pay now, Pay later or Recurring.



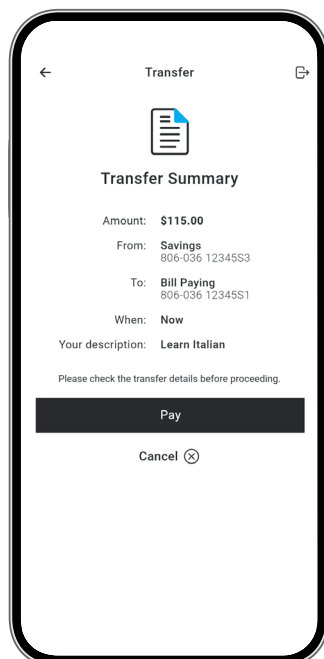
6

Tap the **Pay** button and confirm that what you see is correct.



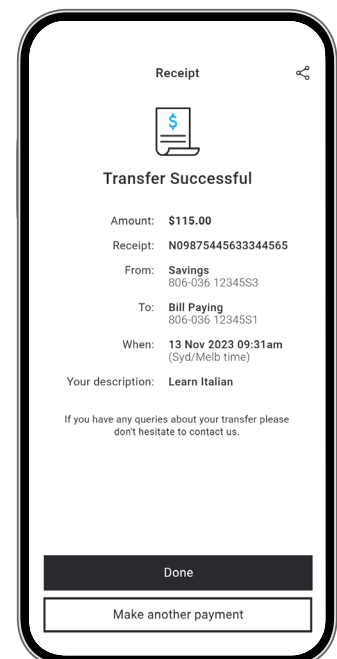
7

Tap **Pay** again.



8

Tap **Done** or **Make another payment**.

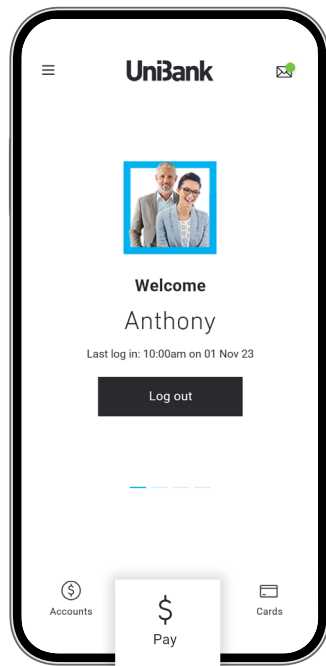


Managing payments

Paying someone else

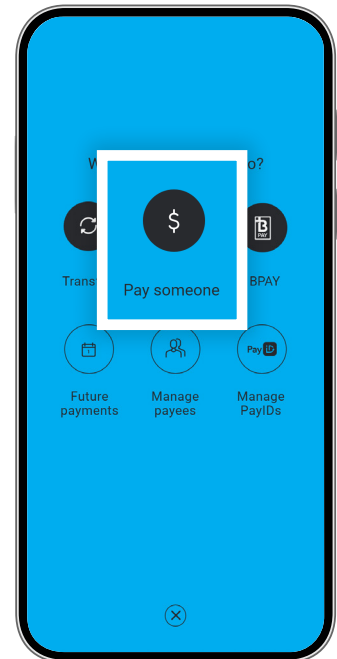
1

You can pay an individual or Business using their BSB & account number, or with their PayID². Start by tapping **Pay**.



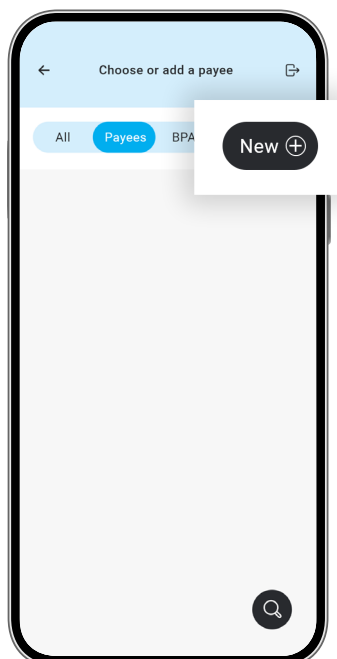
2

Next, tap **Pay someone**.



