

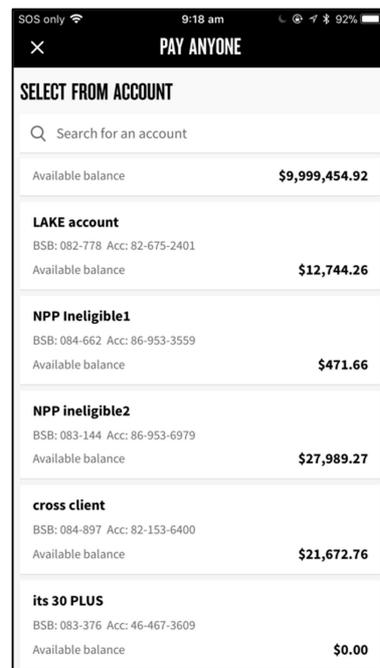
This quick reference guide shows you how to use the Mobile App to create a fast payment to a PayID (Email address, Phone number or Business number) or a BSB/Account number provided to you by a beneficiary. In most cases fast payments take less than a minute, however they are subject to your normal authorisation requirements. The beneficiary account must be enabled with fast payments. Login to the Mobile App to get started.

## HOW TO

1. Select Pay anyone
2. Enter payment from/to details
3. Payment to a new Pay ID
4. Payment to a new BSB/Account number
5. Enter payment details
6. Confirm payment details and submit payment for authorisation

2. Tap Pay anyone (Domestic).

The *PAY ANYONE* workflow displays, open at *SELECT FROM ACCOUNT*:

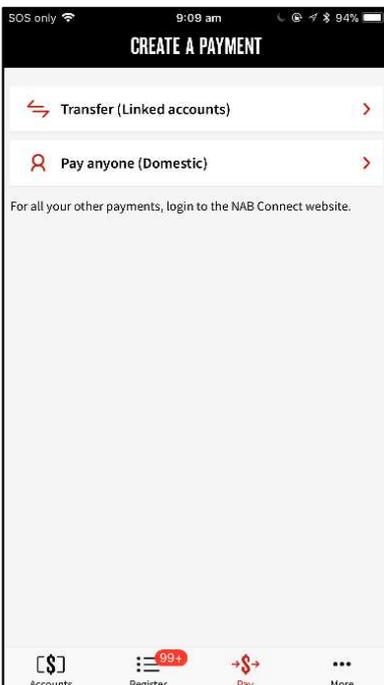


### 1 Select Pay anyone (Domestic)

1. Tap the Pay icon in the bottom menu tab of the screen:



The *CREATE A PAYMENT* screen displays:



### 2 Enter payment from/to details

The *SELECT FROM ACCOUNT* screen lists all eligible accounts you can pay from, and their current balance.

*Tip: If there is a long list, you can use the search function to find an account.*

Tap on the account you want to pay from. The account displays in the *PAY FROM* field.

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#### In the PAY TO field:

1. Tap **Select a payee**. Any payees saved from previous domestic payments will be listed, along with their BSB/account or PayID (email or phone) details.

*Tip: If the list is long, filter it with the Search option.*

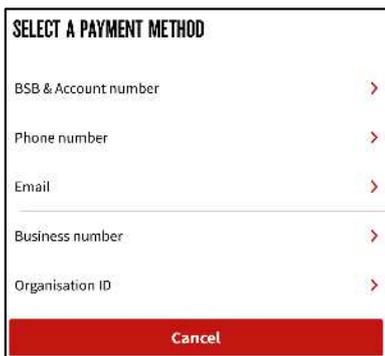


#### If the payee is listed:

2. Tap the required payee. The payee now appears in the PAY TO field. Go to 5: *Enter Payment Details* to continue.

#### If the payee is new:

3. In the **Search for a payee** field, tap **New**. The **SELECT A PAYMENT METHOD** overlay displays:



- To make a fast payment to a **PayID** (Email address, Phone number or Business number) see 3: *Payment to a PayID*.
- To make a payment to a **BSB/Account number**, see 4: *Payment to a BSB/Account number*.

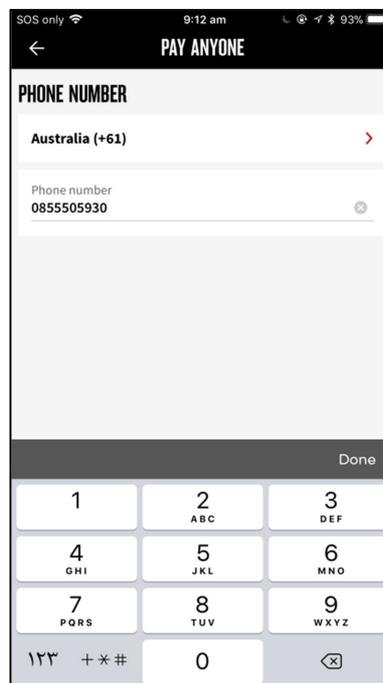
### 3 Payment to a new PayID

The steps below assume that the beneficiary has provided you with a valid PayID.

