

# Setting up mobile banking

There just a few steps to get set up and start mobile banking. Let's get into it.

## What you need for mobile banking

You need a few things to be ready for mobile banking:

- You need a bank account. Your regular bank account is fine, because mobile banking is just another way to use your normal bank account.
- Your bank account must be set up for online banking. You can talk to your bank or follow the steps on your bank's website.
- You will need a mobile device – a smartphone or tablet – with an internet connection, such as Wi-Fi or a mobile data network.
- Make sure your device's software is up to date. That way it will be most secure.
- To use mobile banking, you will need to install the app for your bank on your device.
- Have your mobile phone number handy – you'll need it to receive **security codes** your bank will **SMS** to you.
- Make sure you know how to switch apps so that you can see the code.
- Have your online banking **Client number** and **password** handy. You'll need these to start.
- Finally, have your bank's contact details handy, just in case you need them at some point.



Mobile banking is another way to use your normal bank account

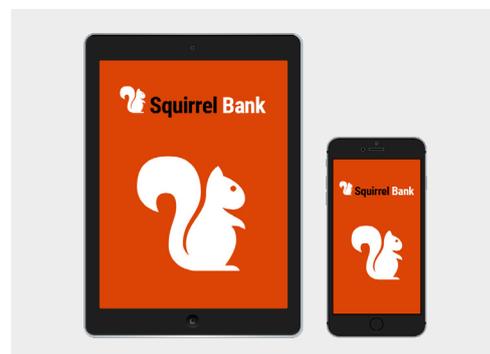
## Getting started with the mobile banking app

Since you will use an app on your mobile device for all your mobile banking, let's look into that a bit more:

- An app on your mobile device is simply a program or **application** that does a special job.
- A mobile banking app is designed to connect securely to your bank account.

# Setting up mobile banking

- If you have an iPhone or iPad, you obtain the app from the **App Store**. See below to see how to install the app.
- If you have an Android phone or tablet, you obtain the app from **Google Play**. See below to see how to install the app.
- It's safest to click the link to the **App Store** or **Google Play** on your bank's website.
- The first time you log into mobile banking, you will need to enter your **Client number** and **password**. You should have been provided these by your bank when you set up online banking.
- Once you are logged in, the app will let you change to a simpler login procedure. That could be entering a six-digit **PIN** or authorising the app to use your phone's **fingerprint** or **facial recognition** system.
- Even if you use one of the other systems, make sure you set up a six-digit PIN as a backup.
- Once you've logged in, explore the app. You will see a list of your accounts and their balances on the main screen. At the top will be three horizontal lines, or perhaps three dots. Tap on those to open the main menu to see what else you can do.



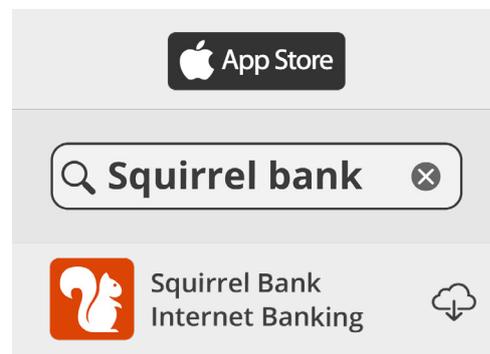
Your smartphone or tablet requires an app for mobile banking

## How to install the mobile banking app on your iPhone

- 1.** Go to the **App Store** by tapping on its icon on your iPhone's **Home** screen. (Alternatively, click the link to the App Store on your bank's website to go straight to the app.)
- 2.** Tap on the **Search** icon at the bottom right of the screen.
- 3.** Tap in the **Search box** near the top of the screen, enter the name of your bank. A list of search suggestions will appear.
- 4.** Near the top of that list will be the name of your bank and something like **banking app** or **internet banking**. Tap on that item to make the App Store search for the app.

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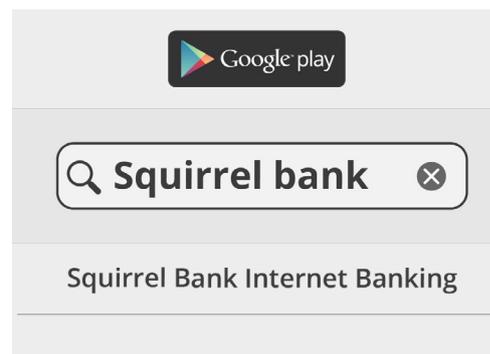
5. The App Store will then show the results of the search. This list shows more information about the apps. There may be several apps that appear similar, so look carefully before tapping on the one that is the banking app for your bank.
6. To double-check that you're installing the correct app, scroll down to **Information** near the bottom. Make sure the **Seller** field shows your bank's name.
7. If it does, then tap the **Get** button. Sometimes instead of Get the button looks like a cloud with a downwards arrow coming from it.
8. Pay attention to the logo of the app. That's the icon you'll be looking for on your iPhone's **Home** screen once it has been installed.



The app icon will appear on your device's Home screen once the app has downloaded

## How to install the mobile banking app on your Android phone

1. Go to **Google Play** by tapping on its icon on your phone's **Home** screen. (Alternatively, tap the link on your bank's website to go straight to its mobile banking app on Google Play.)
2. In the **Search box** near the top of the screen, enter the name of your bank. A list of suggestions will appear.
3. Near the top of that list will be the name of your bank followed by something like **banking app** or **internet banking**. If there are several apps that look similar, take care to tap on the app for your bank. A new, more detailed list will appear.
4. Check the line under the name of the app to make sure that it shows your bank's name.
5. If it does, then tap the **Install** button.
6. Pay attention to the logo of the app. That's the icon you'll be looking for on your smartphone's **Home** screen once it has been installed.



Check you have the correct app before downloading and installing