

How to manage your payments

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

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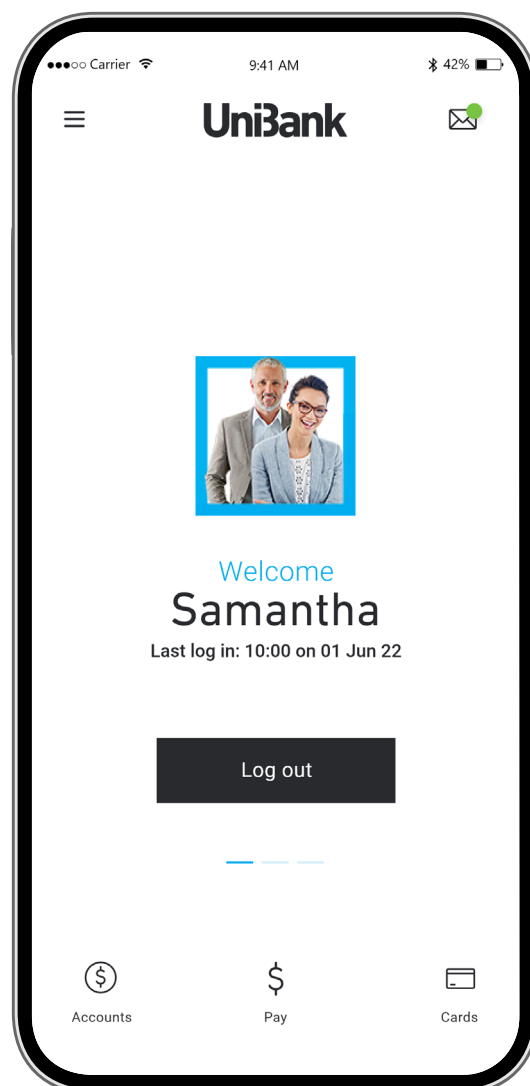
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Download the app

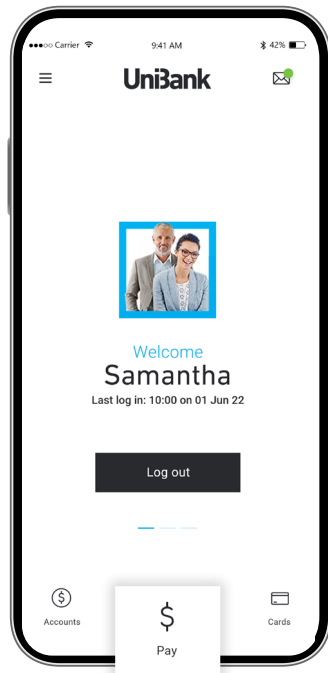
Make sure you have your Member Number and your Internet Banking Access Code, then simply download the app to get started.



