

How to manage your payments

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

Managing payments

Transfer between your accounts pg 2

Paying someone else pg 4

BPAY

Pay using BPAY pg 6

Recurring payments

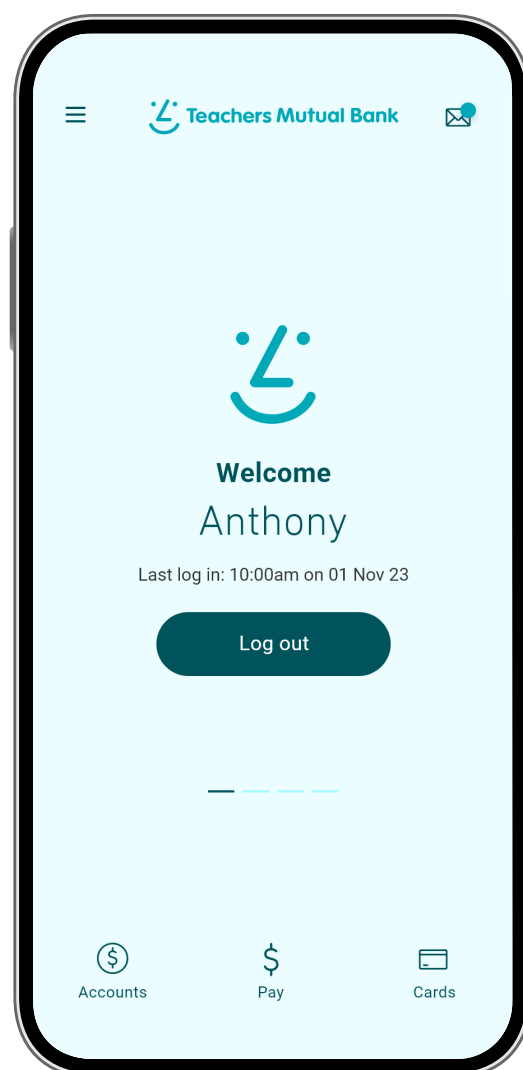
Set up recurring payments pg 8

PayID²

How to set up PayID² pg 9

Download the app

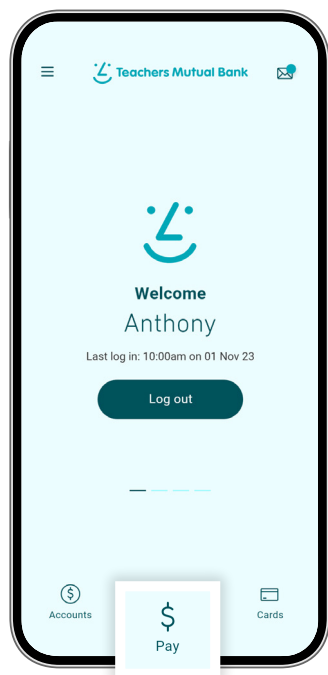
Make sure you have your Member Number and your Internet Banking Password, then simply download the app to get started.



