New Payments Platform (NPP)
Osko and PayID in the Banking APP

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Overview of the New Payments Platform

NPP is an exciting initiative, which will allow you to be able to make and receive payments in real time, 24/7 through this new fast payments service.

It will make getting paid or paying someone a lot easier, faster and simpler through the use of a unique identifier, or 'PayID'. PayID will be as simple as using the mobile phone number or email address for payments, which means you will no longer need to remember your BSB and account number. In Banking App, you can manage your PayIDs and transfer money using NPP.

This is how you can benefit from NPP:

- **Faster payments:** You will be able to make and receive payments faster than ever before, 24/7 through G&C Mutual Bank's Online, Mobile Banking or Banking App.

- **Pay the right person:** When you use a PayID, the name of the person who owns that PayID is shown immediately before you approve the payment, then all you have to do is simply confirm it's the right person.

- **Smarter payments:** You will be able to use 280 characters to better describe your payment including who and why.

PayID Management

This section covers:

- What is a PayID?
- How do PayIDs work in Banking App?
- Create a PayID
- Update a PayID
- Close a PayID

What is a PayID?

A PayID is a smart address for payments, composed of a piece of recognisable and memorable information that is linked to your financial account with the NPP. The PayID is the address by which the account will be identified to generate transactions through the NPP system.

You can create a PayID using a mobile phone number, email address or ABN for a linked financial account. Business clients can also create a PayID using an Organisation ID. The different types of information that you can use to create a PayID are referred to as "PayID Types".

You can only link a PayID to a single financial account. You cannot use the same mobile number, email address, ABN or Organisation ID in more than one PayID.

How does PayIDs work in Banking App?

Within Banking App you can create a PayID using your mobile number or email address. You will need to contact G&C Mutual Bank if you would like to create a PayID using an ABN or Organisation ID.

You can manage your PayIDs (mobile number and email address PayID Types only), including creating, updating, closing and cancelling transfers of PayIDs.

Please note that contact details that are used to create a PayID cannot be updated until the PayID has been closed. If required you will have to close the PayID, update the contact details and then create a new PayID with the updated contact details.
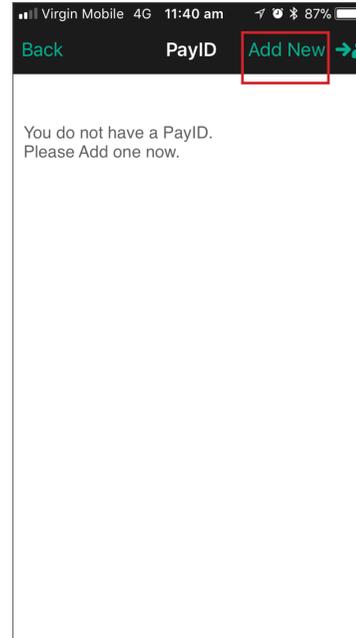
Create a PayID

Before you create a PayID, you must ensure that the mobile number or email address you want to use is already available in the system.
To create a PayID follow these steps on your Banking App:

Step 1: After logging into the banking section of the App, tap on "**Payments**". You can see the "**PayID**" icon on this page.
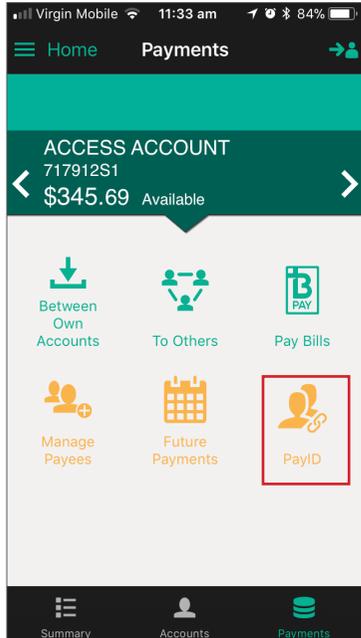
Step 2: If you do not have any PayIDs set up, it will show no PayIDs on the screen. Tap "**Add New**" icon to create a PayID.

Please Note: If you already have one or more PayIDs, they will be displayed. Continue on to Step 3.

Create a PayID (continued)

**Step 3:** The **Add New PayID** screen is displayed. Tap "**Confirm**".

Step 4: In the "**Contact"** drop-down list, select the phone number or email address that you want to use to create a PayID.