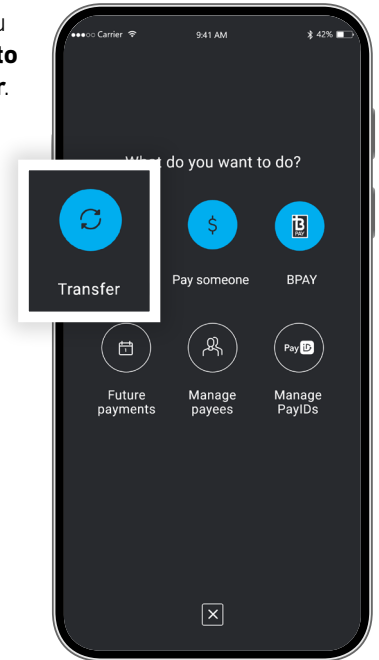
Managing payments

Transfer between your accounts

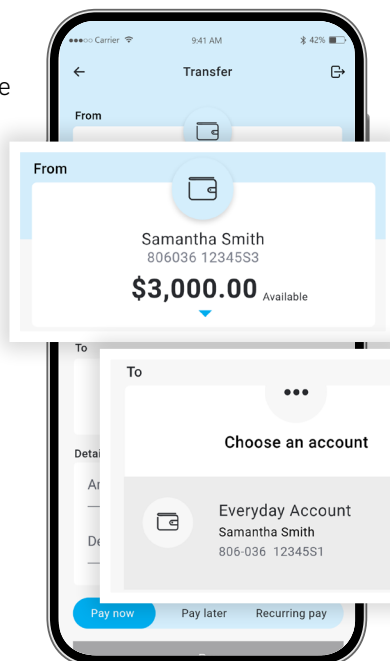
- 1** From the home screen, select the **Pay** button.



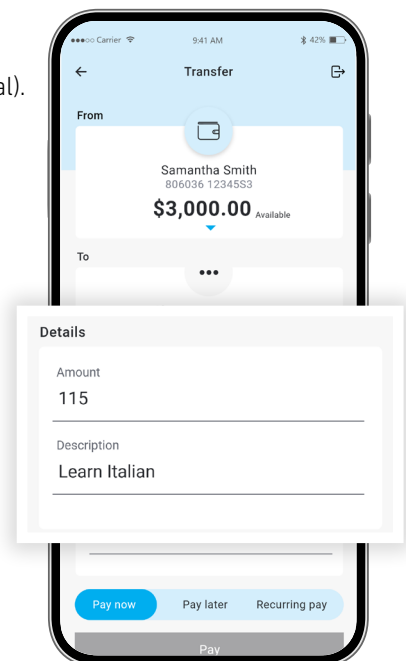
- 2** The app will ask you **What do you want to do?** Select **Transfer**.



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



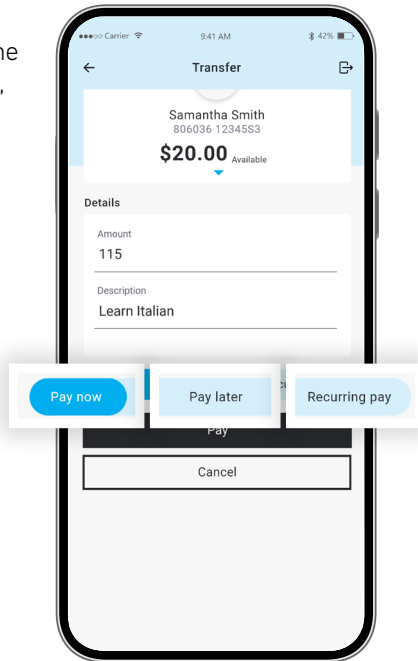
- 4** Enter the amount to transfer and a description (optional).