Managing payments

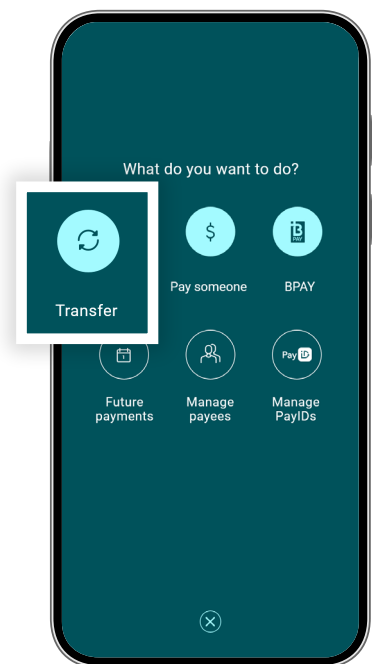
Transfer between your accounts

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

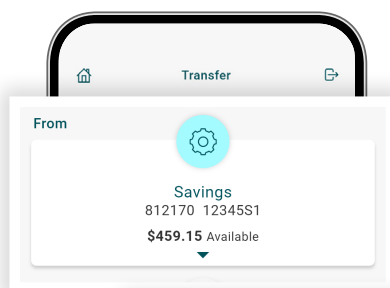


- 2 The app will ask you **What do you want to do?**

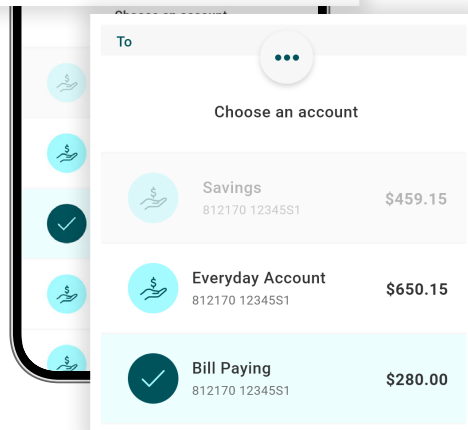
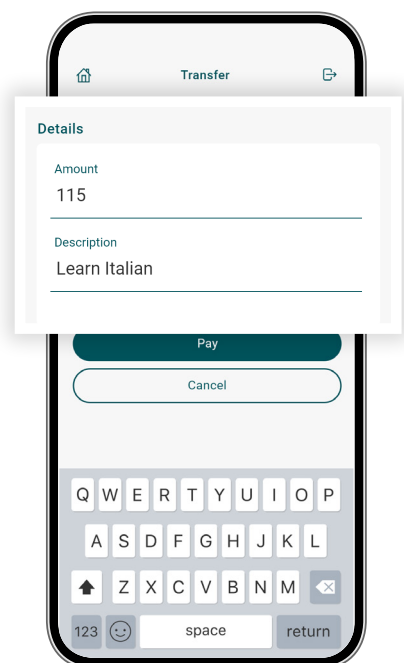
Select **Transfer**.



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



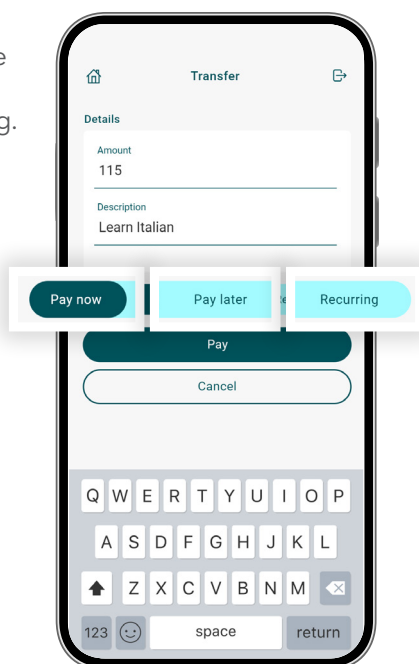
- 4 Enter the amount to transfer and a description (optional).



