

# Managing payments with mobile banking

Mobile banking is a great way to keep on top of your bills and payments. Let's practise how to do these tasks using the mobile Squirrel Bank app. Remember, while the Squirrel Bank practice app will be organised a little differently to your own bank's app, the steps will be broadly similar.

## Transferring money between accounts

Let's see how you can move money from your spending account to your savings account using mobile banking:

1. Using the Be Connected *Managing payments with mobile banking* course, tap on the **Start now** button for the **Transferring funds between accounts** practice activity.
2. Tap **Transfer** at the bottom of the screen.
3. The next screen lets you enter the details of the transfer. The **From** account will remain unchanged, but we want to transfer to a different **To** account. Tap in the **Credit Card** section.
4. Now tap on the account that we want, **Savings**.
5. Tap in the **Amount** box and tap in **57.50** using the pop-up keypad.
6. Tap **Weekly savings** into the **Your description** box.
7. Tap **Done**.
8. A confirmation screen will appear. Make sure the details are correct then tap **Transfer now**.
9. Once the app acknowledges the transfer, tap **Done**.
10. Tap on the **Log off** button to safely log out of the app.



Easily transfer funds between accounts with mobile banking

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## Adding a new biller

You can use Bill Payment, or BPAY for short, to pay most bills with mobile banking, including gas, phone and electricity. All you need is the company's **Biller code** and your **Customer reference number**, which will be printed on your bill. In this example, we pay a power bill.

1. Using the Be Connected *Managing payments with mobile banking* course, find the **Adding a new biller** practice activity and tap on the **Start now** button.
2. Tap **Pay someone** at the bottom of the screen.
3. The next screen shows a list of billers currently memorised for your accounts. Tap **Add new**.
4. Tap in the **Biller code** box and tap in **9562** using the pop-up keypad. That's the **BPay** code for Squirrel Power, and you'll find it on your bill.
5. Tap the number **700513425** into the **Reference** box. That's the customer code your biller will use to ensure the payment goes to your account. You'll find the code on the bill.
6. Finally, tap **Squirrel Power** into the **Name** box.
7. Tap the **Save** button. The app will acknowledge the entry. Tap **Done**.
8. Tap on the **Log off** button to safely log out of the app.



Pay bills by recording BPay details into your mobile banking app

## Paying a bill

Now, let's see how to pay a bill:

1. Using the Be Connected *Managing payments with mobile banking* course, find the **Paying a bill** practice activity and click on the **Start now** button.
2. Tap **Pay someone** at the bottom of the screen.
3. The next screen shows a list of billers currently memorised for your accounts. Tap **Squirrel Power**.
4. Now the screen shows the account you'll be paying from and details of the bill. Type the bill amount, **210**, into the **Amount** box.

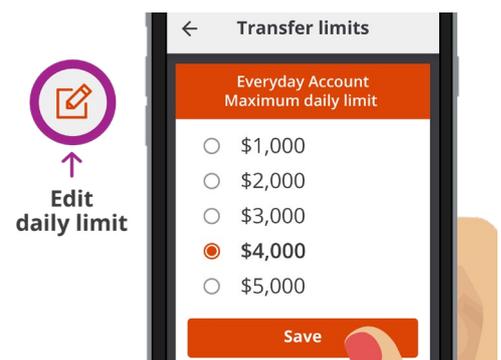
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5. Then type **Electricity bill** into the **Enter description** box.
6. Tap the **Pay** button.
7. Check the **Payment summary** screen to make sure everything is correct.
8. You will need a security code to complete the payment, so tap the **Get code** button.
9. You'll see an SMS message with the code at the top of the screen. Enter the code **1598** into the **Security code** boxes on the next screen and tap **Pay now**.
10. Once the app acknowledges the payment, tap **Done**.
11. Tap on the **Log off** button to safely log out of the app.

## Setting transaction limits

One security measure banks use is to limit the amount of money that can be taken from an account each day. But most banks will let you change the limit:

1. Using the Be Connected *Managing payments with mobile banking* course, find the **Setting Transaction Limits** practice activity and tap on the **Start now** button.
2. Tap on the **Menu icon** at the top left.
3. Tap **Settings & security** on the menu that drops down.
4. A further menu will drop down. Tap on **Transfer limits**.
5. You can see that the **Maximum daily limit** for the Everyday account is \$2,000. Let's change it.
6. Tap on **Everyday account**.
7. A list of different values appears, and you can tap the **\$4,000** option to select it as your new limit.
8. Tap the **Save** button.
9. Once the app acknowledges the change, tap **Done**.
10. Tap on the **Log off** button to safely log out of the app.



Most mobile banking apps let you change the daily amount you can withdraw from accounts