



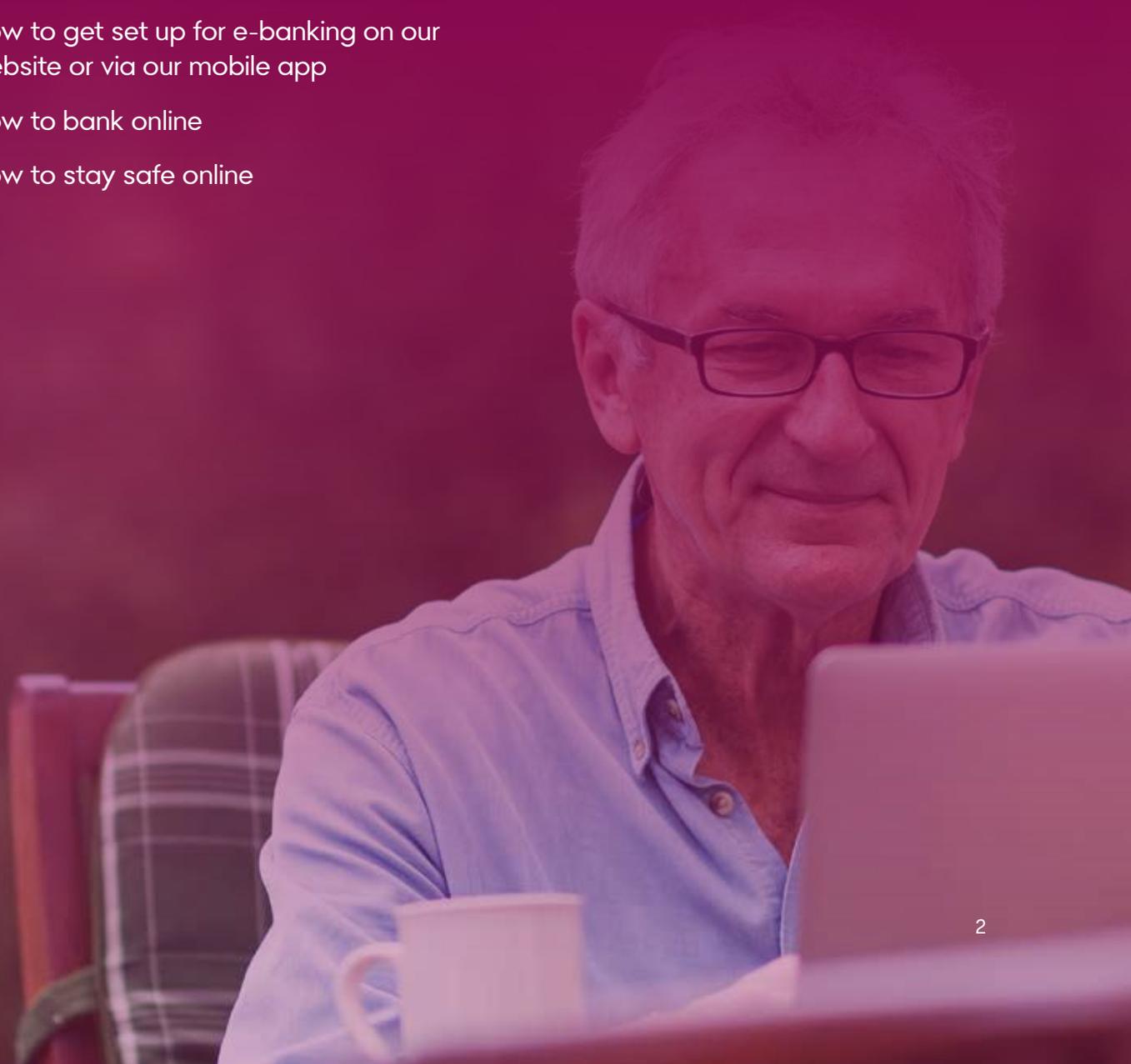
**Bank anytime,  
anywhere with  
online banking.**

** Bendigo Bank**

# Register for online banking and see how easy it is to bank when you want, where you want.

This brochure covers everything you need to know about online banking, including:

- How to register
- How to get set up for e-banking on our website or via our mobile app
- How to bank online
- How to stay safe online



# Bank anytime, anywhere with online banking.

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# Why online banking?

