

Keeping your accounts **safe**



Digital account security at Beyond Bank

Mobile Banking App security

Using the latest version of the Beyond Bank App is important because it keeps you protected with the most up-to-date security features. It also ensures that you have full functionality of the App and can access its latest and greatest features.

To ensure you're always using the latest version of the App, we encourage you to enable automatic App updates on your phone.

Do not use the Beyond Bank App with a device other than a compatible Android or iPhone.

How to turn on automatic App updates

Android

1. Open the Google Play Store
2. At the top right click on the profile icon
3. Tap Settings > Network preferences
4. Auto-update Apps

iOS

1. Go to your phone's system settings
2. Select App Store
3. Under the Automatic Downloads section, enable App Updates

Mobile App biometric login

Biometrics add an additional layer of protection to your Mobile App, as your face and fingerprint are inherently unique to you. On eligible devices, the Beyond Bank App allows you to set up Biometric login either by Fingerprint or Facial recognition. This added protection does not take away the need for your four-digit PIN and account password. Rather, it can be a convenient way to protect your account.



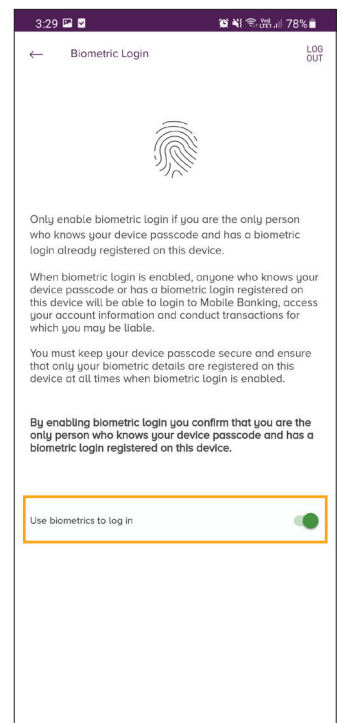
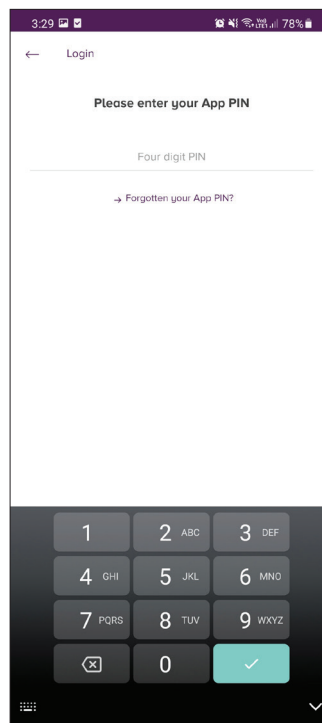
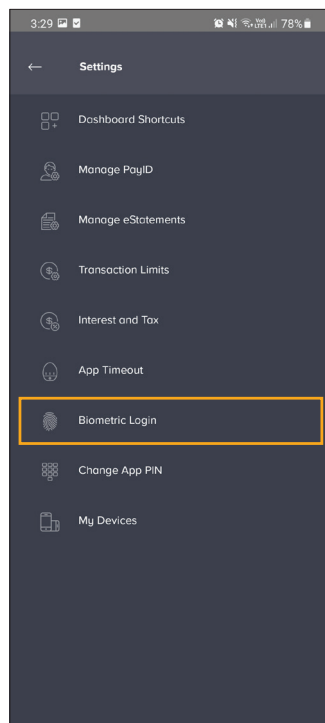
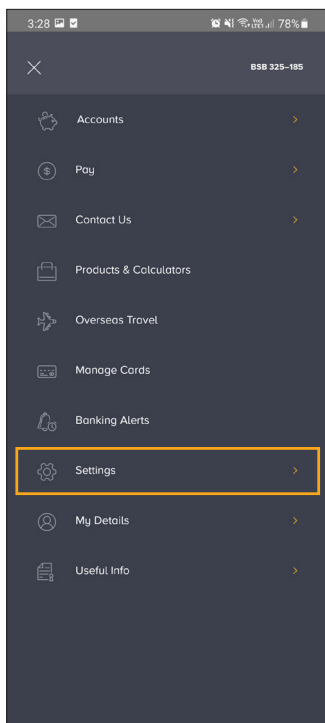
How to set up biometrics on your Mobile App



Android (Fingerprint or Face Recognition)