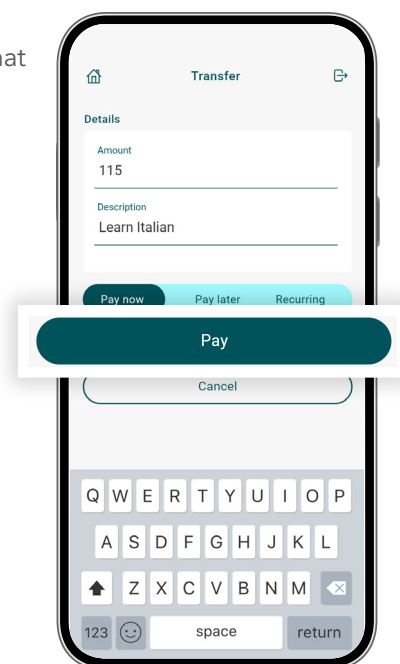
Managing payments

Transfer between your accounts – cont'd

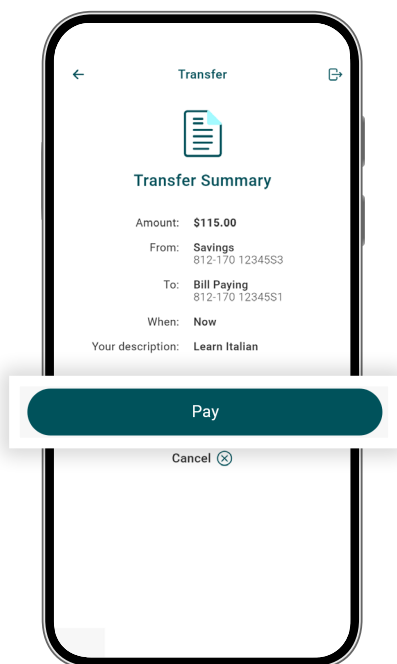
- 5 Choose **when** you'd like us to process the payment – Pay now, Pay later or Recurring.



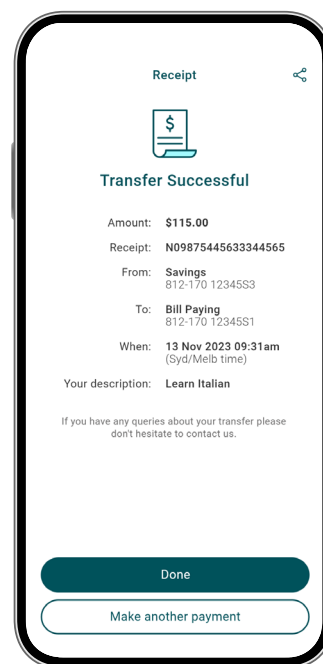
- 6 Tap the **Pay** button and confirm that what you see is correct.



- 7 Tap **Pay** again.



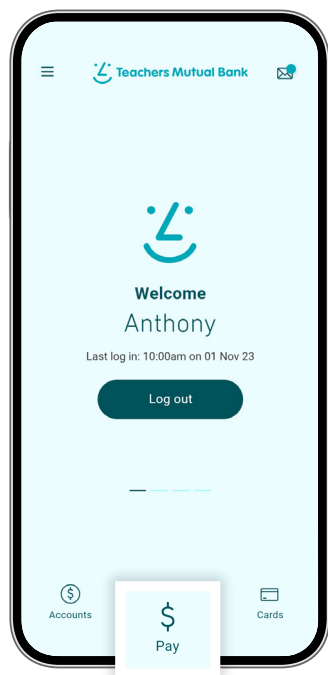
- 8 Tap **Done** or **Make another payment**.



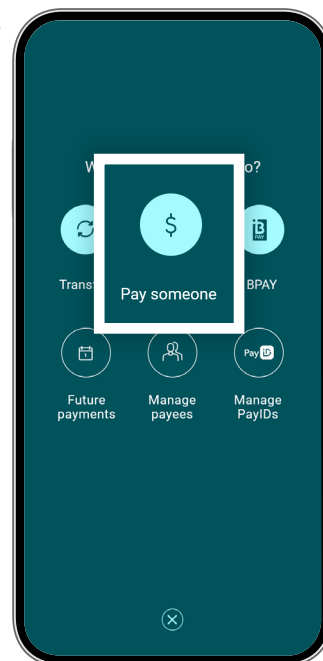
Managing payments

Paying someone else

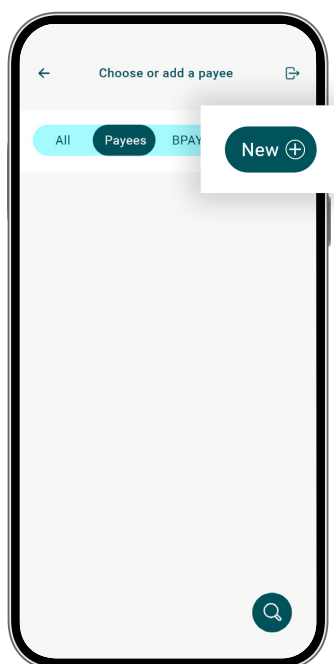
- 1** You can pay an individual or Business using their BSB & account number, or with their PayID². Start by tapping **Pay**.



