

New Payments Platform (NPP) Osko and PayID in Online Banking

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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 MVP/Online Banking, you can manage your PayIDs, transfer money using NPP and view a history of NPP transactions.

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 and Mobile Banking.
- **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 MVP/Online Banking?
- 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. **You will need to contact G&C Mutual Bank if you would like to create a PayID using an ABN or Organisation ID (mainly for business account).**

How does PayIDs work in MVP?

Within MVP 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 (mainly for business account).**

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.

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 method

Financial Account	Email Address	Phone Number	ABN	Organisation ID
--------------------------	---------------	--------------	-----	-----------------

Transfer to G&C Mutual Bank

BSB
815000

PCU POLICE BANK LIMITED

Account Number
|

Account Name
|

Nickname to save as for future use
|

Enter Transfer Details Remaining daily limit \$10,000.00

Transfer type

Standard Transfer	Osko
--------------------------	------

Received within 3 days

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:

Step 1: From the "Maintenance" tab at the top, select "Manage PayID"

The screenshot displays the online banking interface for G&C mutual bank and Quay mutual bank. The navigation bar includes tabs for HOME, ACCOUNTS, PAYMENTS, OPEN ACCOUNTS, MAINTENANCE, SERVICES, and SECURE MAIL. The MAINTENANCE tab is active, and a dropdown menu is open, highlighting the 'Manage PayID' option. A callout box on the left states: "From the 'Maintenance' tab click on 'Manage PayID'".

The main content area shows several sections: Account List, Authorisation Requests, Current Offers, New Messages, and Periodical Payments. The Account List section displays a table with the following data:

Account	Name	Balance
123456S1	ACCESS ACCOUNT	\$253.27

The Periodical Payments section shows a table with the following data:

Date	From	To	Amount	Frequency	More
26 JAN 2018	123456S1.1 ACCESS ACCOUNT	S & A SMITH	REPAY	Fortnightly	More

At the bottom of the page, the following information is displayed: ABN 72 087 650 637, AFSL & Australian Credit Licence 238311, BSB 659-000, and G&C Mutual Bank Limited.

Create a PayID (continued)

Step 2: The Create PayID screen is displayed.

Step 3: In the **Select Contact** drop-down list, select the mobile number or email address that you want to use to create a PayID*.

The screenshot displays the 'Create PayID' screen within the G&C mutual bank online banking interface. The page header includes the bank logos and a navigation menu with options like HOME, ACCOUNTS, PAYMENTS, OPEN ACCOUNTS, MAINTENANCE, SERVICES, and SECURE MAIL. The main content area is titled 'Create PayID' and contains a form with the following fields and options:

- Select Contact:** A dropdown menu with the selected value '0123456779'. A callout box highlights this dropdown, stating: "In the Select Contact drop down list, select the mobile number or email address that you want to use to create a PayID." The dropdown menu is open, showing options: '0123456779', '0123456779', and 'ssmith@xyz.com.au'. There is also a '+ Add or Update Contact Details' option.
- Status:** A dropdown menu with the selected value '-- Please Select --'.
- Contact:** A text input field.
- Financial Account:** A dropdown menu with the selected value '-- Please Select --'.
- PayID Name:** A text input field.

Below the form, there is a 'Verify Contact' section with a 'Get SMS' button and a text input field for 'Enter your Verification Code'. At the bottom of the form, there is a checkbox for 'I have read and accept the Terms & Conditions of use.' and two buttons: 'Create' and 'Cancel'.

*If required, you can select **+ Add or Update Contact details** option in the drop-down list to go to the **Contact Details** screen and add a new or update an existing contact.

The current PayID status of the selected contact will display in the Status field.

Create a PayID (continued)

Step 4: In the Financial 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.