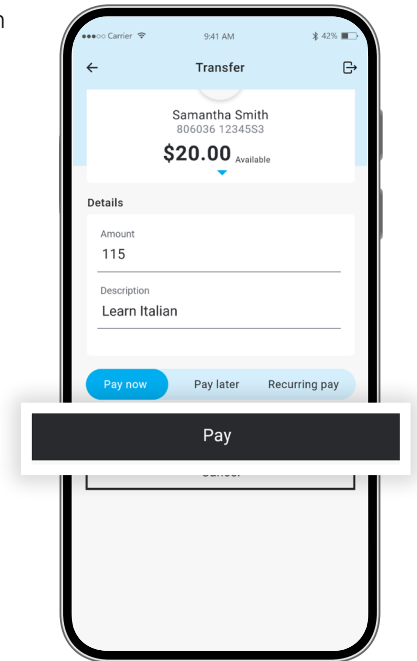
Managing payments

Transfer between your accounts – cont'd

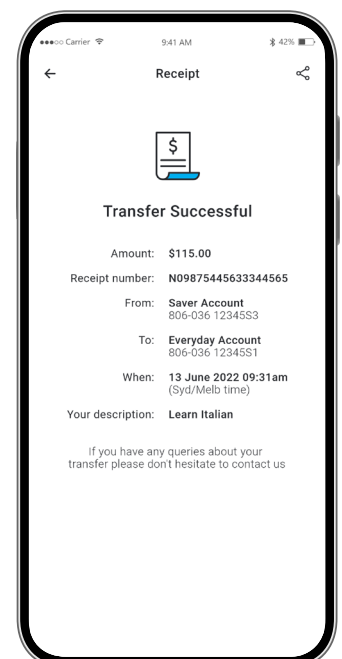
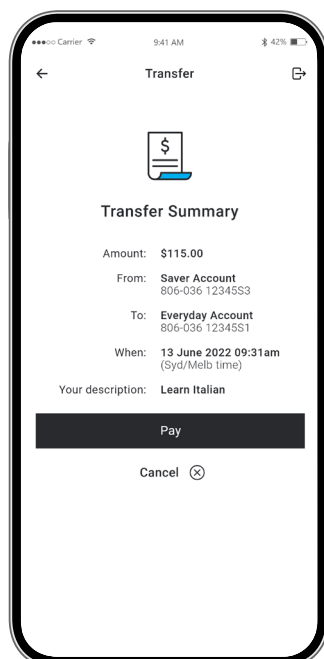
5 Choose **when** you'd like us to process the payment – Pay now, Pay later or Recurring.



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



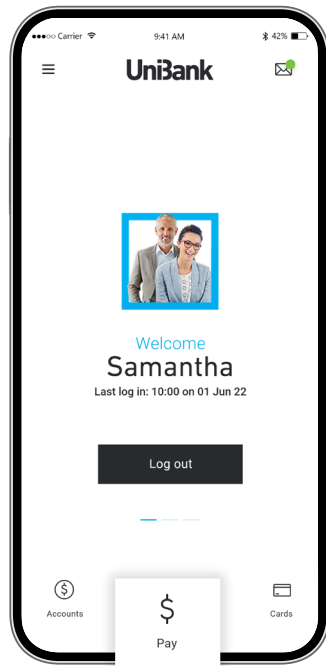
7 Tap **Pay** again.



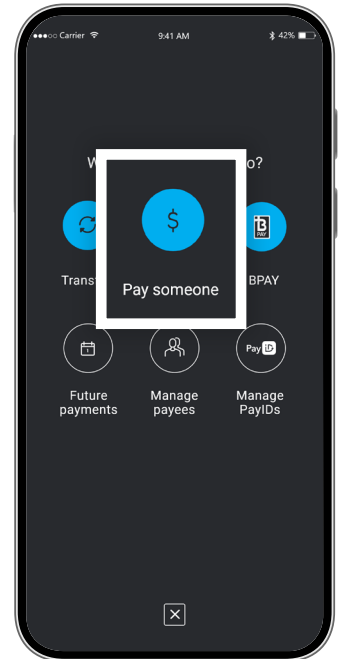
Managing payments

Paying someone else

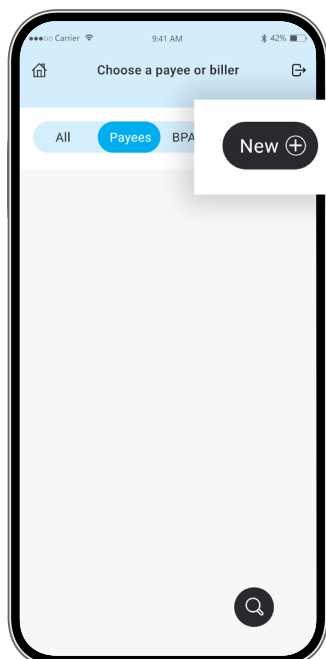
1 You can pay an individual or Business using their BSB & account number, or with their PayID². Start by tapping **Pay**.