Online banking is like traditional banking, just done on the internet.

It's safe, easy to use, and is available 24 hours a day, 7 days a week.

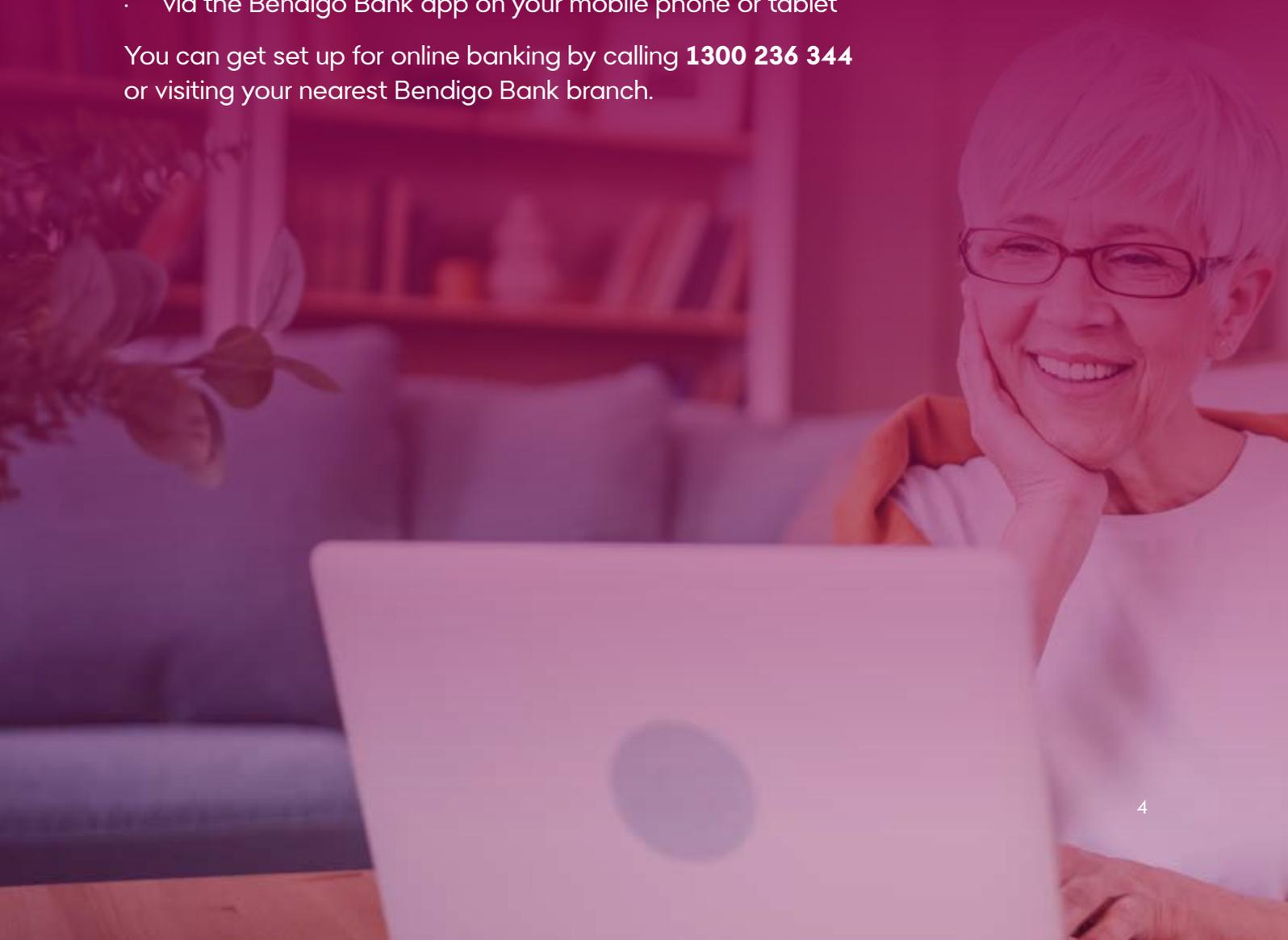
You can do all your banking online, including:

- check account balances
- transfer money
- pay bills
- open select accounts
- view statements, and much more

You can access online banking 2 ways:

- e-banking on Bendigo Bank's website
- via the Bendigo Bank app on your mobile phone or tablet

You can get set up for online banking by calling **1300 236 344** or visiting your nearest Bendigo Bank branch.



# The benefits of banking online.

Online banking is much the same as regular banking, just quicker, easier, and more convenient.

	Traditional banking	Online banking
 <b>Balances</b>	Call us or visit the branch to get your balance.	Check your balance anytime, day or night, via e-banking on your laptop, computer, phone or tablet.
 <b>Transfer money between accounts</b>	Call us, or visit the branch to move funds between accounts.	Transfer money between your accounts online in seconds.
 <b>Pay other people</b>	Call us, or visit the branch to make payments to others.	Pay people quickly and easily online. All you need is their BSB (a 6-digit number that identifies banks in Australia) and their account number, or in some cases a PayID to safely transfer funds.
 <b>Pay bills via BPAY®</b>	Call us or visit the branch or post office to pay your bills in person.	It's easy to make one-off or recurring payments with BPAY. You can set up payments to different billers, including utilities (electric, gas, water etc.), credit cards, and subscriptions (Netflix, Stan etc.).
 <b>Manage your card</b>	Call us or visit the branch to activate or cancel a card.	Manage your cards online in a few easy steps. You can activate, place a hold, or report your card as lost or stolen.
 <b>Access your statements</b>	Wait for paper statements to arrive in the mail or visit a branch to request electronic statements.	Sign up for e-statements (electronic statements) and have them sent directly to your inbox. You can also access previous statements whenever you need to.

# More ways to pay with online banking.

## Payments on-the-go

Leave your wallet at home and make secure payments with your mobile phone or smart watch. Set-up can be different depending on your device, so visit [bendigobank.com.au/personal/credit-cards/my-card/mobile-payments](https://www.bendigobank.com.au/personal/credit-cards/my-card/mobile-payments) to find out more.



Apple Pay



Google Pay



SAMSUNG Pay



GARMIN PAY

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Apple Pay works with iPhone 6 and later in stores, apps, and websites in Safari; with Apple Watch in stores and apps (requires iPhone 6 or later); with iPad Pro, iPad (5th generation), iPad Air 2, and iPad mini 3 and later in apps and websites in Safari; and with Mac (2012 or later) in Safari with an Apple Pay-enabled iPhone or Apple Watch. For a list of compatible Apple Pay devices, see [support.apple.com/km207105-external](https://support.apple.com/km207105-external) site.

Google Pay is a trademark of Google LLC.

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Garmin, the Garmin logo, and the Garmin delta are trademarks of Garmin Ltd. or its subsidiaries and are registered in one or more countries, including the U.S. Garmin Pay is a trademark of Garmin Ltd. or its subsidiaries.