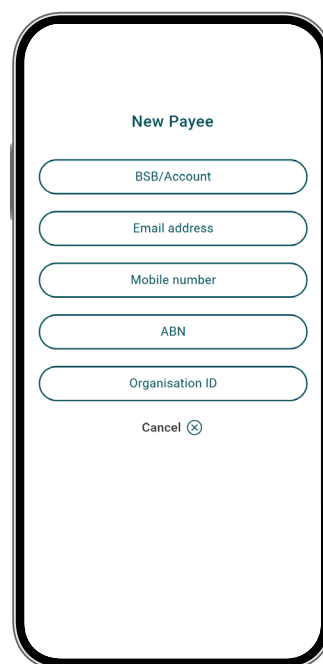
- 2** Next, tap **Pay someone**.



- 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' section with a 'Choose from my contacts' button. Below it is a 'Details' section with a 'Mobile number' input field containing the example 'e.g. 0423 456 453'. A large teal 'Validate' button is overlaid at the bottom.

- 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' section with a 'Details' section. The 'Amount' input field contains '115'. The 'Description' input field contains 'Learn Italian'. A keyboard is visible at the bottom.

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

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

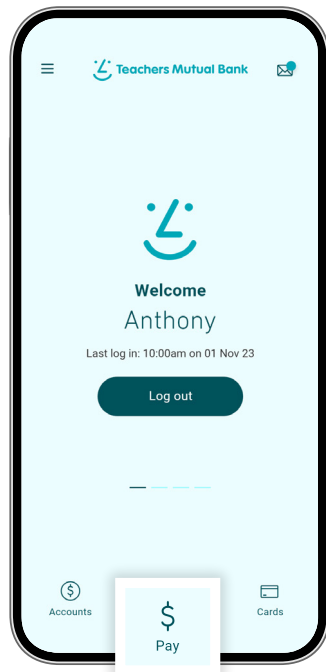
- 8 Tap the **Pay** button and confirm that what you see is correct. Tap **Pay** again.

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

BPAY

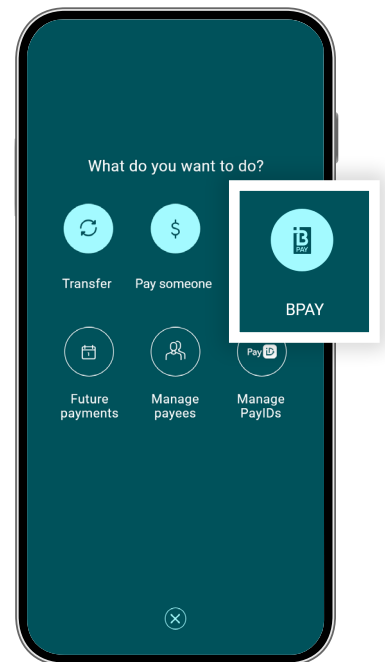
Pay using BPAY

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

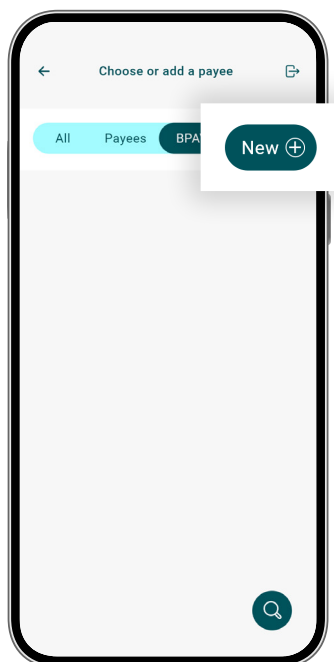


- 2 The app will ask you **What do you want to do?**

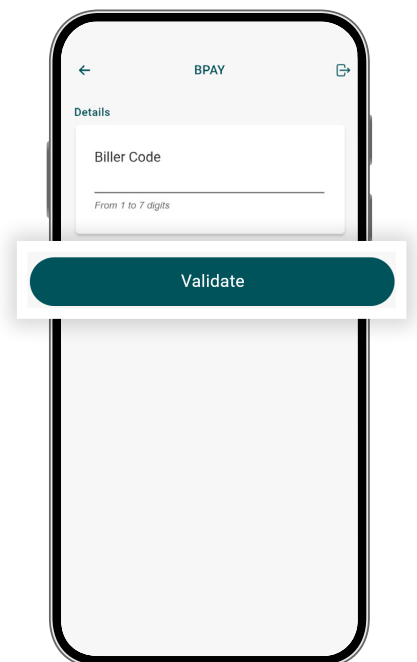
Select **BPAY**.