The screenshot shows the 'Create PayID' form in the G&C mutual bank online banking interface. The form is titled 'Create PayID' and includes a navigation menu with options like HOME, ACCOUNTS, PAYMENTS, OPEN ACCOUNTS, MAINTENANCE, SERVICES, and SECURE MAIL. The form fields include: 'Select Contact' (0123456779), 'Status' (Available), 'Link PayID To Financial Account' section with 'Contact' (0123456779) and 'Financial Account' (dropdown menu). The dropdown menu is open, showing options: '-- Please Select --', 'ACCESS ACCOUNT - 123456S1', 'Savings - 123456S1.1', 'INETSAVER - 123456S11', 'BONUS SAVERS - 123456S13', and 'BONUS SAVERS - 123456S13.1'. Below the dropdown is the 'PayID Name' field. Other fields include 'Enter your Verification Code', a checkbox for 'I have read and accept the Terms & Conditions of use.', and 'Create' and 'Cancel' buttons. The footer contains ABN 72 087 650 637, AFSL & Australian Credit Licence 238311, BSB 659-000, and G&C Mutual Bank Limited.

Step 5: 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 6: In the **Enter your Verification Code** field, type the verification code that you have received.

Step 7: Tick the **I have read and accept the Terms & Conditions of use** checkbox to confirm that you have read and agree to the terms and conditions for PayID creation.

Step 8: Click **Create**. The PayID is now created and you are returned to the **Manage PayID** screen.

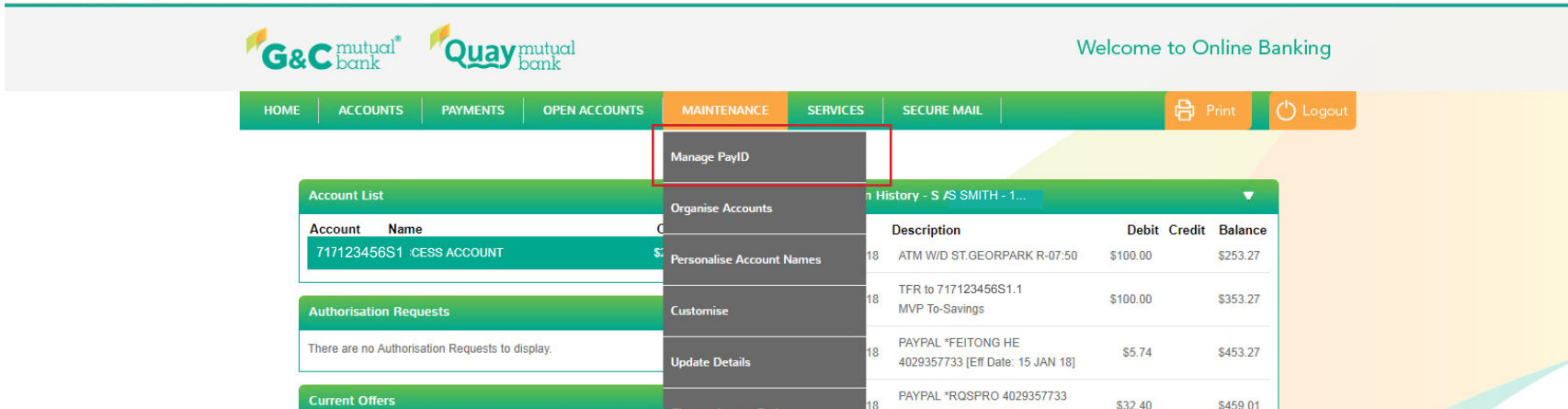
Update a PayID

For an existing PayID, the only detail you can change is the financial account. You cannot update the contact details used for an existing PayID. If you need to change these details, you will need to close the existing PayID, update the contact details and then create a new PayID with the updated details.

You can only update mobile number and email address PayID types.

To update a PayID follow the steps:

Step 1: From the "Maintenance" tab at the top, select "Manage PayID"