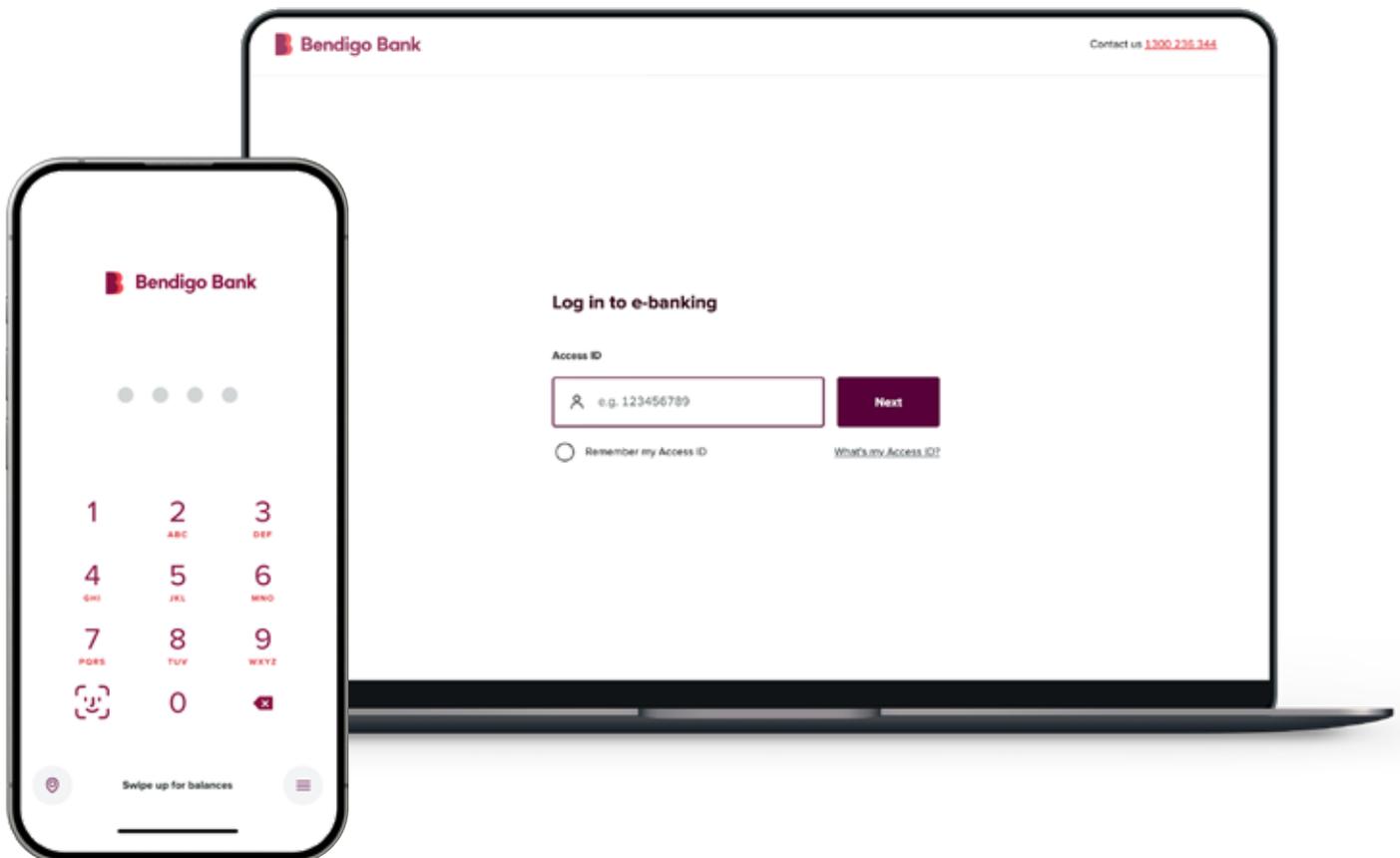
# Get set up with online banking.

If you need to sign up for online banking, you can either call **1300 BENDIGO (1300 236 344)** or visit your nearest Bendigo Bank branch for help. We'll walk you through the registration process to make sure you feel comfortable and confident.

Once you're set up, your account balance will be displayed every time you log in, making it easier than ever to keep track of your spending.

# Your guide to banking online with Bendigo Bank.

Once you are set up with online banking please refer to the step-by-step instructions below to complete your most common banking needs. Remember to log into e-banking via Bendigo Bank's secure website on your computer, or use the Bendigo Bank app on your mobile phone or tablet before performing any of these steps.



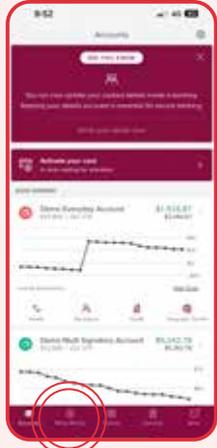
# How to: Transfer money between accounts

Online banking lets you transfer money between your own accounts quickly and easily. This is called an Account Transfer.