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



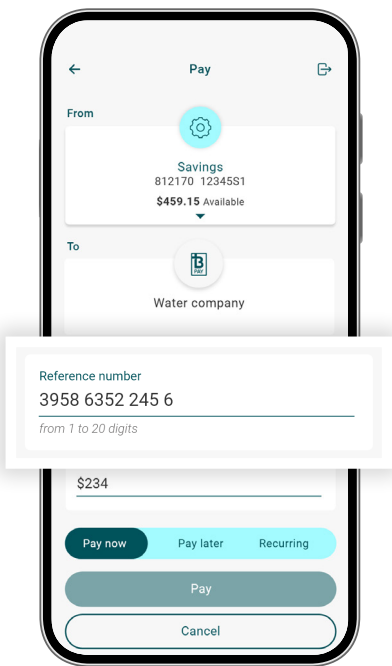
- 4 Enter the **BPAY Biller Code** of the organisation you wish to pay, then select **Validate**.



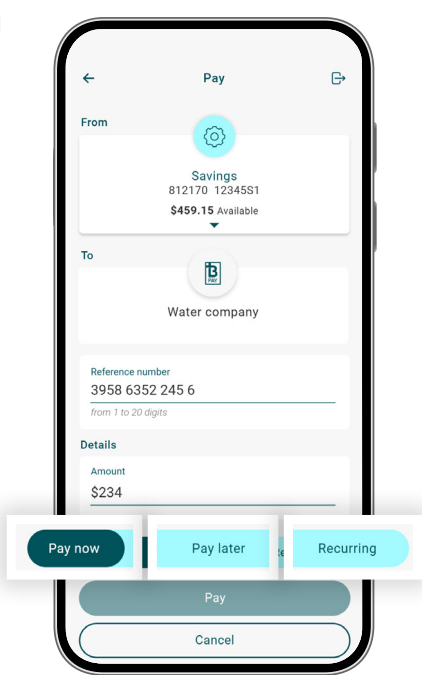
BPAY

Pay using BPAY – cont'd

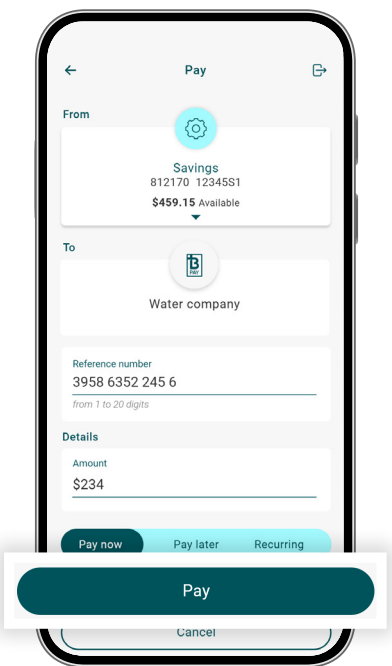
5 Enter the dollar amount of the bill and the BPAY Reference Number.



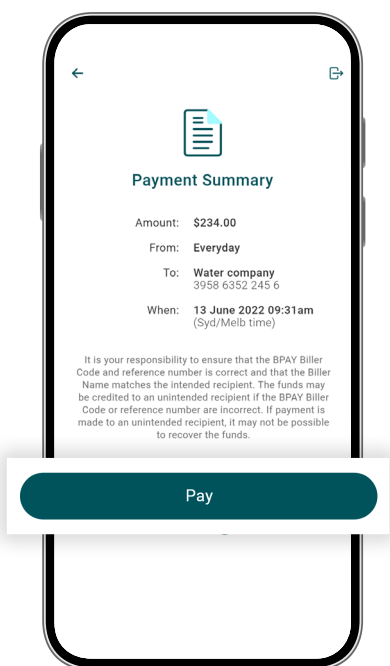
6 Choose when you'd like us to process the payment – Pay now, Pay later or Recurring.



