AccessMobile FAQs

How do I register for and login to AccessMobile app?

Register for Mobile Banking
To register for our Mobile Banking app, you first need to be registered for Internet Banking. To register for Internet Banking, click here. Once you have registered, one of our team will be in touch to complete the setup process.

Login to Internet Banking
Before you can use the AccessMobile app, you first need to login to Internet Banking here. The first time you login to Internet Banking you will be asked to reset your password.

Download and access AccessMobile app
Once you have your Access Number and have created a password, you can then download the mobile app onto your smart phone or device via the Apple App Store or the Google Play Store. Once the app is downloaded, open the app and complete the following steps:
1. Enter your **Access Number**
2. Enter your Internet Banking **password**
3. Select a 4-digit **PIN** and confirm it
4. If available on your device tap to indicate whether you would like to use Touch ID, Face ID
5. Tap the **arrow** to complete registration (may need to swipe up to see this arrow)
6. Accept AccessMobile Terms and Conditions

Once you have logged in, the app will remember your details and every time you log in thereafter, you will simply need to enter your PIN (or fingerprint if Touch ID was enabled).

Where can I download the mobile app?
You can download the AccessMobile app from the app stores links directly below. If you search in the app store make sure you include NZCU Auckland for Google Play or NZCUAuckland for iOS.
Download for iOS
Download for Android

What operating systems do I need to have on my device?
- For Apple products (iPhone/iPad), iOS 11 and above is currently supported.
- For Android mobile phones, Android Version 6 or above is currently supported.

What if I cannot remember my Access Number or Internet Banking password?
If you need any details required to set up Mobile Banking, you can visit a branch with identification, phone us on (09) 579 1026 or go to the Contact Us page on our website. We will be able to reset your password and let you know where to find your Access Number.

Why is my Mobile Banking locked?
If you or someone else enters the PIN incorrectly too many times, the device will automatically lock and you will need to wait until it unlocks.

Do I have to be in New Zealand to access Mobile Banking?
No, you can use the AccessMobile Banking app anywhere with data coverage or Wi-Fi access.

What are the benefits of using AccessMobile?
- Free to use!
- Quick access to your account balance without needing to log in every time
- Simple, secure banking at your fingertips. PIN and Device-based security makes Mobile Banking incredibly simple and secure
- Keep track of your details on the go. Manage payments and purchases or check balances and bills anywhere, anytime
- Add new payees when it's convenient for you
- Schedule transactions and see a list of scheduled payments
- Get in touch by using our app to securely message us

USING THE APP

How do I view the balance of all of my accounts on the app?
You can view your balances by clicking Accounts on the home screen. This will display all of your accounts, and from here you will have the option to tap on any of them to view your transaction history.

How can I make payments on my mobile app?
1. Click the '**pay**' icon on the home screen on the right hand side
2. Select '**transfer**' or '**pay someone**'
   a. Select the person to pay in your saved payee list or click 'new payee'
   b. Enter the payee details if needed - you will also have the option to save the payee for future payments
3. Enter the amount to pay
4. Enter the description of payment and any references (optional)
5. Check the payment is being made from the correct account
6. Review the details of your transaction, then select '**pay now**' to submit payment. Normal processing times will apply.

How can I setup recurring or future dated transactions?
Before you enter the **amount** for a payment, select '**Schedule Payment**' underneath if it will be a later payment or recurring then enter the dates for start and end. You can also leave the end date as 'Never' if you would like the transfer to continue indefinitely.

How can I view my accounts on the mobile app?
From your home screen either:
   a. Click the 'accounts' icon down the left hand side OR
   b. Click the menu icon in top left, then click 'accounts' second on the menu list

How do I manage Touch ID and Face ID?
When you register the Mobile Banking app on a device that has Touch ID or Face ID enabled, you will be asked whether you would like to enable the facility.
If you enable Touch ID or Face ID for use in the app, anyone with a fingerprint or face registered to that device will be able to log into Mobile Banking. You are advised to only enable Touch ID or Face ID if you are the only person who has access to your device. Please refer to our AccessMobile Terms and Conditions for more information.