1. At **SELECT A PAYMENT METHOD**, tap the payment type relevant for the PayID.

In the example below, **Phone number** is selected as the payment type.

3. Tap the **Phone number** field. A keyboard displays, as shown below.



4. Key the phone number. The number should be:

- A mobile phone number
- A land line number including the area code

*Note: If the phone number is from another country, you select the country (supported countries only) from the field above then enter the number in the field below*

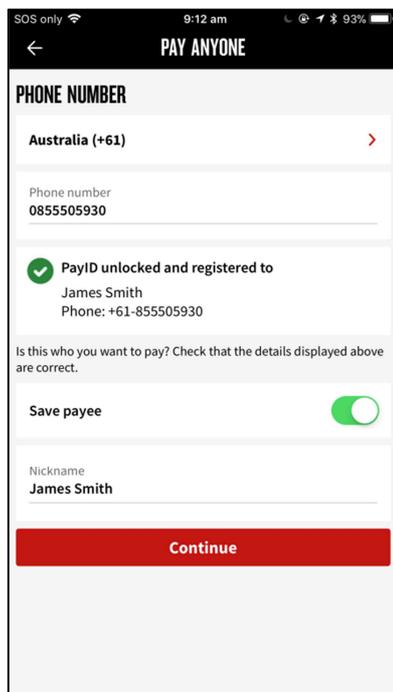
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#### 5. Tap Done:



The number you entered is checked to see if it is valid.

When it is validated, the screen refreshes with the name of the payee and the PayID details, followed by a prompt for you to check that this is the intended payee:



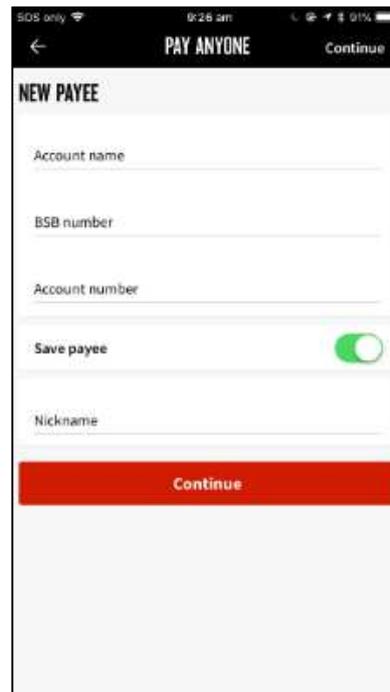
**Important:** You should always check the name of the payee, to ensure you are paying the correct person / organisation.

**Note:** If the Save Payee toggle is turned on, then the PayID will be saved for future use. (It will appear in the payee list under the payee nickname displayed.)

#### 6. Tap **Continue** to return to the *PAY FROM/TO* screen and continue with the payment. (Go to 5: Enter payment details.)

#### 4 **Payment to a new BSB/Account number**

##### 1. At *SELECT A PAYMENT METHOD*, tap **BSB & Account number**. The *NEW PAYEE* overlay displays:



##### 2. Enter the **Account name**, **BSB** and **Account number**.

When you enter the BSB, NAB Connect verifies the BSB number and displays the name of the financial institution

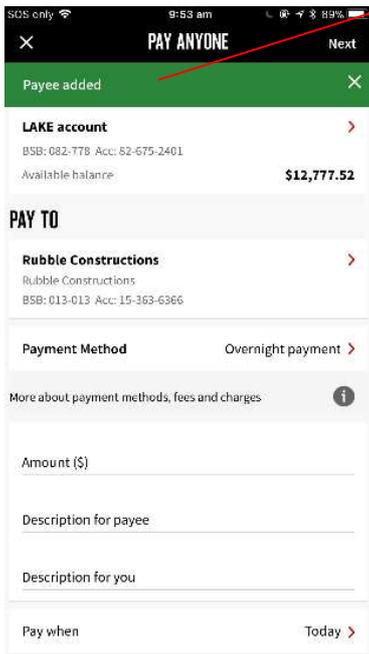
**Important:** NAB Connect **does not** verify the account name or account number, so ensure these details are correct.

3. If you intend to save the payee for future use, enter a nickname for the payee. The nickname will appear in the list of payees when you save the details.
4. Tap **Save payee** to save the payee details for another payment (optional).
5. Tap **Continue**. (Go to 5: Enter payment details.)

#### 5 Enter payment details

- Once you have selected Pay from and Pay to information (either existing or new) NAB Connect displays fields for entering payment details, as shown below:

**Note:** If you have created a new PayID or BSB/Account number, you will see a 'success' message at the top of the screen confirming that the payee information has been saved.



#### Payment Method field:

- If your payment is to a valid PayID the Payment Method will already be **Fast payment**.
- If for any reason the PayID is invalid, the method will revert to **Overnight payment**. A message will alert you to this and the selection arrow disappears.
- If the payment is to a BSB/Account number, the default will be **Overnight payment** (unless you have changed your settings). If there is an arrow in the field, you can tap it and change to **Fast payment**. If there is no arrow, the BSB/Account is ineligible for fast payments.