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



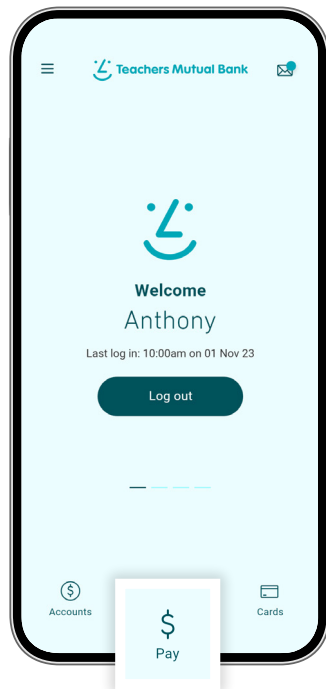
8 Tap **Pay** again.



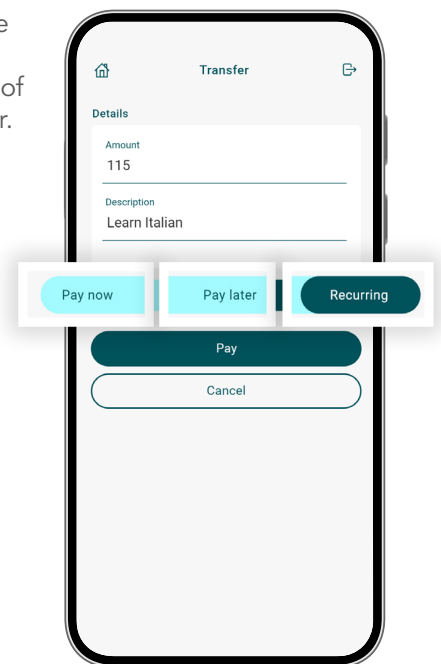
Recurring transactions

Set up recurring payments

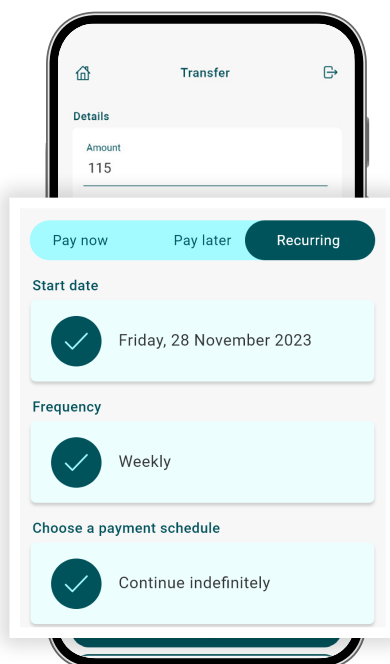
- 1 You can set up regular payments for all payment types, whether paying a bill via BPAY, transferring between accounts, paying by PayID² or by BSB and account number.



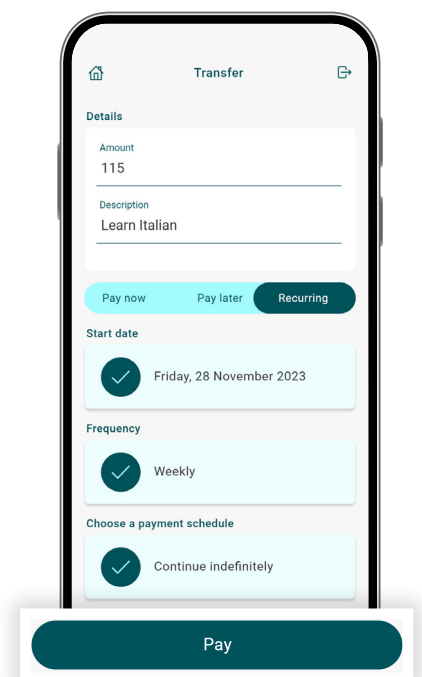
- 2 When you reach the **Pay** screen, select **Recurring**, instead of Pay now or Pay later.