To manage the Touch ID or Face ID facility:
- Click the menu button
- Select **Settings**

- Then **Touch ID** or **Face ID**, you will be taken to a screen where you can find information about the facility and switch it on and off.

What are the transaction limits for Mobile Banking?
The transaction limits for Mobile Banking are the same as Internet Banking which is:
- Minimum of $0.01 per transaction
- Maximum of $3,000 per transaction
- Daily limit of $3,000

Some of my accounts aren't showing in Mobile Banking, what's wrong?
If you have a two-to-sign account, you will be able to view the account, but you will not be able to transact on this account via Mobile Banking.
If you can't see all of your accounts in Mobile Banking, you can call us.

Something has gone wrong, who can I contact?
If you have any questions, or if you would like to report an error, you can do this by visiting a branch, calling us or sending a brief message via the app so our contact centre can respond.

When completing a transfer, what are the Description and Reference fields used for?
- <u>Particulars</u>: Usually your name so person who receives knows who payment is from
- <u>Reference</u>: provides an option to enter details for extra reference, visible on your statement and the payees statement. When paying external parties they often need a reference to identify your payment like an invoice or customer number.
- <u>Code</u>: Anything else you would like to see on the payment to enable you to reconcile it on your statement.

These are free format and therefore interchangeable. If the payee asked for to put the invoice number in the Code field rather than the Reference one then you can do that.
All fields are optional, so if you don't want to enter anything you will still be able to complete the transfer.

If I forget to log out of the app, will my account remain open in the background?
The app will continue to operate in the background unless you log out or force it to close, but it will automatically log you out after 3 minutes of inactivity. You can set up how long it takes for the app to time out by going to **Settings**, then **App Timeout.**

Why are some accounts different colours on the Transfer screen?
When you are transferring to between your own accounts, you may notice some accounts that are greyed out, they will be personal loan or home loan accounts that you are unable to transact on.

SECURITY

What should I do if my phone is lost or stolen?
It is important to call us as soon as possible when you believe the security of your funds may have been compromised.

App security features
- Touch ID and Face ID authentication
- Control app timeout for personalised security settings

How can I protect myself from online fraud?
Below are some tips you can take to protect yourself online:

- Stay alert and remember that scams exist. Whenever you're dealing with someone who has approached you online, always consider that it could be a scam. If in doubt, do some online research to find out more about them or the business they represent.
- Never send money or give your personal details to someone you have only met online, or don't completely trust.
- Don't accept contact requests on social media from people you don't know and be careful how much personal information you share online. Scammers may use your personal information and photos to steal your identity or gather information about you, so their approach seems more familiar or genuine.
- Do not open suspicious texts, pop-up windows or emails. Be especially cautious when the sender has misspelt your name, asks for your banking details or promises you money. If it's a company you already deal with, look up their contact information online and call them to check whether the message you received was legitimate.
- Be vigilant when shopping online. Always use shopping sites you know and trust. Be extremely wary of offers that seem 'too good to be true', because they probably are, and it's safer to stay away.
- Protect your personal information. Shred utility bills or other documents that contain your personal details or pin numbers before throwing them away.
- Choose strong passwords for your computers, mobile devices, and every online account.

What should I do if my personal information has been compromised?
If you believe your personal details or banking information has been compromised, change your password and call us.

How do I uninstall the app?
Apple - To uninstall the app on an Apple device, simply tap and hold the app icon on your phone and wait for it to jiggle. When this happens you will see a small 'x' symbol at the top-right corner of the icon, tap that and confirm to delete the app, this will also uninstall it.

Android - To uninstall the AccessMobile Mobile Banking app on an Android device, tap the **'Apps'** button on the home page, visible when you unlock the phone. When you are presented with a list of your apps, tap and hold the AccessMobile app until you see a trash can drop down at the top of the screen. Once you see the trash can, drag the icon over to it and drop it in there.