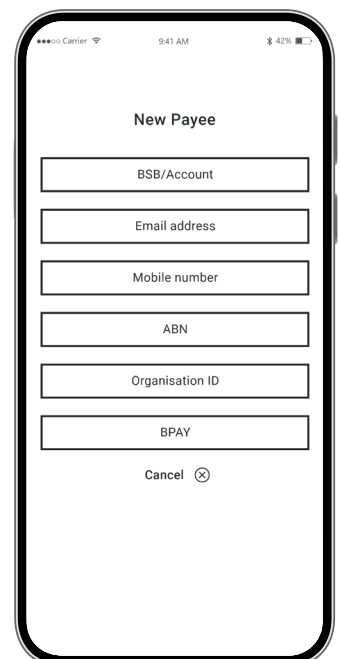
2 Next, tap **Pay someone**.



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



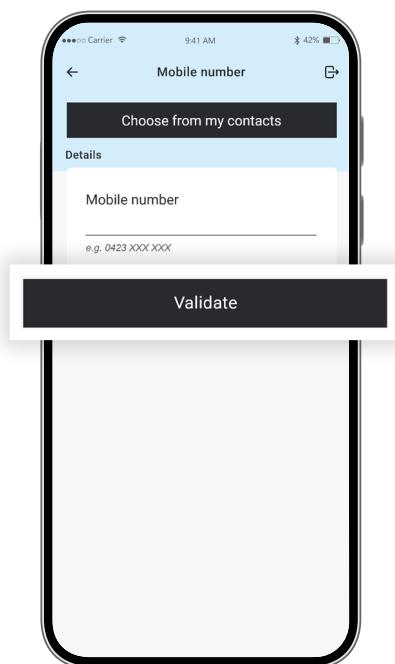
4 **Select an option:** pay by BSB and account number, PayID² alias (email, mobile, ABN) or BPAY.



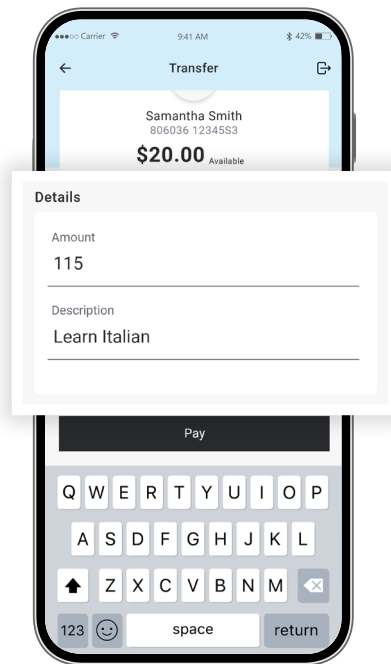
Managing payments

Paying someone else – cont'd

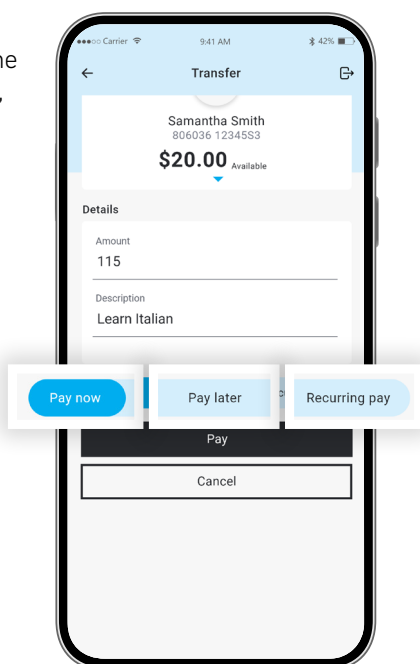
- 5** Enter the recipient's payment details and tap **Validate**.