Step 5: In the "**Account"** drop-down list, select the account that you want to link to the PayID.
The name of the PayID will automatically display in the "**PayID Name"** field.
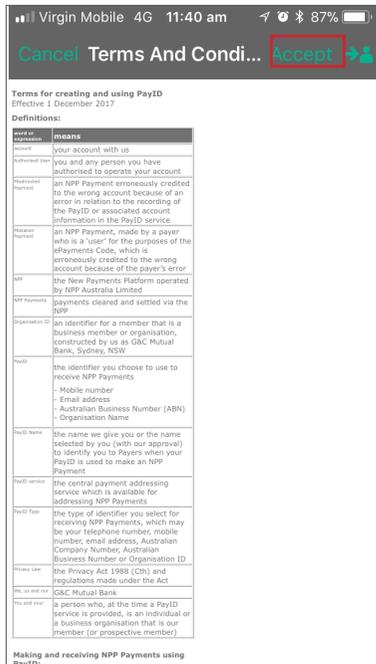
Step 6: Tap "**Accept**" to acknowledge that you have read and accept the Terms & Conditions of use for PayID creation.
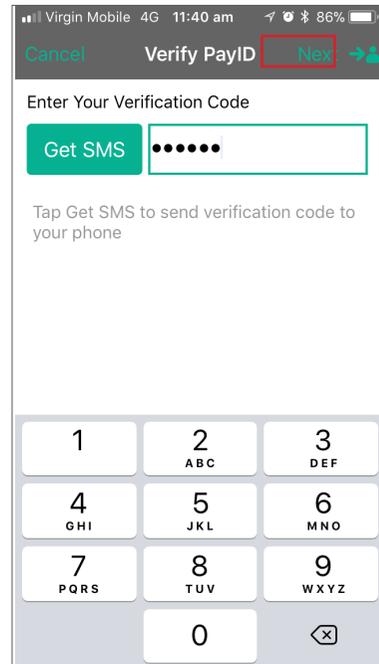
Step 7: Depending on the PayID Type selected, click either **Get SMS** or **Get Email** to have a verification code sent to you, so that you can verify the selected mobile number or email address.

Step 8: In the **Enter your Verification Code** field, type the verification code that you have received. Tap **Next**.
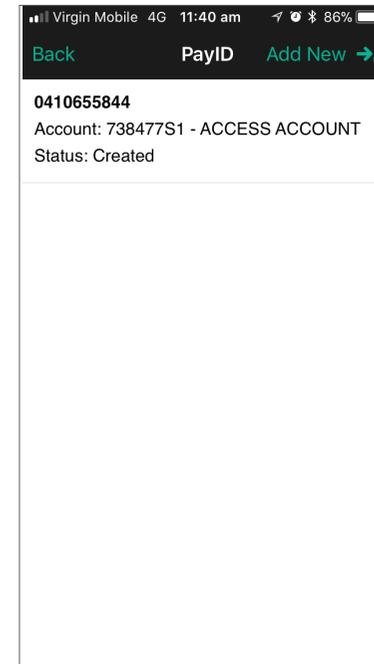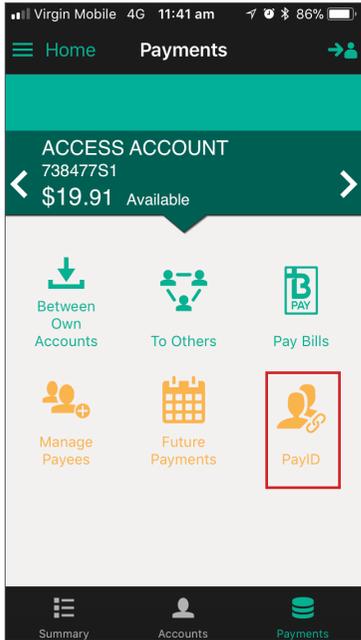
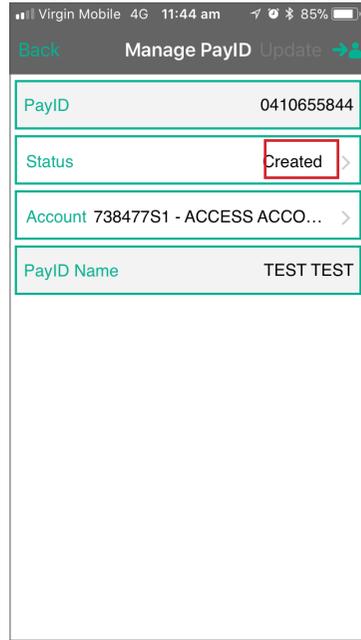**Step 9:** The PayID is now created.