Here's how you do this on our app (the process is the same on our website):

**1**

Select the Move Money tile.



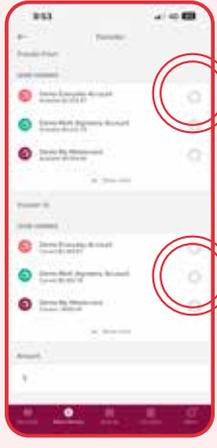
**2**

And then select Account transfer.



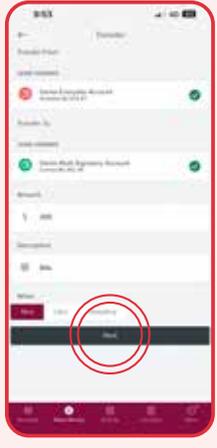
**3**

Select which account you want to transfer the money **from** and which account you want to transfer the money **to**.



**4**

Enter the amount of money you wish to transfer and then follow the prompts to confirm.

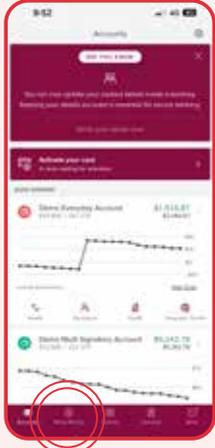


# How to: Pay other people

Online banking allows you to make payments to anyone using their BSB and account number. This is called Pay Anyone. To set-up and use Pay Anyone, contact us on **1300 236 344**. Once you're set-up, here's how to create a Pay Anyone payment:

**1**

Select the Move Money tile.



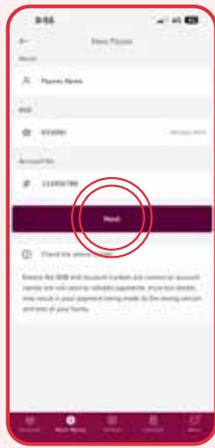
**2**

And then select Pay Anyone.



**3**

Select New Payee and enter the BSB and account number of who you want to pay money to.



**4**

Select which account you want to make the payment from.



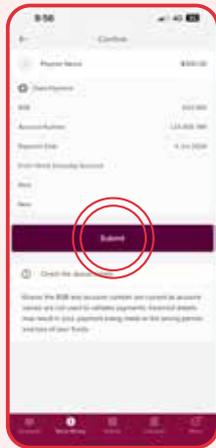
**5**

Enter the amount of money you want to transfer and then follow the prompts to confirm your payment.



**6**

Make sure you check that the BSB and account number is correct before you submit your payment.

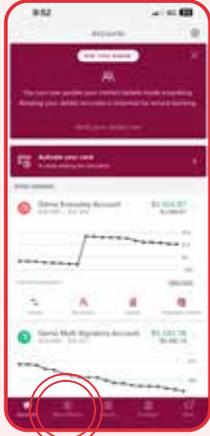


# How to: Pay bills with BPAY®

BPAY is the easiest way to pay bills online. All you need is the Biller Code and Customer Reference Number (CRN) that is printed on your bills. Here's how you make a BPAY payment online:

**1**

Select the Move Money tile.



**2**

And then select Pay a BPAY Bill.



**3**

Select an existing BPAY account or add a new BPAY Biller.



**4**

To add a new BPAY biller, enter the Biller Code.



**5**

Check that the name of the company in BPAY Biller Name matches the name of the company whose Biller Code you entered. Enter your CRN (Customer Reference Number) and select which account you want the payment to come out of.



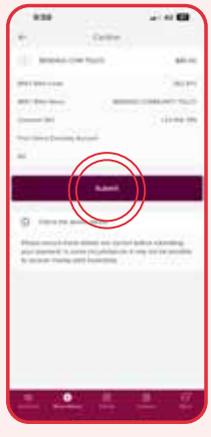
**6**

Follow the prompts to confirm your payment.