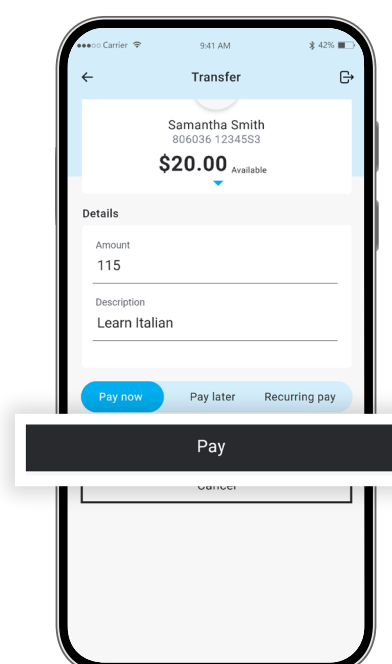
- 6** Under **Details**, enter the amount you wish to pay. Enter any Reference details requested by the Payee. You can also enter an optional description for yourself and assign the payee a nickname, so you can quickly pay them in future.



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



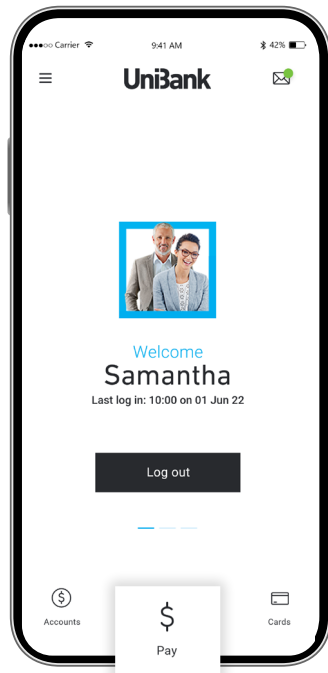
- 8** Tap the **Pay** button and confirm that what you see is correct. Tap **Pay** again.



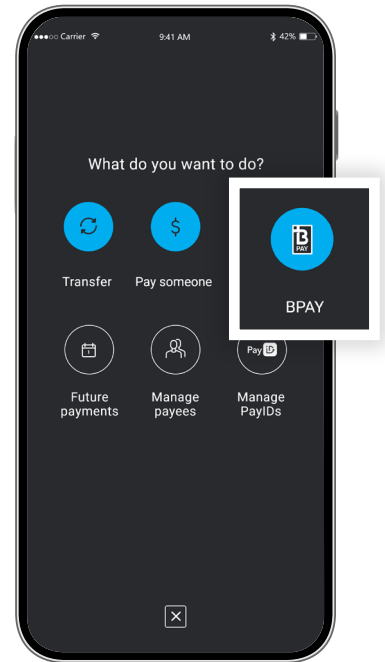
BPAY

Pay using BPAY

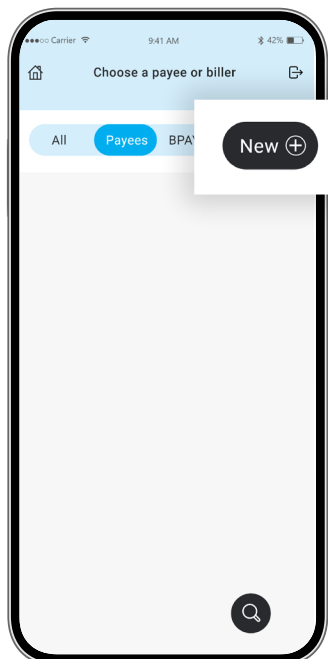
- 1** From the home screen, select the **Pay** button.



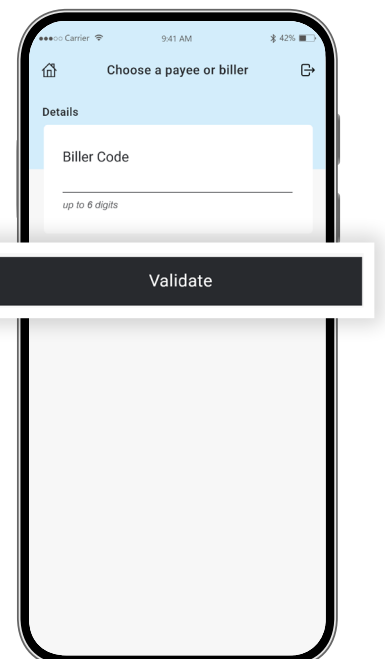
- 2** The app will ask you **What do you want to do?** Select **BPAY**.