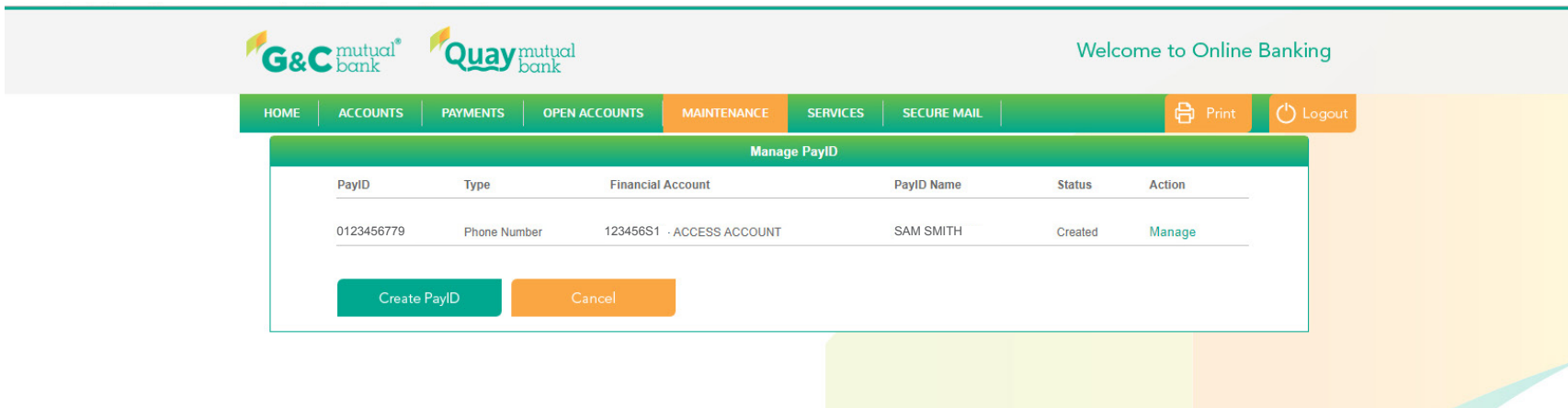


The screenshot shows the online banking interface with the 'Maintenance' tab selected. A dropdown menu is open, and 'Manage PayID' is highlighted. The background shows an 'Account List' table with one account: 717123456S1 - CESS ACCOUNT. A transaction history table is also visible, showing several transactions including ATM withdrawals and payments.

Account	Name	Debit	Credit	Balance
717123456S1	CESS ACCOUNT			

Description	Debit	Credit	Balance
ATM W/D ST.GEORPARK R-07:50	\$100.00		\$253.27
TFR to 717123456S1.1 MVP To-Savings	\$100.00		\$353.27
PAYPAL *FEITONG HE 4029357733 [Eff Date: 15 JAN 18]	\$5.74		\$453.27
PAYPAL *RQSPRO 4029357733	\$32.40		\$459.01

The Manage PayID screen is displayed.



The screenshot shows the 'Manage PayID' screen. It features a table with one PayID entry and two buttons at the bottom: 'Create PayID' and 'Cancel'.

PayID	Type	Financial Account	PayID Name	Status	Action
0123456779	Phone Number	123456S1 - ACCESS ACCOUNT	SAM SMITH	Created	Manage

Update a PayID (continued)

Step 2: Click the **Manage** link on the right for the PayID you want to update.

The screenshot shows the online banking interface for G&C mutual bank and Quay mutual bank. The top navigation bar includes links for HOME, ACCOUNTS, PAYMENTS, OPEN ACCOUNTS, MAINTENANCE, SERVICES, and SECURE MAIL, along with Print and Logout buttons. The main content area is titled 'Manage PayID' and contains a table with the following data:

PayID	Type	Financial Account	PayID Name	Status	Action
0123456779	Phone Number	123456S1 - ACCESS ACCOUNT	SAM SMITH	Created	Manage
ssmith@xyz.com.au	Email Address	123456S1 - ACCESS ACCOUNT	SAM SMITH	Created	Manage

Below the table are two buttons: 'Create PayID' and 'Cancel'.

At the bottom of the page, the following information is displayed: ABN 72 087 650 637 AFSL & Australian Credit Licence 238311 BSB 659-000 G&C Mutual Bank Limited

Update a PayID (continued)

Step 3: The PayID details are displayed, including the current status of the PayID.
In the **Financial Account** drop-down list, select the account that you want to link to the PayID.

Step 4: Leave the **Action** drop-down list unselected.

Step 5: In your **Access Code** field, type your access code.

Step 6: Click **Update**.

The PayID is now updated and you are returned to the **Manage PayID** screen.