**i** Tap the icon for more information on each method

**PAYMENT METHODS, FEES AND CHARGES**

**Fast payments** are usually processed and received in less than a minute, 24 hours a day, 7 days a week. You can make a fast payment to a PayID and can include a detailed description of up to 280 characters.

**Overnight payments** are usually processed and received overnight on business days. You can only make an overnight payment to a BSB and account number.

For more information on the charges for each payment option, please refer to the [NAB Connect Fees and charges schedule](#)

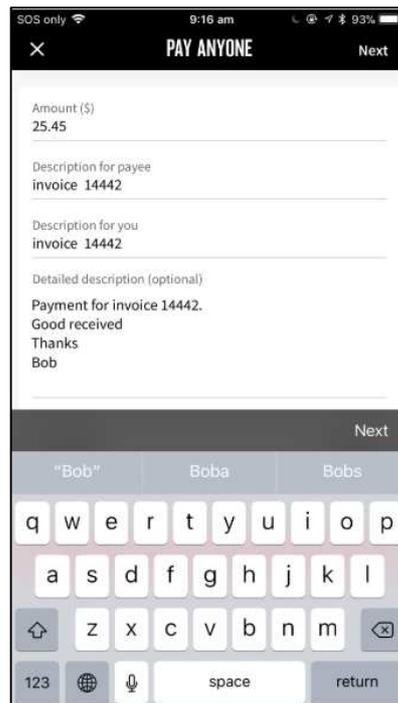
#### Amount field:

- Tap in the Amount field to get a numeric keyboard. Type the amount and tap **Done**:



#### Description for payee and Description for you fields:

- Tap in the description fields and add descriptions for yourself and for the payee:



#### Note:

- Descriptions for payees will appear on their internet platform. Descriptions for you will appear in your Transaction History in Nab Connect.
- If the PayID or BSB/Account is eligible for fast payments, you will be able to click on the Detailed Description link and add a description to appear on both your transaction history and the payee's (up to 280 characters)

.../continued

#### Pay when field:



The default is **'Today'**. To change to a future date or create a periodic payment on a weekly, fortnightly monthly or quarterly basis, tap the arrow. You can use the calendar in the **Date** field to select the payment date (payments can be made up to 90 days in advance)

When all payment information is entered, tap **Next**:



You can now confirm the payment details. (Go to 6: confirm payment details and submit payment for authorisation)

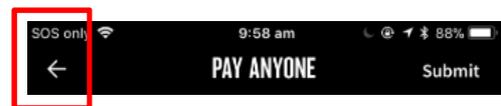
## 6 Confirm payment details and submit payment for authorisation

NAB Connect prompts you to confirm the details before submitting the payment for authorisation.



*Important: Ensure all payment details are correct. NAB Connect does not validate that the payment details match the intended payee. Incorrect details could result in a payment to the wrong account and may result in loss of your funds.*

- If anything needs changing, tap the back arrow in the header, and navigate back to the information that needs to change:

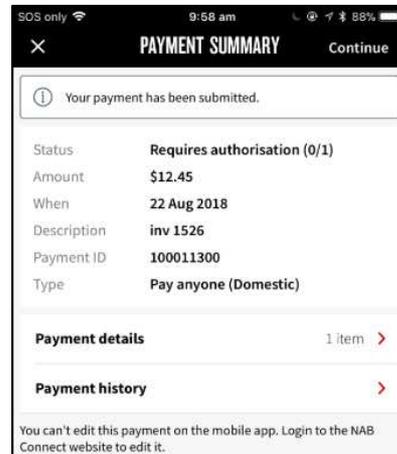


- If everything is correct, tap **Submit**:

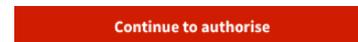


#### What happens next?

If the payment is successfully submitted, the **PAYMENT SUMMARY** screen displays, with a message indicating successful submission at the top.



- If the payment must be authorised by someone else in your organisation, they will receive an alert.
- If you are an approved Authoriser, the following button also appears:



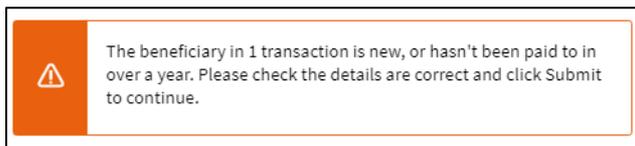
*Tip: Refer to the quick reference guide: [Authorising a fast payment with the Mobile App for authorising instructions](#).*

If the payment is **not** successfully submitted, an error message will tell you what to do next (see next page)

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#### Possible error messages after clicking Submit

If you receive the following alert, check the beneficiary details:



Once you are satisfied with the beneficiary details, tap **Submit** again.

**If your payment requires repair**, you will receive the following prompt. It appears at the top of a screen with all of the payment details displayed.



You can check details in the payment history or tap **Edit** to repair the payment, or **Delete** to delete it.

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For further assistance, call the NAB Connect Client Centre on 1300 888 413.