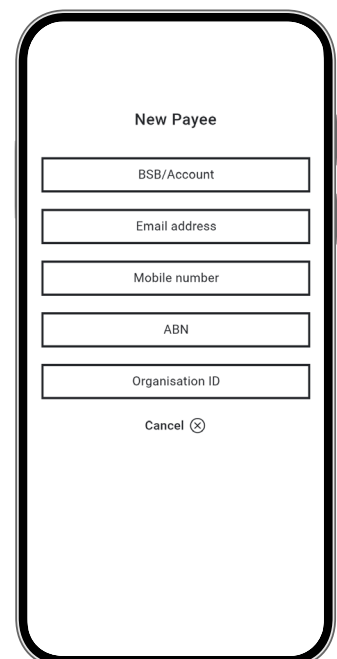
3

If you're paying an existing payee, select them by tapping their nickname and go to step 6. Otherwise tap **New**.



4

Select an option: pay by BSB and account number, PayID² alias (email, mobile, ABN).



Managing payments

Paying someone else – cont'd

5

Enter the recipient's payment details and tap **Validate**.

The screen shows a 'Mobile number' input field with a 'Choose from my contacts' button above it. Below the input field, there is a 'Details' section with a 'Mobile number' label and a text input field containing 'e.g. 0423 456 453'. A large 'Validate' button is overlaid at the bottom of the screen.

6

Under **Details**, enter the amount you wish to pay. Enter any Reference details requested by the Payee. You can also enter an optional description for yourself and assign the payee a nickname, so you can quickly pay them in future.

The screen shows a 'Transfer' screen with a 'Details' section. The 'Amount' field is filled with '115'. The 'Description' field is filled with 'Learn Italian'. A keyboard is visible at the bottom of the screen.

7

Choose when you'd like us to process the payment – Pay now, Pay later or recurring.

The screen shows the 'Transfer' screen with the 'Details' section. The 'Amount' field is filled with '115' and the 'Description' field is filled with 'Learn Italian'. Below the details, there are three buttons: 'Pay now', 'Pay later', and 'Recurring'. A large 'Pay' button is overlaid at the bottom of the screen.

8

Tap the **Pay** button and confirm that what you see is correct. Tap **Pay** again.

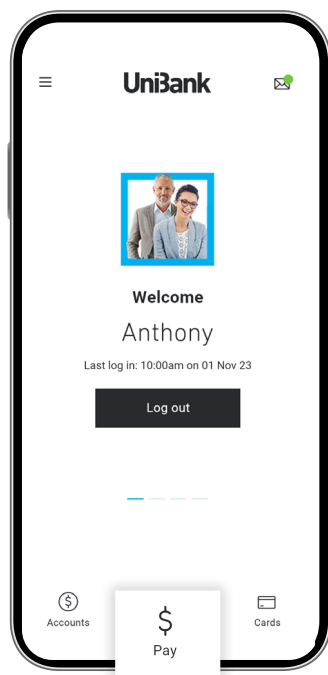
The screen shows the 'Transfer' screen with the 'Details' section. The 'Amount' field is filled with '115' and the 'Description' field is filled with 'Learn Italian'. Below the details, there are three buttons: 'Pay now', 'Pay later', and 'Recurring'. A large 'Pay' button is overlaid at the bottom of the screen.

BPAY

Pay using BPAY

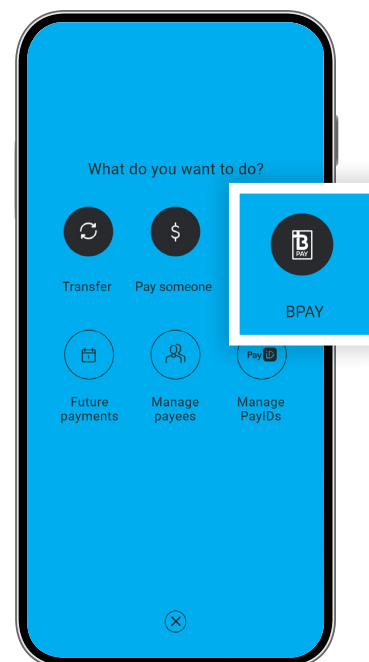
1

From the home screen, select the **Pay** button.