The screenshot displays the 'Manage PayID' interface. At the top, there are logos for G&C mutual bank and Quay mutual bank, and a 'Welcome to Online Banking' message. A navigation bar includes links for HOME, ACCOUNTS, PAYMENTS, OPEN ACCOUNTS, MAINTENANCE, SERVICES, and SECURE MAIL, along with Print and Logout buttons. The main content area shows the PayID details: PayID 0123456779 and Status Created. Below this is a 'Details' section with a 'Financial Account' dropdown menu. The dropdown menu is open, showing the following options: ACCESS ACCOUNT - 7123456S1 (selected), Savings - 7123456S1.1, INETSAVER - 7123456S11, BONUS SAVERS - 7123456S13, and BONUS SAVERS - 7123456S13.1. At the bottom of the form, there are 'Update' and 'Cancel' buttons.

Close a PayID

If required, you can close a PayID.

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:

Step 1: From the "Maintenance" tab at the top, select "Manage PayID"

The screenshot shows the online banking interface with the 'MAINTENANCE' tab selected. A dropdown menu is open, and 'Manage PayID' is highlighted. The background shows an 'Account List' with one account: 71123456S1 - ACCESS ACCOUNT. A transaction history table is also visible.

Account	Name	Description	Debit	Credit	Balance
71123456S1	ACCESS ACCOUNT	ATM W/D ST.GEORPARK R-07:50	\$100.00		\$253.27
		TFR to 717123456S1.1 MVP To-Savings	\$100.00		\$353.27
		PAYPAL *FEITONG HE 4029357733 [Eff Date: 15 JAN 18]	\$5.74		\$453.27
		PAYPAL *RQSPRO 4029357733	\$32.40		\$459.01

The **Manage PayID** screen is displayed. Click the **Manage** link for the PayID you want to close.

The screenshot shows the 'Manage PayID' screen. It features a table with the following data:

PayID	Type	Financial Account	PayID Name	Status	Action
0123456779	Phone Number	123456S1 - ACCESS ACCOUNT	SAM SMITH	Created	Manage

At the bottom of the screen, there are two buttons: 'Create PayID' and 'Cancel'.

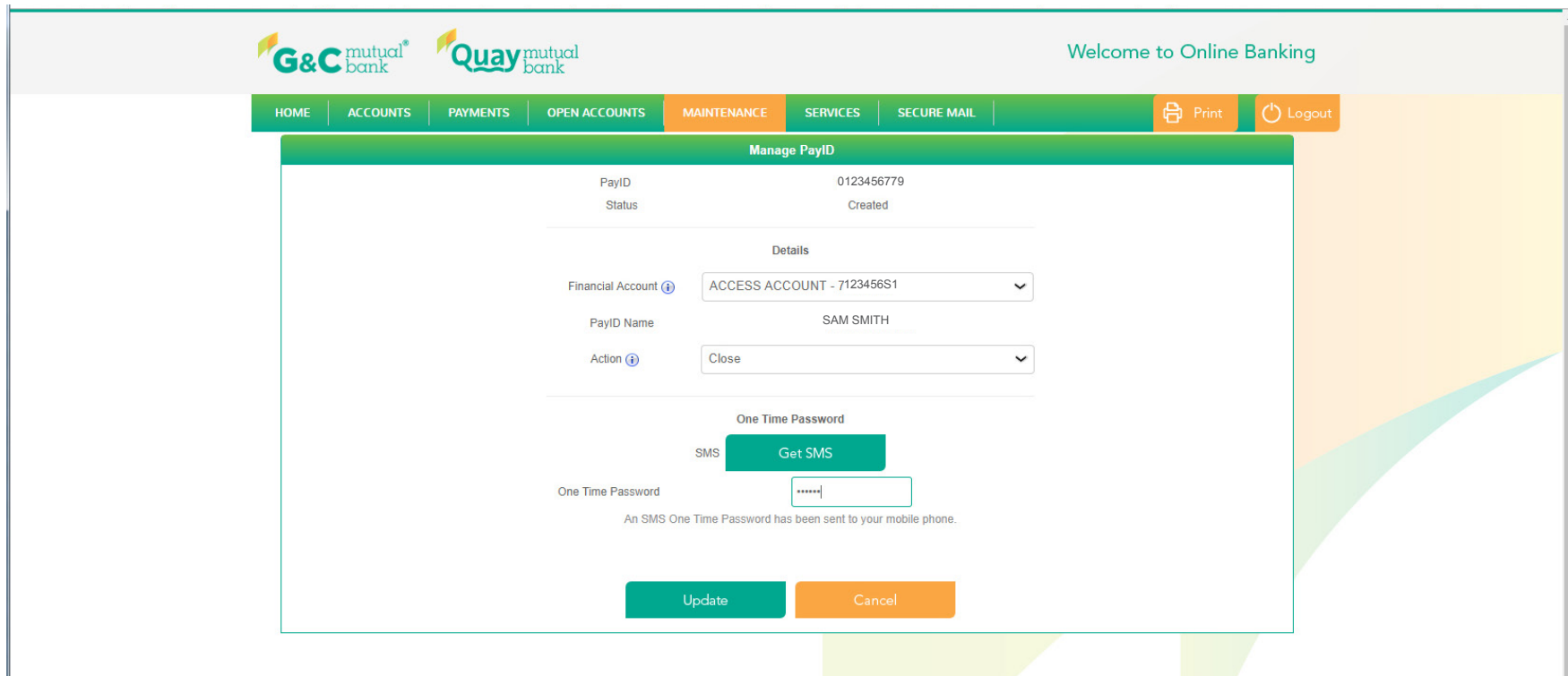
Close a PayID (continued)

