

Beyond Bank FAQ's

Table of Contents

1. How do I set up SMS Alerts (TEXTME!)?	2
2. The Beyond Bank application form is asking me to provide a Verification Passcode. What is this? And why do I have to provide one?	2
3. The Beyond Bank application form is asking me to provide an Internet Banking passcode. What is this? And why do I have to provide one?	2
4. When contacting Beyond Banks Customer Relationship Centre what will I need to provide?	2
5. What identification do I need to take to a Beyond Bank branch?	2
6. My card does not have the correct name or title on it, can I have this corrected?	2
7. When will my payroll be credited to the new Beyond Bank card?	2
8. I do not have a computer, and do not live near a branch, how can I complete the identification requirements on my form?	2
9. I do not want the Paywave facility on my card, can I have a card without this?	2
10. I have not received my Salary Packaging and/or Meal Entertainment card?	2
11. I have just signed up for Salary Packaging, what will I need to do to get a Beyond Bank Salary Packaging/Meal Entertainment card?	3
12. The application form asks me to fill in my employment details but I do not wish to disclose this information. What do I do?	3
13. My driver's licence is correct but not verifying?	3
14. Do I have to quote my TFN?	3
15. I need to change my Salary Sacrificing amounts, where can I do this?	3
16. Can I transfer funds from my meal entertainment account to my salary packaging card account?	3
17. I wish to close my salary packaging and meal entertainment account and draw/cash the balance left on the accounts.	3
18. What happens to the balance on my salary packaging and meal entertainment account if I do not use the money by 31st March?	3
19. My address has no Street Number, how can I complete the form when that is a compulsory field?	3
20. I was unable to identify myself using Primary ID when completing the application form. What should I do?	3
21. I have tried to identify myself using my Foreign Passport and it has failed. What should I do?	3
22. My name is incorrect on the Beyond Bank email I received. What should I do?	3
23. Frequently asked questions	4

Beyond Bank FAQ's

1. How do I set up SMS Alerts (TEXTME!)?

A detailed and thorough internet banking guide with screenshots has been developed for members to refer to at their convenience and is available via the Beyond Bank website. You can access the "Internet Banking User Guide" on our Website.

Please note that you will be charged a fee for SMS Alerts. Please refer to the Fees & Charges Brochure for further information on these charges. You can however set up push notifications for free via the Beyond Bank mobile app.

2. The Beyond Bank application form is asking me to provide a Verification Passcode. What is this? And why do I have to provide one?

The verification passcode is something you create. A 4-8 digit non sequential or repetitive numeric passcode is required to perform transactions, or make enquiries over the telephone, on any account of which you are the owner. It is also referred to as 'telephone banking passcode'. It may also be required when performing transactions/queries in a branch where insufficient identification is available.

We recommend you choose a numeric passcode that would be difficult for anyone else to guess.

3. The Beyond Bank application form is asking me to provide an Internet Banking passcode. What is this? And why do I have to provide one?

A password 6-16 characters long is required to access your Internet Banking. You can use our internet banking service to review your Salary Packaging and/or Meal Entertainment card balances and transaction history. We recommend you choose a password that would be difficult for anyone else to guess. A good idea is to use a combination of uppercase and lowercase letters, symbols and numbers. To enhance security, we have enabled certain sections of the internet banking site to require a second level of authentication. Please ensure when you first log into Internet Banking you register for secure SMS. This requires you to enter your mobile number to receive a secure text message with a unique code. The code must be entered into the space provided on the Internet Banking home page (there is no charge for the text with the unique code).

Please note for security reasons the code on the SMS will only be valid for 60 seconds, so have your mobile phone in hand prior to requesting it.

4. When contacting Beyond Banks Customer Relationship Centre what will I need to provide?

A membership number and your Verification Passcode you provided on your Beyond Bank application form. Please note Beyond Bank have strict identity verification requirements to protect our members and will not be able to identify you using your Salary Packaging and/or Meal Entertainment card numbers, furthermore you cannot provide your internet banking passcode as a form of identification.

5. What identification do I need to take to a Beyond Bank branch?

You can use the following forms of identification when visiting a branch:

- Salary Packaging and/or Meal Entertainment card with the back signed or;
- A valid form photo identification and;
- Quote your membership number and Verification Passcode

6. My card does not have the correct name or title on it, can I have this corrected?

Yes, we can update your details and send a new card. Please call us on 13 25 85 or visit a local Branch.

7. When will my payroll be credited to the new Beyond Bank card?

Depending on when your pay is processed by your employer and when your salary packaging provider processes the card payments, you may receive the funds overnight or on the following day.

8. I do not have a computer, and do not live near a branch, how can I complete the identification requirements on my form?