If Bendigo Bank online banking will not accept a BPAY® Biller Code, you can check that the Biller Code is valid at [bpay.com.au](https://www.bpay.com.au).

If you can't find the Biller Code or it's not valid, call the company that issued your bill and ask for help.

Make sure you visit the company's secure website to obtain their phone number.

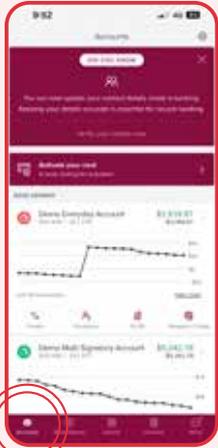


# How to: Access your statements

Online banking lets you access PDF (digital file) copies of your statements via our website or app. Here's how you access a statement for an account:

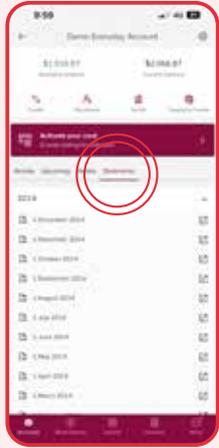
**1**

Select the account on the Accounts screen.



**2**

Select the Statements tab.



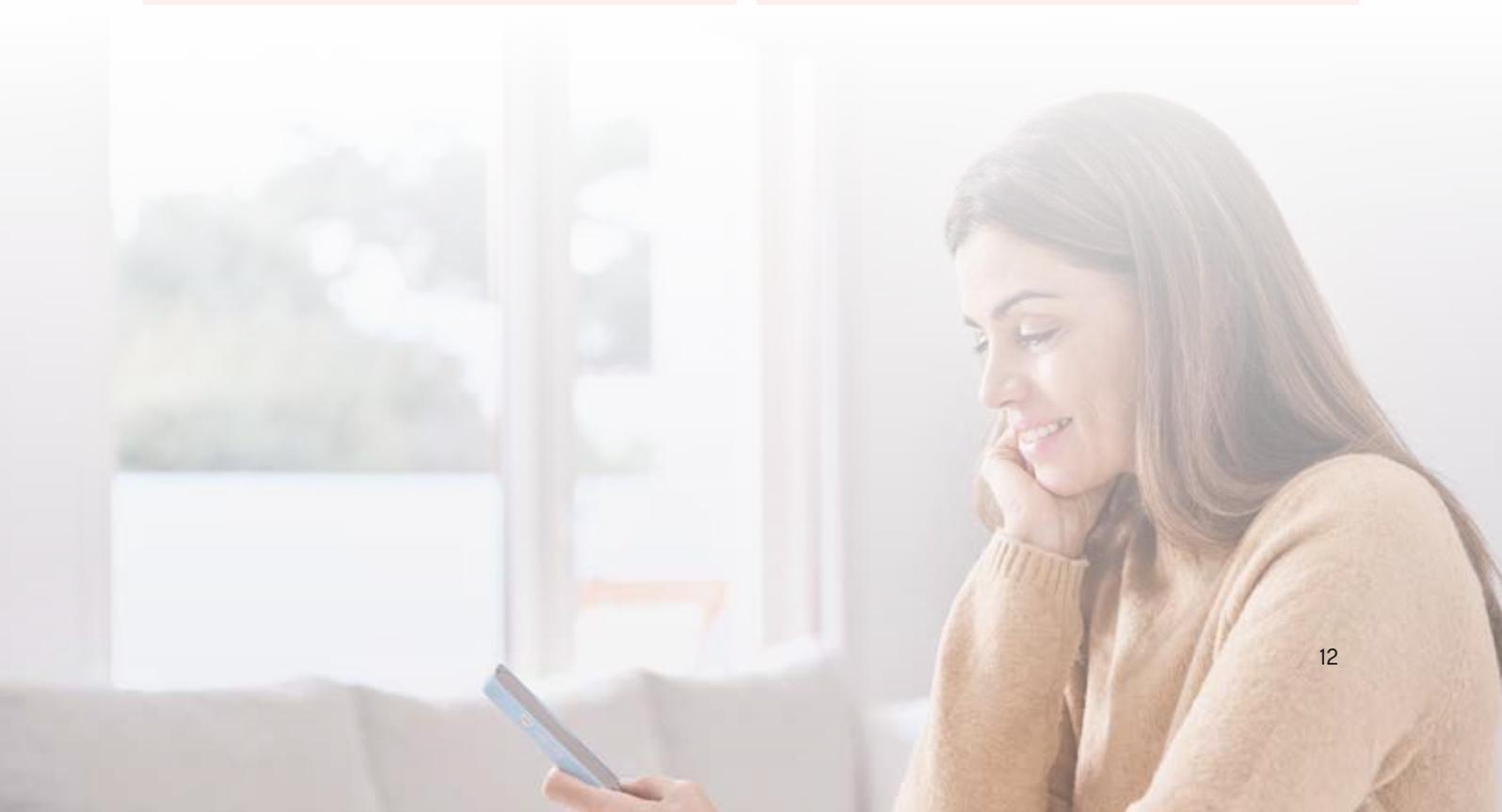
**3**

Select the statement you want to view.



**4**

A PDF copy of your statement will be downloaded.



# How to: Add new PayID

Your PayID is a phone number or email connected to your bank account to make it easy for people to transfer you money. It's easier to remember than your BSB and Account Number and can be set up in online banking. Here's how you create your PayID:

**1**

From the Account Screen, select the More tile and then select Settings.



A red arrow points to the 'More' tile at the bottom of the screen. A red circle highlights the 'More' tile, and another red circle highlights the 'Settings' option within the 'More' menu.

**2**

Select 'Manage Your PayIDs'.



A red arrow points to the 'Manage Your PayIDs' option in the list.