Step 3: The PayID details are displayed, including the current status of the PayID.
In the **Action** drop-down list, select **Close**.

Step 4: In your **Access Code** field, type your access code.

Step 6: Click **Update**.

The PayID is now closed and you are returned to the **Manage PayID** screen.



The screenshot shows the 'Manage PayID' screen in the online banking interface. The page header includes the G&C mutual bank and Quay mutual bank logos, and a 'Welcome to Online Banking' message. The navigation menu includes HOME, ACCOUNTS, PAYMENTS, OPEN ACCOUNTS, MAINTENANCE, SERVICES, and SECURE MAIL. There are also buttons for Print and Logout.

The main content area is titled 'Manage PayID' and displays the following information:

- PayID: 0123456779
- Status: Created

The 'Details' section includes:

- Financial Account: ACCESS ACCOUNT - 7123456S1 (dropdown menu)
- PayID Name: SAM SMITH
- Action: Close (dropdown menu)

The 'One Time Password' section includes:

- SMS: Get SMS (button)
- One Time Password: [masked input field]
- Message: An SMS One Time Password has been sent to your mobile phone.

At the bottom of the form, there are two buttons: Update (green) and Cancel (orange).

Transfer Money

This section covers:

- How do NPP payments work in MVP/Online Banking
- Transfer money using NPP

How do NPP payments work in MVP/Online Banking?

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.

Transfer money using NPP

To transfer money using NPP follow these steps:

Step 1: From the "Payments" tab at the top, select "Transfer/Redraw Money"

The screenshot shows the online banking interface for G&C mutual bank. The top navigation bar includes 'HOME', 'ACCOUNTS', 'PAYMENTS', 'OPEN ACCOUNTS', 'MAINTENANCE', 'SERVICES', and 'SECURE MAIL'. The 'PAYMENTS' tab is selected, and a dropdown menu is open, with 'Transfer / Redraw Money' highlighted in a red box. Other options in the menu include 'BPAY', 'Multiple Transfers', 'Authorisation Requests', 'List of Payees', 'BPAY Biller List', and 'International Transfer'. The main content area displays a welcome message, an account list, a transaction history table, and a periodic payments table.

Account List

Account	Name	Current	Available
123456S1	ACC Periodical Payments	\$253.27	\$253.27

Transaction History - S SMITH - 1...