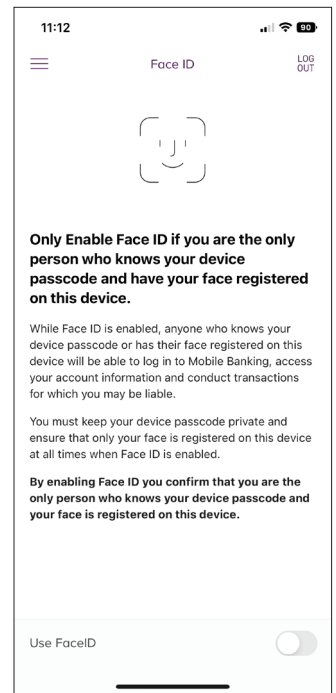
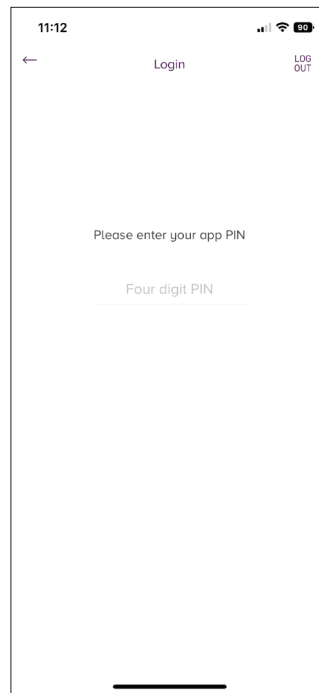
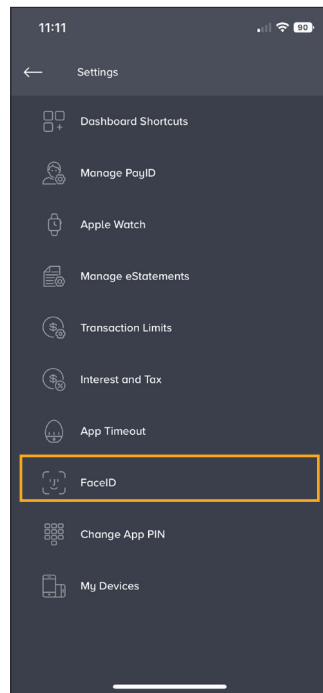
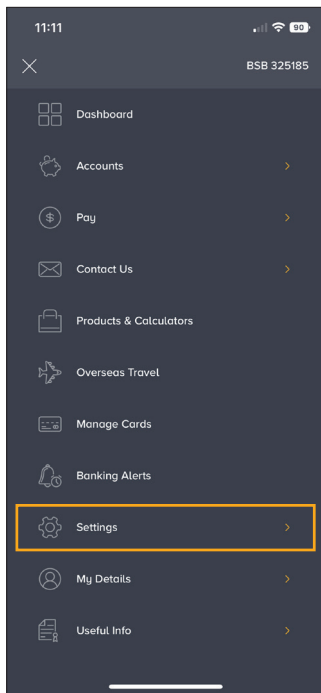
Depending on what you have already set up on your phone (Fingerprint or Face Recognition) this is what will be used for the Beyond Bank Mobile App.

1. Log in to your Beyond Bank App
2. Go to the menu on the top left and select Settings
3. Select Biometric Login
4. Enter your App PIN
5. Enable the toggle to use biometrics to log in



iOS (FaceID)

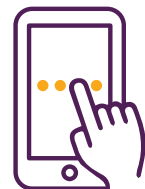
1. Log in to the Beyond Bank App
2. Go to the menu on the top left and select Settings
3. Select FaceID
4. Enter your App PIN
5. Enable the toggle to Use FaceID



Mobile App four-digit PIN

Setting up your four-digit PIN in the Beyond Bank App makes it easier for you to log in, but remember:

- Never share your PIN with anyone
- Never keep a record of your four-digit PIN with your device, written down, or stored on your device or computer
- Don't select a PIN that is easily identifiable, eg, your year of birth



Mobile App banking alerts

It's always a good idea to turn on banking alerts for key transactions and actions, so that you receive alerts straight away when a change occurs. Alerts can be enabled for many types of actions, including:

- When an OSKO payment is received
- When an OSKO payment fails
- A Direct Debit is taken from your account
- A Direct credit is applied to your account
- A new device has been registered



You can receive banking alerts via SMS, email and/or push notifications on your phone. **We recommend push notifications.**

How to set up push notifications

Before you can receive banking alerts as push notifications, you must first enable notifications from Beyond Bank in your phone's system settings.