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



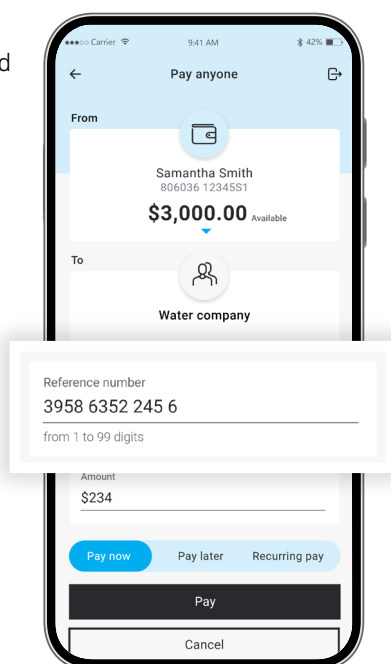
- 4** Enter the **BPAY Biller Code** of the organisation you wish to pay, then select **Validate**.



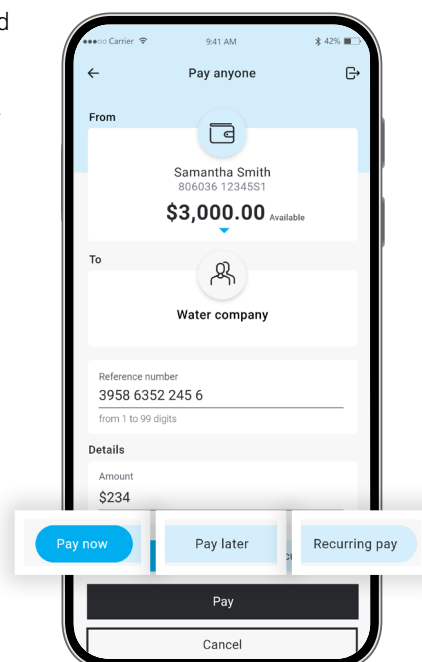
BPAY

Pay using BPAY – cont'd

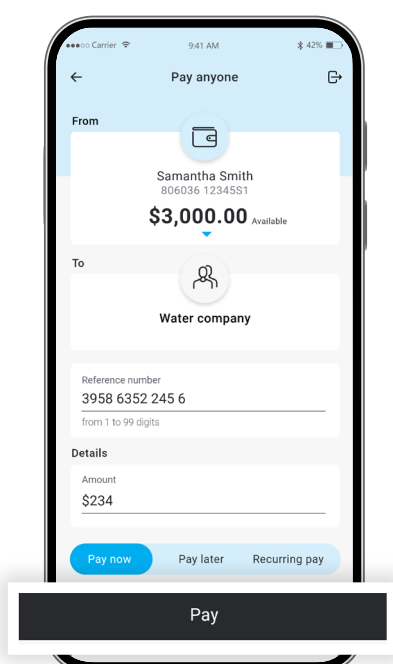
- 5** Enter the dollar amount of the bill and the BPAY **Reference Number**.



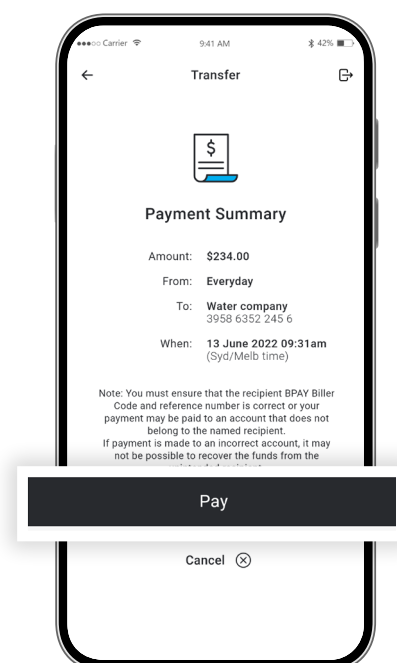
- 6** Choose when you'd like us to process the payment – Pay now, Pay later or Recurring.