Please contact your salary packaging provider or employer, they can assist you with completing the form.

9. I do not want the Paywave facility on my card, can I have a card without this?

We can switch the Paywave facility off so that only Credit transactions are available on the card. Please call us on 13 25 85 or visit a local branch.

10. I have not received my Salary Packaging and/or Meal Entertainment card?

Please call us on 13 25 85 or visit a local branch as we may need to update your personal details.

Beyond Bank FAQ's

11. I have just signed up for Salary Packaging, what will I need to do to get a Beyond Bank Salary Packaging/M meal entertainment card?

If you have requested for a salary packaging or meal entertainment card, your employer/salary packaging provider will provide you with a link to complete your card application form. If you have not received the email please contact your employer/salary packaging provider.

12. The application form asks me to fill in my employment details but I do not wish to disclose this information. What do I do?

The Anti-Money Laundering Counter Terrorism Financing Act legally requires us to obtain employment details for all accounts created with Beyond Bank Australia. You must disclose this information on the form or you will not be verified.

13. My driver's licence is correct but not verifying?

Choose an alternative identification document OR;

Complete as much details as you can on the application form then click on "save for later" > scroll down and click "save and close". Take note of the saved application reference number (found on top of the form).

Certified copies of your IDs together with a completed 'Certification of Original Documents' form will need to be emailed to salarypackaging@beyondbank.com.au. Please include the saved application reference number in the subject line.

For further information and a copy of this form please call us on 13 25 85 or visit a local Branch.

14. Do I have to quote my Tax File Number (TFN)?

Yes. This can be provided at the time of application or you can contact us at a later date with it.

15. I need to change my Salary Sacrificing amounts, where can I do this?

All enquiries regarding Salary Packaging arrangements need to be addressed to your employer/salary packaging provider.

16. Can I transfer funds from my meal entertainment card account to my salary packaging card account?

No. Transactions using Internet Banking or Phone Banking are not allowed on this account, even if the transfer is between your own accounts.

17. I wish to close my salary packaging and meal entertainment account and draw/cash the balance left on the accounts.

Funds cannot be drawn out. All enquiries regarding card closures need to be addressed to your employer/salary packaging provider.

18. What happens to the balance on my salary packaging and meal entertainment account if I do not use the money by 31st March?

All enquiries regarding unused balances need to be addressed to your employer/salary packaging provider.

19. My address has no Street Number, how can I complete the form when that is a compulsory field?

The form will give you the opportunity to manually enter your address. Please enter the street number as 00 and it will be manually verified by us.

20. I was unable to identify myself using Primary ID when completing the application form. What should I do?

If you were unable to verify yourself using the Primary ID options then you should complete the Supplementary Identification option and upload the required documents.

21. I have tried to identify myself using my Foreign Passport and it has failed. What should I do?

Only an Australian Passport is accepted as Primary ID. If you are an Australian Citizen or Permanent Resident and would like to use your foreign passport, you must complete the Supplementary Identification option and upload the required documents.

22. My name is incorrect on the Beyond Bank email I received. What should I do?

Please contact the Beyond Bank Customer Relationship Centre on 13 25 85, or by visiting a Beyond Bank branch to update your personal details. You will be required to provide evidence of the name change for this request to be actioned as per standard procedures.

The documentation required as evidence will vary depending on the reason for the change of name.

Beyond Bank FAQ's

Salary Packaging and Meal Entertainment Cards Frequently Asked Questions

1. I received a PIN in the mail, but I do not have the card. Is it lost in the mail?

Cardholders will receive their PIN first. For security reasons, the card will be received a few days later. You will be able to use your card once you have activated your card.

2. How do I activate my card?

You can activate your card in the following ways:

- Via Internet Banking – Log on then select Services > Activate Card
- Via Beyond Bank mobile app – Log on > select Card Management > Activate Card
- At a Beyond Bank branch
- Telephone Beyond Bank Customer Relationship Centre on 13 25 85

3. I do not like the card's PIN – can I change it?

Yes. Only the cardholder can change the PIN. You require the actual card to change the PIN to a new one.

Here are ways you can change the PIN:

- Via Internet Banking – Log on then select Services > Card Management (The card must be activated before the PIN can be changed).
- Via Beyond Bank mobile app – Log on > select Card Management
- Take the card to a Beyond Bank branch – you will require Photo ID.
- Use a CUSCAL owned rediATM. You will be required to enter the card's existing PIN in order to change the PIN.

4. I have forgotten my card's PIN – how do I get a new one?

Only the cardholder can request a new PIN.