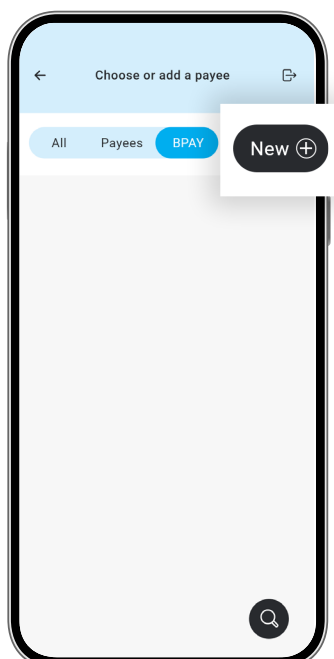
2

The app will ask you **What do you want to do?** Select **BPAY**.



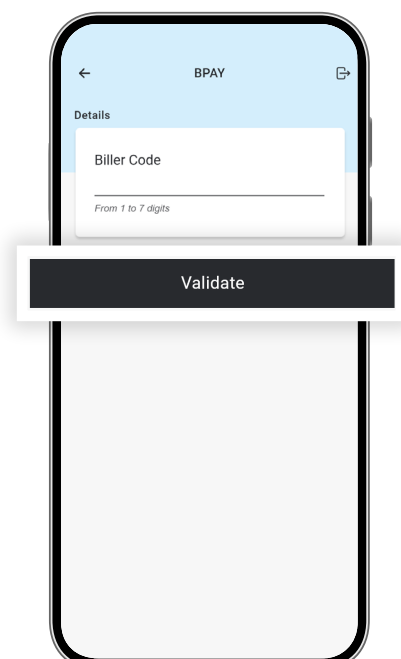
3

If you are paying a pre-existing payee, tap on their nickname and go to step 6. Otherwise tap on **New**, then BPAY.



4

Enter the **BPAY Biller Code** of the organisation you wish to pay, then select **Validate**.



BPAY

Pay using BPAY – cont'd

5

Enter the dollar amount of the bill and the BPAY **Reference Number**.

Pay

From

Savings
806036 12345S1
\$459.15 Available

To

Water company

Reference number
3958 6352 245 6
from 1 to 20 digits

Amount
\$234

Pay now Pay later Recurring

Pay

Cancel

6

Choose when you'd like us to process the payment – Pay now, Pay later or Recurring.

Pay

From

Savings
806036 12345S1
\$459.15 Available

To

Water company

Reference number
3958 6352 245 6
from 1 to 20 digits

Details

Amount
\$234

Pay now Pay later Recurring

Pay

Cancel

7

Tap the **Pay** button and confirm that what you see is correct.

Pay

From

Savings
806036 12345S1
\$459.15 Available

To

Water company

Reference number
3958 6352 245 6
from 1 to 20 digits

Details

Amount
\$234

Pay now Pay later Recurring

Pay

8

Tap **Pay** again.

Payment Summary

Amount: \$234.00

From: Everyday

To: Water company
3958 6352 245 6

When: 13 June 2022 09:31am
(Syd/Melb time)

It is your responsibility to ensure that the BPAY Biller Code and reference number is correct and that the Biller Name matches the intended recipient. The funds may be credited to an unintended recipient if the BPAY Biller Code or reference number are incorrect. If payment is made to an unintended recipient, it may not be possible to recover the funds.