Date	Description	Debit	Credit	Balance
22 JAN 2018	ATM W/D ST.GEORPARK R-07:50	\$100.00		\$253.27
18 JAN 2018	TFR to 123456S1.1 MVP To-Savings	\$100.00		\$353.27
18 JAN 2018	PAYPAL *FEITONG HE 4029357733 [Eff Date: 15 JAN 18]	\$5.74		\$453.27
18 JAN 2018	PAYPAL *RQSPRO 4029357733 [Eff Date: 16 JAN 18]	\$32.40		\$459.01
16 JAN 2018	ATM W/D ST.GEORPARK R-07:53	\$100.00		\$491.41

Periodical Payments

Due Before or On the 01 MAR 2018

Date	From	To	Amount	Frequency	More
26 JAN 2018	123456S1.1 ACCESS ACCOUNT	S & A SMITH	REPAY	Fortnightly	More

ABN 72 087 650 637 AFSL & Australian Credit Licence 238311 BSB 659-000
G&C Mutual Bank Limited

Transfer money using NPP (continued)

The Transfer/Redraw Money screen is displayed.

The screenshot displays the online banking interface for G&C mutual bank and Quay mutual bank. The page title is "Welcome to Online Banking". The navigation menu includes: HOME, ACCOUNTS, PAYMENTS, OPEN ACCOUNTS, MAINTENANCE, SERVICES, SECURE MAIL, Print, and Logout. The main content area is titled "Transfer Money".

The "Transfer Money" section contains the following elements:

- Transfer From:** A dropdown menu showing "123456S1 ACCESS ACCOUNT - \$253.27 available".
- Transfer To (Financial Account, Phone Number, Email Address, ABN, Organisation ID):** A dropdown menu with the placeholder text "Enter Financial Account, Phone Number, Email Address, ABN, Organisation ID".
- Payee Selection:** Two options are available:
 - New Personal Payee:** Add Financial Account, Phone Number, Email Address, ABN, Organisation ID.
 - Existing Personal Payee:** Select from a list of existing personal payees.
- Add New Payee:** A section with a "Transfer method" field containing tabs for "Financial Account", "Email Address", "Phone Number", "ABN", and "Organisation ID".

At the bottom of the page, the following information is displayed:

ABN 72 087 650 637 AFSL & Australian Credit Licence 238311 BSB 659-000
G&C Mutual Bank Limited

Step 2: In the **Transfer From** drop-down list, select the account from which you want the transfer to be made.

Step 3: In the **Transfer To** section, do one of the following:

- Select one of your own accounts from the drop-down list
- Select an existing payee from the Other Accounts section of the drop-down list
- Click the **New Payee** tile and then select the **new Payee Type** from the Transfer method field. Enter the applicable new payee details as per information on next page.

Transfer money using NPP (continued)

Payee Method Type: Financial Account

Add New Payee

Transfer method

Financial Account	Email Address	Phone Number	ABN	Organisation ID
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Transfer to G&C Mutual Bank

BSB

533000

BCC BANANACOAST COMMUNITY CREDIT UNION

Account Number

100609262

Account Name

Jan Kotze Family Trust

Nickname to save as for future use

Jan Kotze

Enter the following details:

BSB: Enter the BSB of the payee's account

Tick the Transfer to G&C Mutual Bank account checkbox if you are transferring money to an account within G&C Mutual Bank. This will automatically populate the BSB.

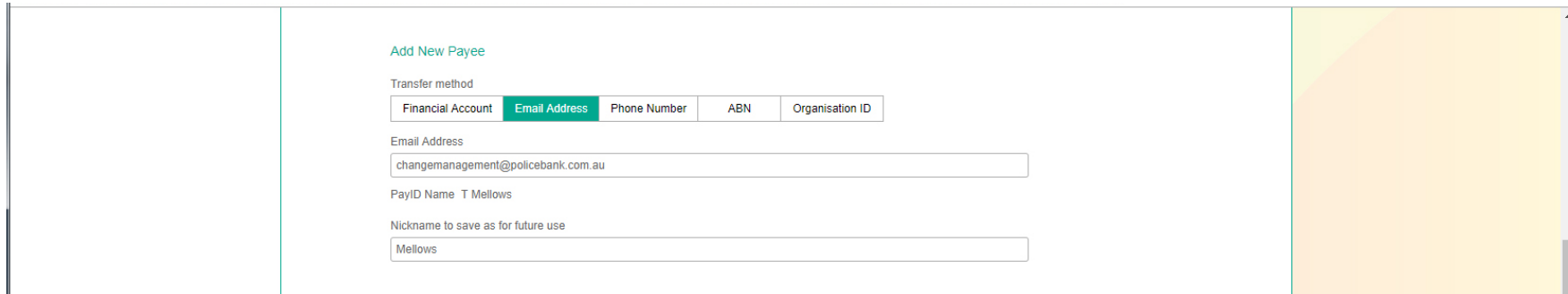
Account Number: Enter the Account Number of the payee's account

Account Name: Enter the name of the account holder of the payee's account

Nickname to save as for future use: Enter the nickname by which you want the payee to be saved in the Payee Address Book. This is optional, if you do not enter a nickname, the payee will not be saved in your Address Book.