- Here are the options to gain a new PIN:
- Via Internet Banking – Log on then select Services > Card Management (The card must be activated before the PIN can be changed).
- Via Beyond Bank mobile app – Log on > select Card Management

- Take the card to a Beyond Bank branch – you will require Photo ID.
- You can telephone Beyond Bank Customer Relationship Centre on 13 25 85 and request a new PIN to be posted to you. Telephone Banking Passcode required.

5. Can I change my PIN at a rediATM?

Yes. Cardholders are able to change their PIN at selected rediATMs. You will be required to enter the card's existing PIN in order to change the PIN. You'll know if you are able to change your PIN at a rediATM if you see the 'change PIN' option or you are provided with that option in the 'Other Services' selection on the screen after you've entered your PIN.

6. What happens when my card expires?

You will receive a replacement card in the month before the card's expiry date. The card will have the same PIN and card number and will be active for immediate use.

If you have recurring Visa debits to your card you should provide the merchant with the new expiry date of your card to ensure your payments continue. Your card number will remain the same.

Always ensure that you update your details with Beyond Bank if you change addresses or contact details so that the replacement can be delivered to the correct address.

7. How do I update my details with Beyond Bank?

You can update your personal details with Beyond Bank in the following ways:

- Via Internet Banking – Log on then select Settings > select the details that you want to update
- Via Internet Banking – Log on then select Secure Mailbox > send us a secure email with your request to update your details
- Via Beyond Bank mobile app – Log on > Select Contact Us > Secure Mailbox > send us a secure email with your request to update your details
- At a Beyond Bank branch
- Telephone Beyond Bank Customer Relationship Centre on 13 25 85

Beyond Bank FAQ's

8. My card has been lost or stolen, what should I do?

You must notify us immediately if you notice your card is missing.

- You can do this in the following ways:
- Via Internet Banking – Log on then select Services > Card Management > update card status
- Telephone the Visa Card 24 hour toll free hotline on 1800 648 027 (within Australia), or +61 2 8299 9101 (overseas), or
- Telephone Beyond Bank Customer Relationship Centre on 13 25 85 (within Australia), or +61 8 8205 8888 (overseas)
- You can order a replacement card the following ways:
- Telephone Beyond Bank Customer Relationship Centre on 13 25 85 (within Australia), or +61 8 8205 8888 (overseas)
- At a Beyond Bank branch

If you have recurring Visa debits to your card you should provide the merchant with the new expiry date and card number to ensure your payments continue.

9. I no longer wish a nominated additional cardholder to access my funds – what do I need to do?

You can withdraw the authority of an additional cardholder to operate the account in the following ways:

- By notifying your Salary Packaging provider who will notify Beyond Bank
- By going to a Beyond Bank branch and making this request
- By telephoning Beyond Bank Customer Relationship Centre on 13 25 85 – Telephone Banking Passcode required.

Where possible, we request the additional card being returned to Beyond Bank, or destroyed.

10. Can I make payments using BPAY?

No, the Australia Taxation Office legislation does not permit BPAY transactions performed online or at the Post Office. The card can be used to pay bills using the credit card number online, over the phone or at any other service/ payment place provided by the biller.

11. How can I check my balance or recent transactions?

You can check your balance and transaction history using the following methods:

- Phone our Account Information Line – 13 14 02 (available 24 hours per day, 7 days per week)

- Logon to Internet Banking (available 24 hours per day, 7 days per week)
- Logon to Beyond Bank's Mobile Banking App (available 24 hours per day, 7 days per week)
- Visit a Beyond Bank branch
- Phone our Customer Relationship Centre – 13 25 85 (available Mon-Fri 8am – 8pm and Sat 9am – 3pm CST)

12. Can I withdraw money from a Beyond Bank branch?

No, the Australia Taxation Office legislation does not permit cash withdrawals. However, you can call our experienced staff for balance and card enquiries.

13. Can I make a cash deposit into my card?

No, only your Salary Packaging provider/Employer is approved to credit funds into your account.

14. I would like to close my Salary Packaging and/or Meal Entertainment card. What should I do?

Any requests to close a Salary Packaging or Meal Entertainment card need to be directed to your Salary Packaging provider.

15. Why is my transaction being declined?

There are a number of reasons your transaction may be declined, it could be a result of:

- Insufficient funds in the card to process the transaction
- Your card has not been activated
- The merchant channel has been blocked as it is not approved by your salary packaging provider
- The merchant has not been categorised correctly by their bank
- You are selecting the 'SAV' or 'CHQ' option rather than the 'CR' option

Here are some of the declined codes that may occur:

Response Codes		
System Error	03	Merchant is invalid
System Error	05	Do not honour
Account Type Error	39	Account Type doesn't exist
Account Type Error	52	Account Type doesn't exist
Account Type Error	52	Account Type doesn't exist