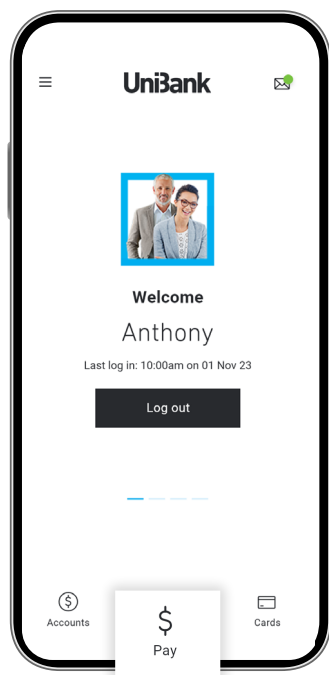
Pay

Recurring transactions

Set up recurring payments

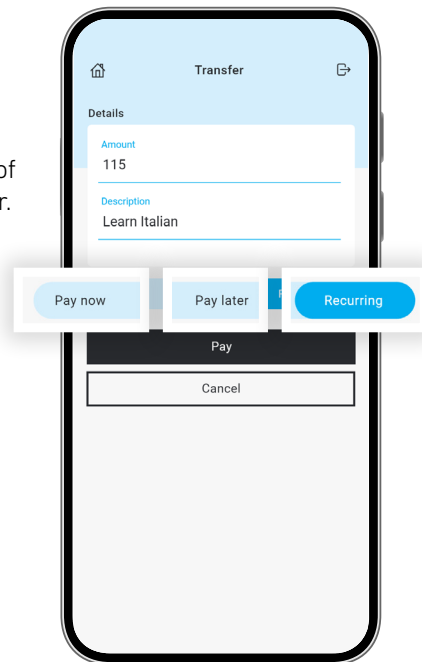
1

You can set up regular payments for all payment types, whether paying a bill via BPAY, transferring between accounts, paying by PayID² or by BSB and account number.



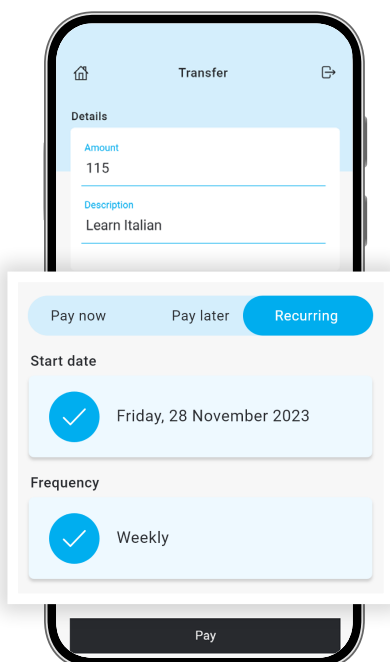
2

When you reach the **Pay** screen, select **Recurring**, instead of Pay now or Pay later.



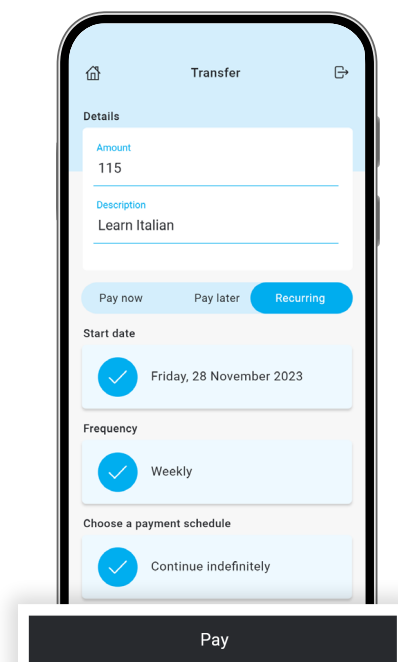
3

Enter a **Start date**, **Frequency** and **Payment schedule** for the regular transfer you wish to make.



4

Tap the **Pay** button and confirm that what you see is correct. Tap **Pay** again.