Android

Go to Settings > Apps > Beyond Bank > Notifications > Show Notifications

iOS

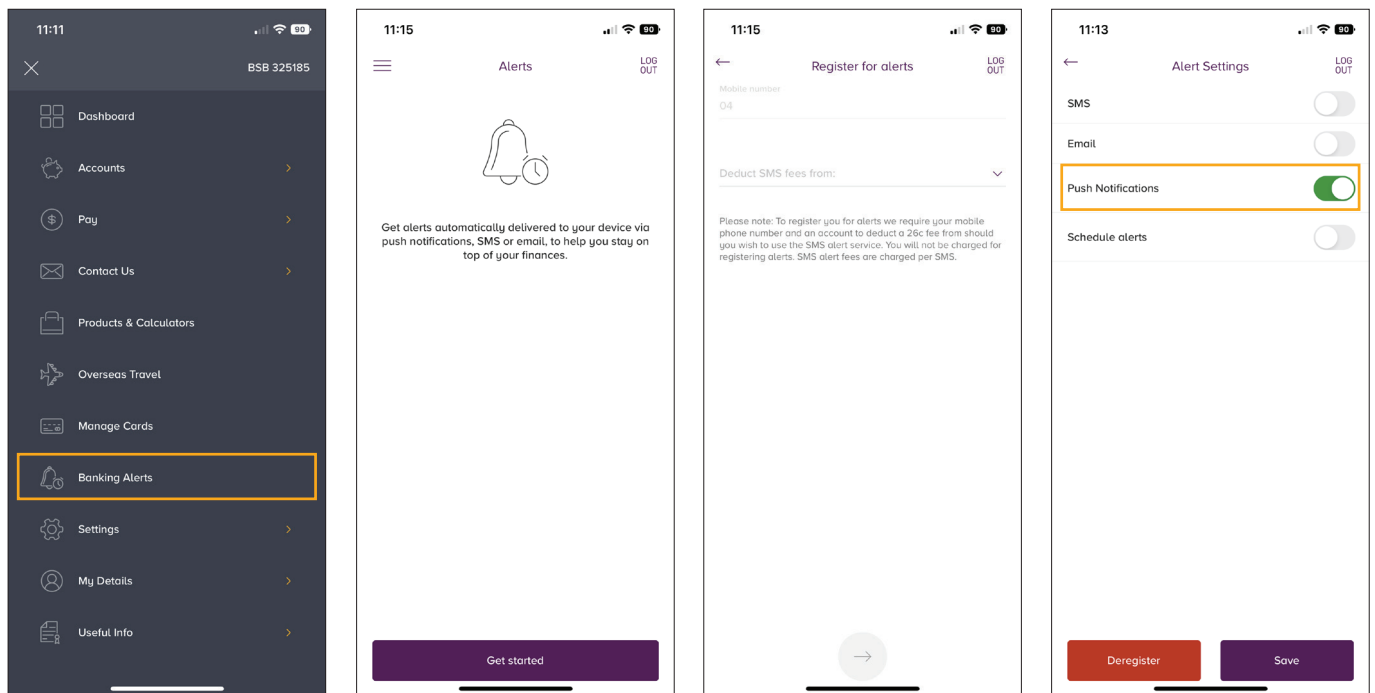
Go to Settings > Beyond Bank > Notifications > enable Allow Notifications

How to set up banking alerts

If you are a first-time user of the Beyond Bank App or have not previously registered for banking alerts, here's how to set up your banking alerts.



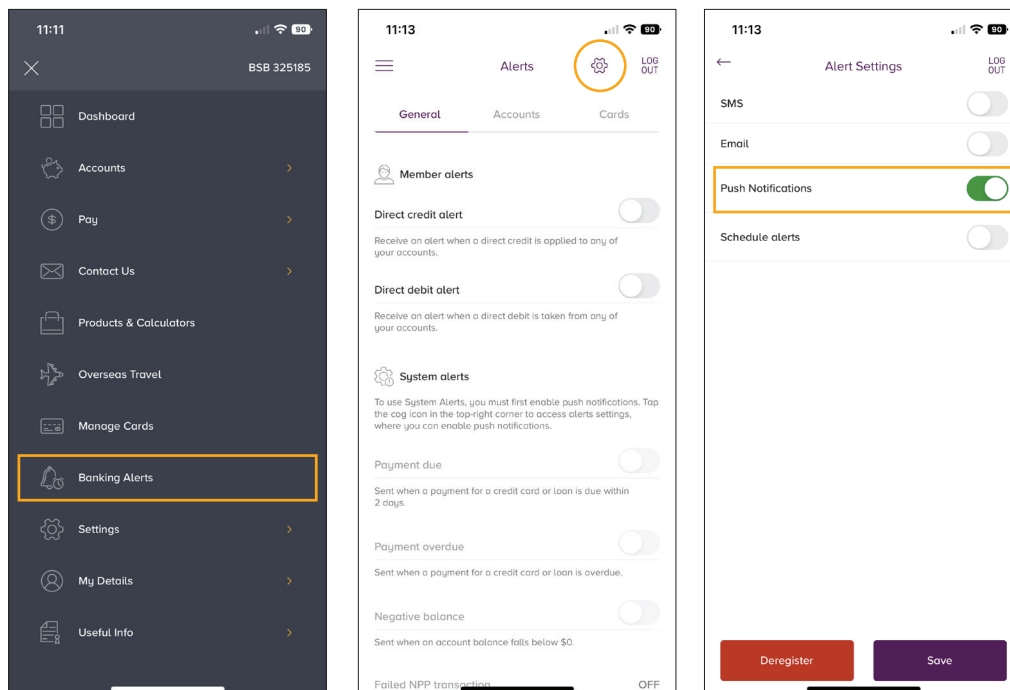
1. Log in to the Beyond Bank App
2. Go to the menu on the top left and select Banking Alerts
3. Enter your App PIN or login with your biometrics
4. You will be led to register for alerts. Follow the prompts to set up push notifications.