**3**

Select the '+' symbol.



A red circle highlights the '+' symbol at the top right of the screen.

**4**

Select the account you wish to link your new PayID to.



A red arrow points to the 'Select an account to link your new PayID to' section.

**5**

Select the mobile phone or email address you want to use as a PayID, or add a new mobile phone number or email address.



A red arrow points to the 'Add a new mobile phone number or email address' option.

Continue next page.

6

Once you select your PayID type, you will be sent a 6 digit verification number via SMS to the mobile device or to the email address you have entered.

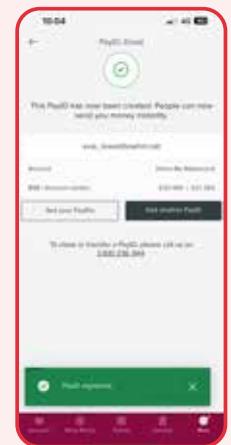
Enter this 6 digit number in the confirmation screen.



7

A confirmation message will show that PayID registration has been successful.

If you'd like to set up a PayID for a mobile phone number or email address that isn't already saved in Bendigo Bank ebanking, you'll need to use something called a security token. To get a token, call us on **1300 236 344**.

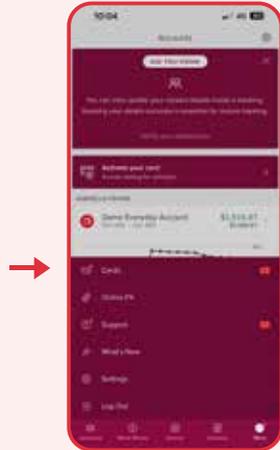


# How to: Temporarily block your card

If you've lost or misplaced your card, but you're pretty sure it'll show up again, you can place a temporary block on it, until you find it. A temporary block means you can easily unblock your card when it's safely back in your hands. Here's how to temporarily block your card:

1

Select 'Cards' from the menu.



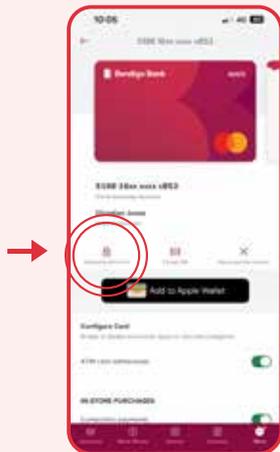
2

Locate the card you need to temporarily block.