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



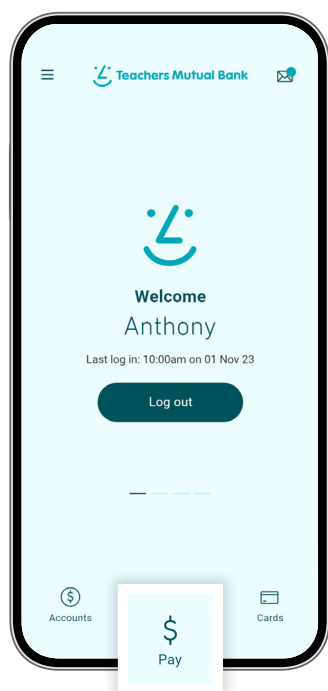
- 4 Tap the **Pay** button and confirm that what you see is correct. Tap **Pay** again.



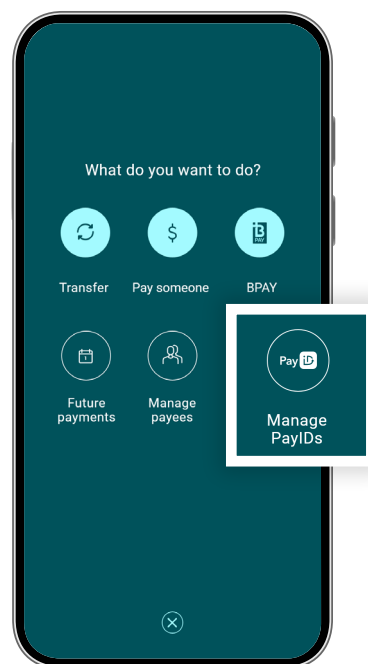
PayID²

How to set up PayID²

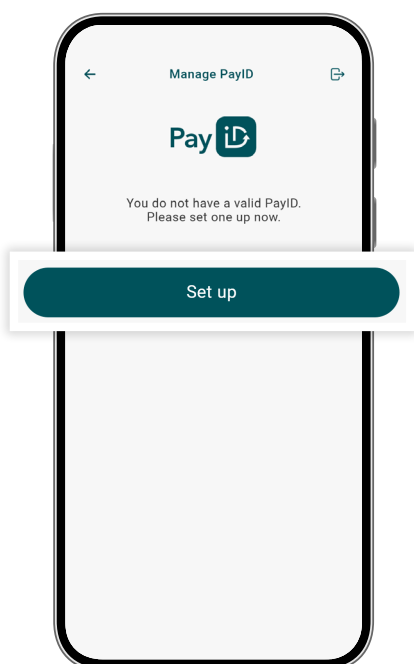
- 1** From the home screen, select the **Pay** button. The app will ask you **What do you want to do?**



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



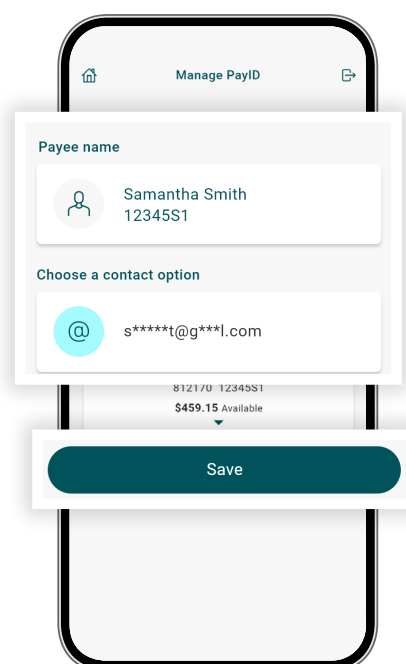
- 3** Then **Set up**.



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

Tap **Save**.

You'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. Teachers Mutual Bank is a division of Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981 | DB03255-TMB-0824-Managepayments