Transfer money using NPP (continued)

Payee Method Type: Email Address



Add New Payee

Transfer method

Financial Account **Email Address** Phone Number ABN Organisation ID

Email Address

changemanagement@policebank.com.au

PayID Name T Mellows

Nickname to save as for future use

Mellows

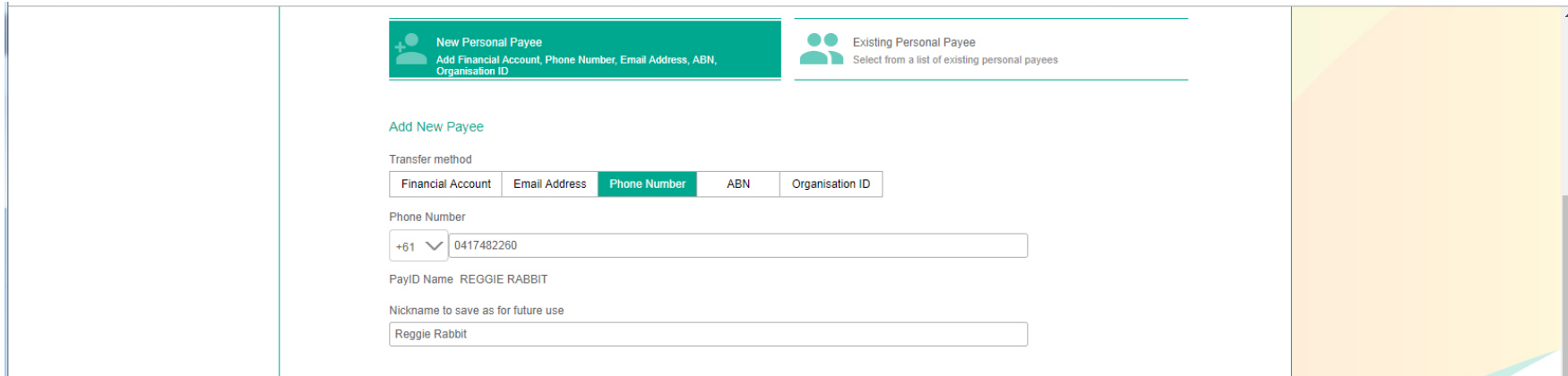
Enter the following details:

Email Address: Enter the email address of the payee's PayID. The PayID name linked to the entered email address will be displayed.

Nickname to save as for future use: Enter the nickname by which you want the payee to be saved in the Payee Address Book. This is optional, if you do not enter a nickname, the payee will not be saved in your Address Book.

Transfer money using NPP (continued)

Payee Method Type: Phone Number



The screenshot shows a web interface for adding a new payee. At the top, there are two tabs: 'New Personal Payee' (selected) and 'Existing Personal Payee'. Below the tabs, the 'Add New Payee' section is active. It features a 'Transfer method' dropdown menu with options: 'Financial Account', 'Email Address', 'Phone Number' (selected), 'ABN', and 'Organisation ID'. Below this, there is a 'Phone Number' field with a dropdown for the area code (set to '+61') and a text input containing '0417482260'. The 'PayID Name' is displayed as 'REGGIE RABBIT'. At the bottom, there is a 'Nickname to save as for future use' field containing 'Reggie Rabbit'. A large yellow and orange graphic is visible on the right side of the form area.

Enter the following details:


Phone Number: Select the area code and enter the phone number of the payee's PayID. The PayID name linked to the entered phone number will be displayed.

Nickname to save as for future use: Enter the nickname by which you want the payee to be saved in the Payee Address Book. This is optional, if you do not enter a nickname, the payee will not be saved in your Address Book.