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



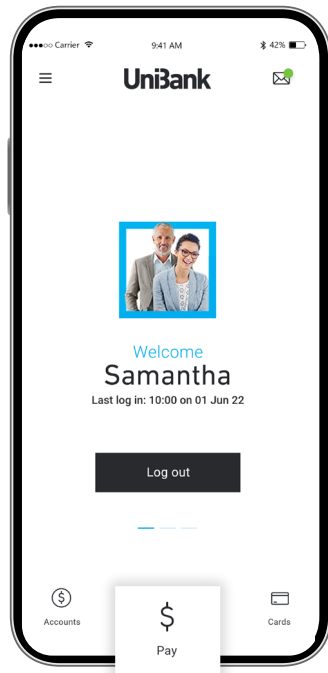
- 8** Tap **Pay** again.



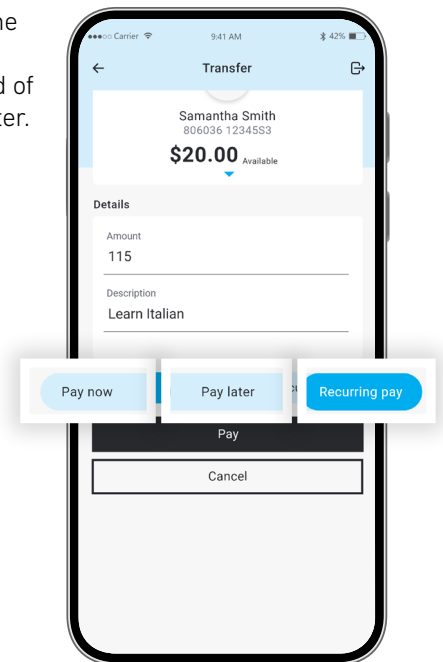
Recurring transactions

Set up recurring payments

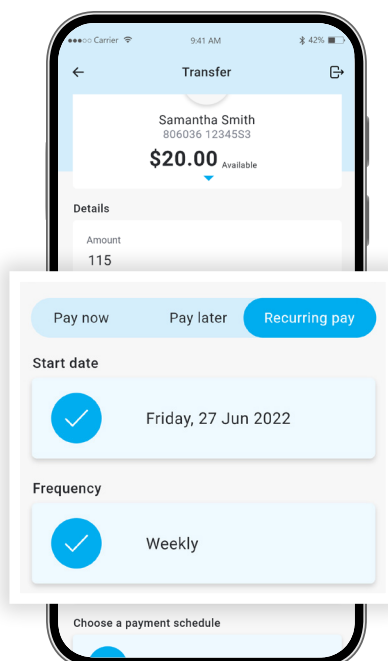
1 You can set up regular payments for all payment types, whether paying a bill via BPAY, transferring between accounts, paying by PayID² or by BSB and account number.



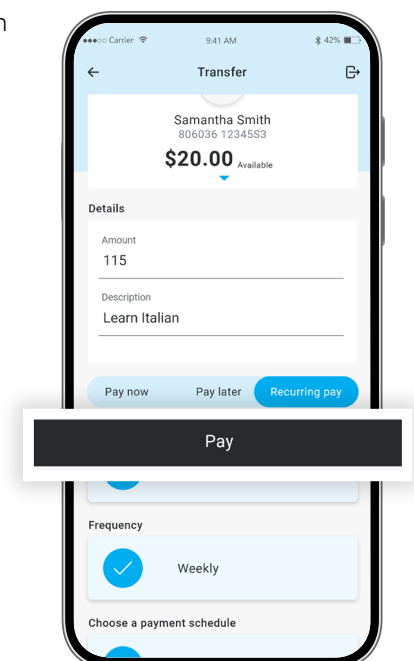
2 When you reach the **Pay** screen, select **Recurring**, instead of Pay now or Pay later.