PayID²

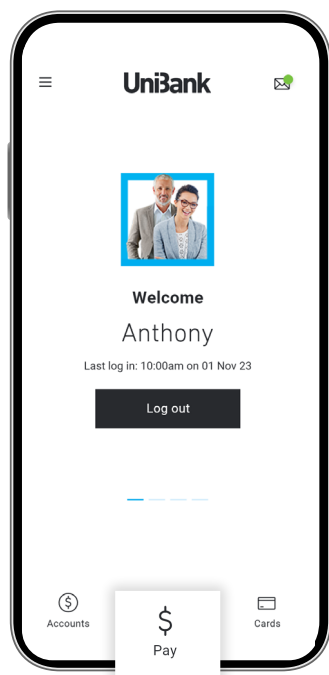
How to set up PayID²



You can change details linked to PayID by going to **Menu > My details**

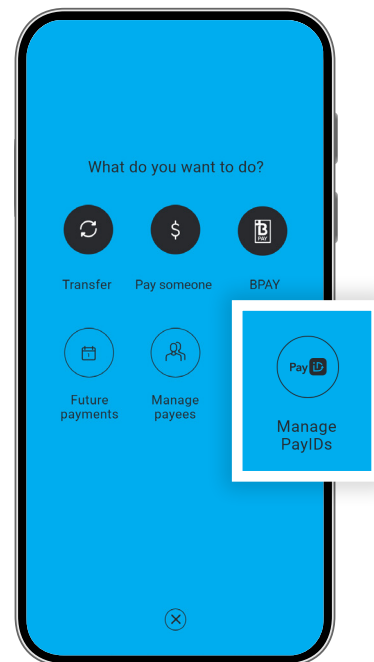
1

From the home screen, select the **Pay** button. The app will ask you What do you want to do?



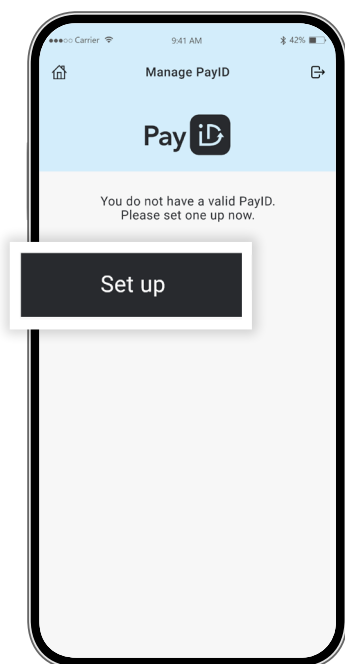
2

Select **Manage PayIDs**.



3

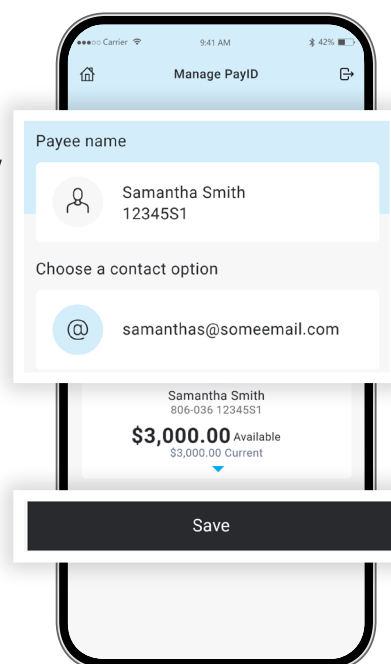
Then **Set up**.



4

Choose a preferred contact option (mobile number and/or email address) and an account to link your payments to. Tap **Save**.

You'll receive a prompt to agree to the PayID terms and conditions and complete a security verification process by confirming your identity with a code.



Important information: 1. You should consider whether this service is appropriate for you before acquiring it. For additional information please refer to our Security Guide for electronic transactions and the Mobile App Terms of Use. Internet connection is needed to access the Mobile App. Normal mobile data charges apply. We test mobile banking to ensure compatibility with the majority of popular devices, but cannot guarantee compatibility with all devices and operating systems. **2.** PayID Terms of Use apply in respect of any PayID you create, attempt to create or request that we create for an Account and must be read together with any other terms and conditions that apply to the relevant Account. The complete PayID Terms of Use can be reviewed and accepted before you create any PayID within your Internet Banking. **3.** The phones screens shown are for illustration purposes. There may be slight colour, wording or display variances between Android and iOS and the version you are viewing on. UniBank is a division of Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981 | DB03255-UB-0824-ManagePayments