Transfer money using NPP (continued)

Enter Transfer Details Remaining daily limit \$10,000.00

Transfer type

Standard Transfer Osko 

Received within 3 days

Amount

\$

When

Now Once On Recurring

Reference to appear on your statement

Same reference for personal payee

Reference for personal payee

You can continue to make payments using a Standard Transfer method if you do not want to use PayID. This means that payments won't be processed in real time.

After you have selected the Transfer From and Transfer Method Type, you are now ready to proceed with the transfer.

If you selected Financial Account and you are transferring funds to an external account at a financial institution that is registered with NPP, you will be able to choose the Transfer Type for the transfer - **Standard Transfer** or **Osko**. **If you select Standard Transfer, the transfer will not be sent using NPP.**

Once selected, an estimate of when the funds will be available to the payee will be displayed.

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**, however the payment won't be processed in real time.

Transfer money using NPP (continued)

Add New Payee

Transfer method

Financial Account | Email Address | Phone Number | ABN | Organisation ID

Transfer to G&C Mutual Bank

BSB
533000

BCC BANANACOAST COMMUNITY CREDIT UNION

Account Number
100609262

Account Name
Jan Kotze Family Trust

Nickname to save as for future use
Jan Kotze

Enter Transfer Details Remaining daily limit \$10,000.00

Transfer type

Standard Transfer | Osko

Received within 3 days

Amount
\$

When

Now | Once On | Recurring

Reference to appear on your statement
55 Character limit

Same reference for personal payee

Reference for personal payee
18 Character limit

Next | Cancel

Step 4: In the Amount field, enter the amount that you want to transfer.

Step 5: In the When field, do one of the following:

- Select **Now** to transfer the money immediately.
- Select **Once On** and then enter a date in the format DD MMM YYYY or use pop-up calendar to select the date.
- Select **Recurring** and then select the frequency from the drop-down list and complete the additional fields.

Transfer money using NPP (continued)

Reference to appear on your statement

55 Character limit

Same reference for personal payee

Reference for personal payee

18 Character limit

Next Cancel

Step 6: In the **Reference to appear on your statement** field, enter the payment description. This will appear on your statements for any payments to this payee.

Step 7: Do one of the following:

- Tick the **Same reference for payee** checkbox to use the same reference you entered in the Reference to appear on your statement field for the payee's reference.
- In the **Reference for payee or End to End Identification** field, enter the details to be displayed against the account at the other financial institution.

Step 8: In the **Message to payee** field, enter a message to be provided to the payee with the payment. This message can be up to 280 characters.

Step 9: Click **Next**.

Transfer money using NPP (continued)

The confirmation screen displays with the details of your transfer.

Carefully review the details before proceeding. If the payment goes to an unintended recipient, it may not be possible to recover the funds.

The screenshot shows the online banking interface for G&C mutual bank and Quay mutual bank. The top navigation bar includes links for HOME, ACCOUNTS, PAYMENTS, OPEN ACCOUNTS, MAINTENANCE, SERVICES, and SECURE MAIL, along with Print and Logout buttons. The main content area is titled "Confirmation" and displays the following details:

You have provided the following Osko Payment details		Please note
Transfer From	123456S1 ACCESS ACCOUNT	Please check the payment details carefully before clicking OK to make sure you are paying who you intend to pay.
	Current Balance \$253.27	
	Available Balance \$253.27	If the payment goes to an unintended recipient, it may not be possible to recover the funds.
Transfer To	T Mellows changemanagement@policebank.com.au - Mellows	
Amount	\$10.00	One Time Password
When	Funds are available to payee immediately.	SMS <input type="button" value="Get SMS"/>
		One Time Password <input type="text" value="....."/>
		Click Get SMS to send an SMS One Time Password to your mobile phone

At the bottom of the confirmation box are three buttons: OK, Previous, and Cancel.

Below the confirmation box, the footer text reads: ABN 72 087 650 637 AFSL & Australian Credit Licence 238311 BSB 659-000 G&C Mutual Bank Limited

Step 10: Click **Get SMS**, enter the OTP in the field and click **OK**.

Your transfer is processed.