Note: You will be asked to provide an account to deduct SMS fees from. Although push notifications are free of charge, you must still select an account to proceed with alert registration. You won't incur any charges if you do not select SMS as an alert setting.

If you've previously registered for banking alerts, here's how to set up the alerts you want.

1. Log in to your Beyond Bank App
2. Go to the menu on the top left and select Banking Alerts
3. Click on the cog at the top right-hand side to select how you would like to receive your notifications
4. Toggle on your preferred notification options. Push notifications are recommended
5. Click the back arrow to go back to the Alerts screen
6. Toggle on all notifications you would like to receive across the General, Accounts and Cards tabs



Device Security Tips

Mobile Device Passcode

- Always set a passcode on your device
- Don't set a passcode that is easy for other people to guess

Mobile Device Biometrics

- Set up Fingerprint Biometrics or Facial Recognition to log into your mobile device

What not to do

- Never leave your mobile device unattended
- Don't let other people use your device to make payments, transfer money or access your card details
- Don't use your device on unsecured public Wi-Fi networks



Protecting your Internet Banking

Making sure our customers are safe online is paramount. Here are some top tips to protect your Internet Banking.

Setting up your password

- Your password must be 8 - 16 characters in length
- It must contain letters and numbers
- Use a mix of symbols, upper and lower-case letters
- Don't use identifiable words. Eg, The word "password" or "your name"
- Don't use the same password across different accounts. If someone discovers your password for one account, all of your other accounts will be vulnerable
- Never disclose your password to anyone or write your password down anywhere



Accessing Internet Banking

- Always log into Internet Banking from the Beyond Bank website
- Never allow a web browser to store your Internet Banking password
- Never follow a link from an email or SMS that asks you to log into Internet Banking
- Only use Internet Banking on computers and devices you know are secure
- Never leave your computer or device unattended while logged into Internet Banking
- Always log out of Internet Banking when you are finished
- Don't access your Internet Banking on an unsecured public Wi-Fi network
- If using Internet Banking overseas or in an Internet Café, always ensure your device access details are kept confidential and not recorded



Secure SMS

When using Internet Banking make sure you have Secure SMS set up. This is an added layer of protection when completing actions within the platform.



Registering for Secure SMS

When you first log into Internet Banking you will be prompted to register for Secure SMS. This is our default second-tier authentication method so you will need to register for this to register your VIP access app or Factor Two Token.



If you skipped this step in the past, you can follow the below steps to set it up (see screen shot on following page):

- Log into Internet Banking > Security > Secure SMS Management
- Select the phone number you'd like us to send the SMS to. You will soon receive an SMS from Beyond Bank
- If this option is unavailable within Internet Banking it may have been disabled. Please call us on **13 25 85**

Logout

Accounts

Transfer/Pay

Services

Apply

Security

Settings

Help

Secure SMS

This option requires Secure SMS validation.
If you wish to proceed, simply click on 'Request SMS Code'.
You will receive SMS message containing an SMS code.
Please enter the SMS code received and proceed with your action.

Phone Number

Mobile: 044****

Request SMS Code

Session History
Today's Date:
Last Logged In:
BSB Number: 325-185

Secure Mailbox
No Unread Messages.
[View Mail >](#)

Last Transactions
Last Internal Transfer:
Last Osko Transfer

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