Manage a PayID

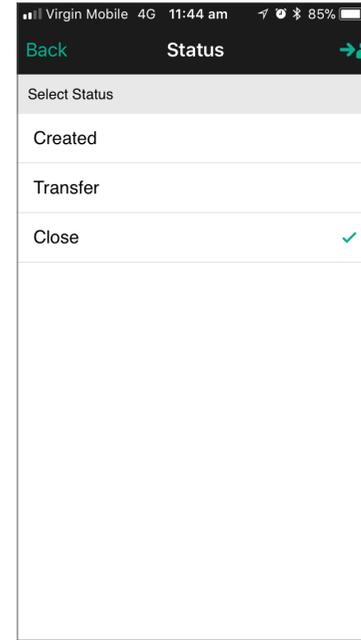To manage a PayID, follow these steps:

Step 1: Tap the "**PayID**" icon.

Step 2: The **Manage PayID** screen is displayed.

Step 3: Tap on "**Status**" drop-down field to manage the events.

Action	Description	Channels
Close	To remove or cancel a PayID	Ultracs, Online Banking, Banking App
Transfer	PayID is going to be transferred to another FI. While in Transfer state the PayID is still linked to GCMB. The member has 14 days to set it up at their other FI, otherwise the Transfer state is removed and the PayID stays with GCMB	Ultracs, Online Banking, Banking App

The table above shows all the Action items associated with Managing a PayID. Please choose the appropriate action item and follow the prompts (example shown on next page).

Manage a PayID (continued)

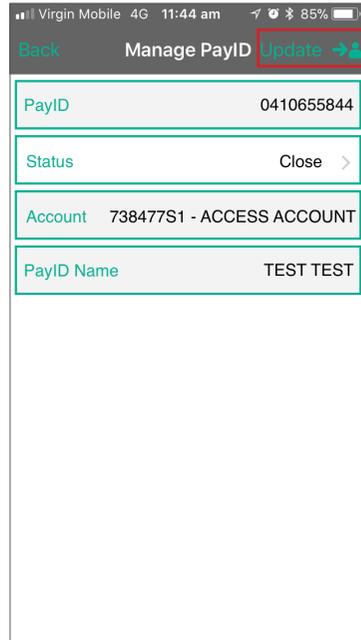Closing a PayID will remove the PayID from the NPP system and remove the link between the selected PayID Type and your account.
To close a PayID follow the steps:
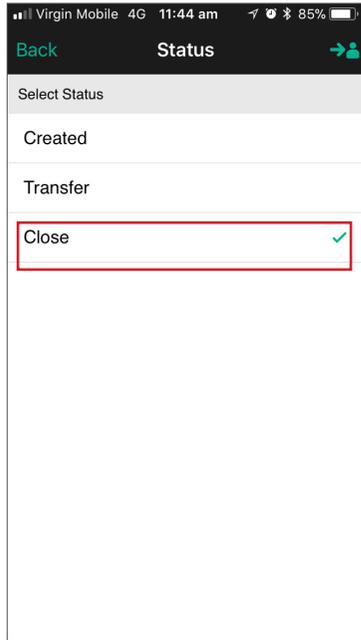
Tap "**Close**"

Tap "**Update**"

The PayID is now closed

Transfer Money

This section covers:
- How do NPP payments work in Banking App?
- Transfer money using NPP

How do NPP payments work in Banking App?

The Transfer Money function allows you to easily transfer money from one of your accounts to another account by entering a PayID or by entering the full account details. You can choose to transfer the money immediately, schedule it for a later date or set up a recurring transfer.

You can save NPP accounts to your Payee Address Book for easy access, using either a PayID or the full account details. Once saved, you can select the payee from a drop-down list when making a payment. Whenever you make a payment to a new NPP account and enter a nickname, the details will be saved as a payee in your Payee Address Book automatically.

Related FAQ:

Does a member have to have a PayID to send a Real Time Payment?

NO. A member can send a real time payment using a BSB and Account number as they do now.

In Online Banking and the Banking App choose "**Financial Account**" to Transfer money to.

The member can choose to send the payment as **Standard** or **OSKO**.