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



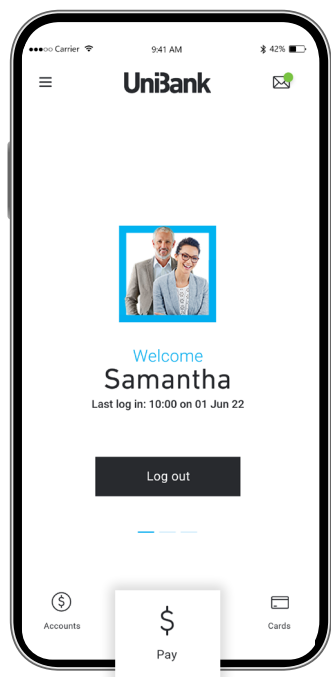
4 Tap the **Pay** button and confirm that what you see is correct. Tap **Pay** again.



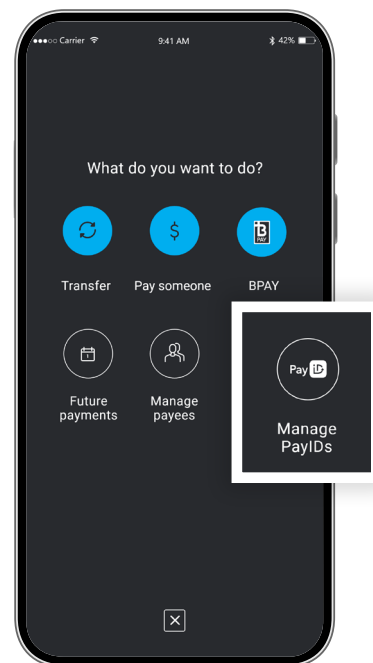
PayID²

How to set up PayID²

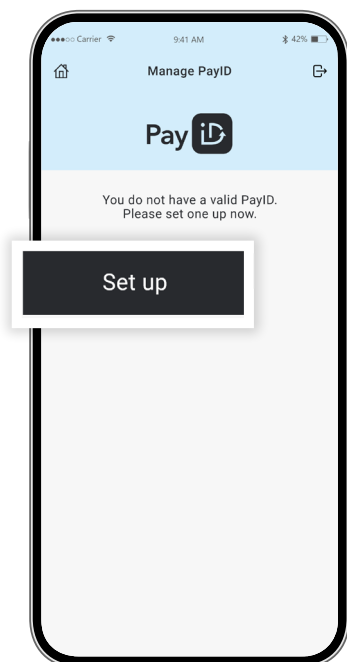
- 1** From the home screen, select the **Pay** button. The app will ask you What do you want to do?



- 2** Select **Manage PayIDs**.

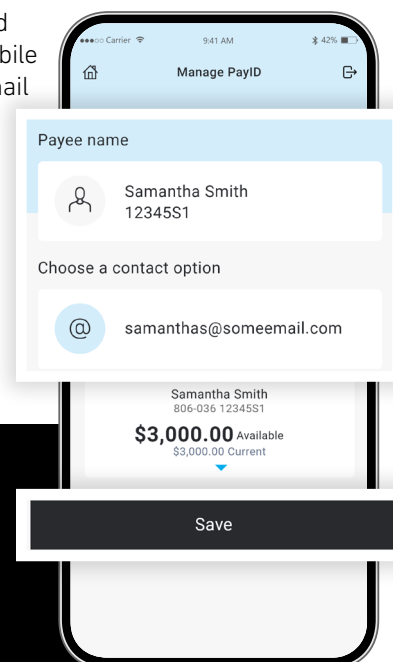


- 3** Then **Set up**.



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

Tap **Save**.



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