Transfer money using NPP

To transfer money using NPP follow these steps:
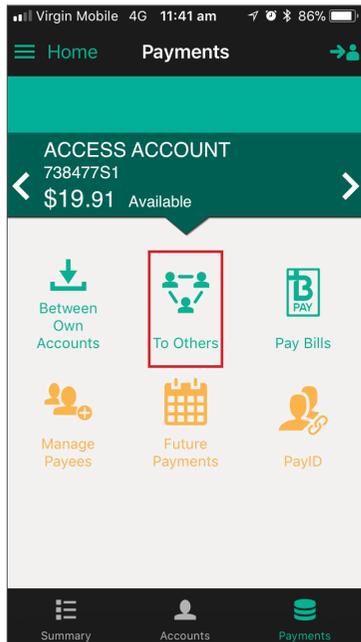
Step 1: From the "**Payments**" tab, tap on "**To Others**"

Your list of Payees is displayed. Tap on "**Add new**" to create a new Payee using a PayID.
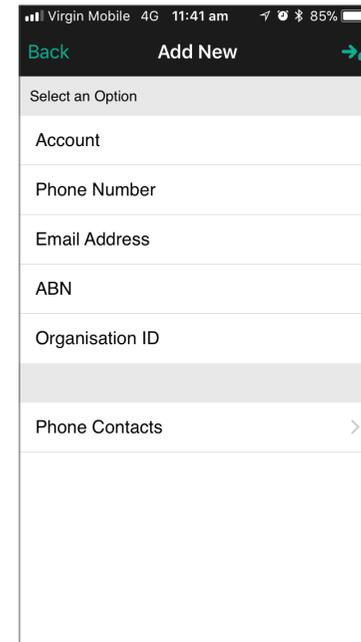
The PayID types are displayed. Tap on **Email Address** to create a Payee using email address.

Transfer money using NPP (continued)
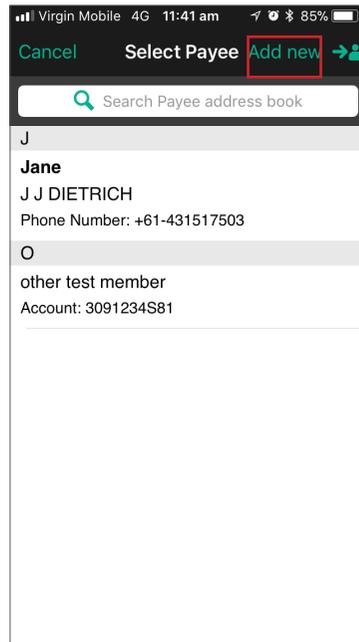

Enter the email address of the Payee.

The PayID Name will populate. Enter the **nickname** if you want to save this payee into your address book. Your Transfer Type is Osko here.Tap "**Add**" to complete thr process.

You are now ready to complete the payment through Osko. Tap "**OK**" to complete the transfer.

Transfer money using NPP (continued)

Confirmation screen:

You have provided the following Osko Payment details.

From	ACCESS ACCOUNT 738477S1
To	nathan NATHAN GOSS nathan.goss@nab.com.au
Amount	$0.10
Description	test
Message	food bill
When	Pay Now 6 Feb 2018

It is important you check that the Payee account details you have entered are correct because payments are processed using these details and without checking the account name. Funds may be credited to the account of an unintended recipient if these details are not correct. It may not be possible to recover funds from an unintended recipient.

Receipt screen:

Your Osko Payment has been submitted.

From	ACCESS ACCOUNT 738477S1
To	nathan NATHAN GOSS nathan.goss@nab.com.au
Amount	$0.10
Description	test
Message	food bill
When	Pay Now 6 Feb 2018
Receipt	036097785 6 Feb 2018 at 11:44:15 am

If you have any queries about your transfer please don't hesitate to contact us

Your confirmation screen is displayed. Make you all the details on this screen are correct. Tap "**OK**" when ready.

This is your payments summary screen which shows that you have completed the payment through Osko.

Daily Limits

There is a daily limit of $2,000 for NPP payments.

The overall daily limit of $10,000 still applies.

A member can increase their NPP limit permanently BUT they MUST have an SMS OTP.

Fraud Prevention

NPP payments will be screened through G&C Mutual Banks current security protocols and fraud monitoring.

To ensure maximum security for our members we recommend that they also register for SMS One Time Passwords. Please ensure when discussing NPP with members to encourage them to take up this option.