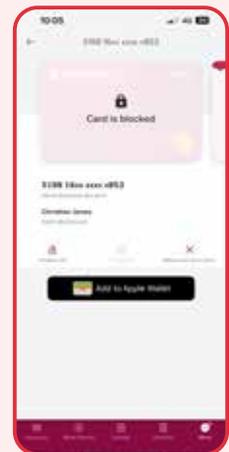
3

Select the 'Temporarily block card' icon.



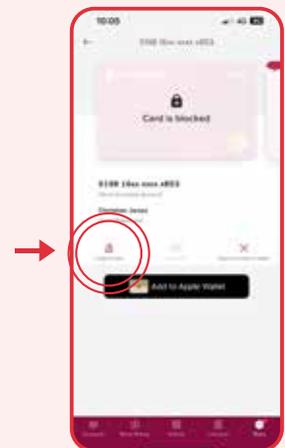
4

The card image will display a padlock to indicate your card is now blocked.



5

When you find your card, simply click or tap 'Unblock card' and you're good to go.

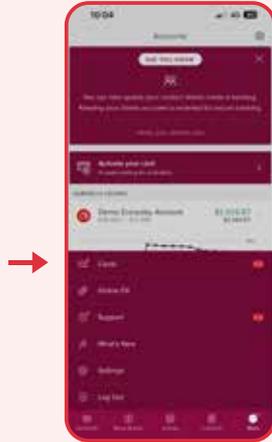


# How to: Report your card as lost or stolen

If your card is lost for good or even worse, has been stolen, it's important you act immediately and report it. Doing so will give you peace of mind that your account is protected, and a new card is on its way. Here's how:

1

Select 'Cards' from the menu.



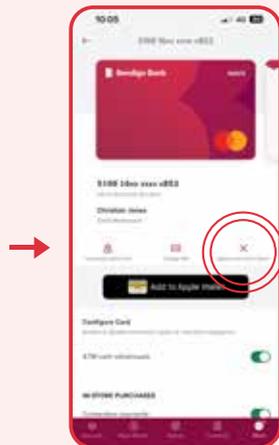
2

Locate the card you need to report as lost or stolen.



3

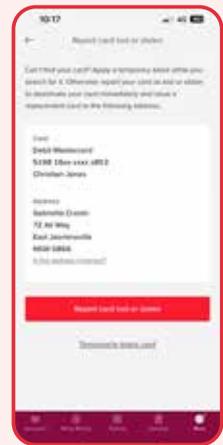
Click or tap 'Report card lost or stolen'.



4

The screen will show the card you have reported and the address where your new card will be posted.

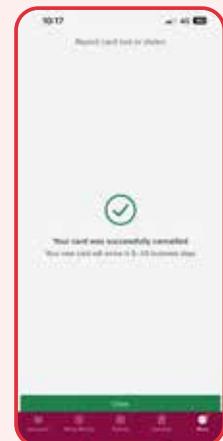
If the address is incorrect, please call us on 1300 236 344 so we can update your information.



5

Your new card is on the way!

If your card is lost or stolen, it's important you take immediate action to report it. Our helpful team are here for you 24/7 if you need to speak with us, or have any questions.



# Essential tips for safe online banking.

At Bendigo Bank we do all we can to help you stay safe when banking online. Here's some simple ways you can protect yourself:

## **Choose strong and unique passwords**

Creating a strong and unique password is important for keeping your account secure. This means selecting something that isn't obvious or easy to guess - like your birthday or name - and using a mixture of lower and uppercase letters, numbers, and special characters like '!' and '#'.

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## **Keep your account information private**

Never give anyone your PIN, password, or 6-digit e-banking security code. Bendigo Bank will never ask you to click on a link in an SMS text message or login to online banking.

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## **Update your password regularly**

To keep your account safe, you should update your password every 3 to 6 months. You can do this anytime with online banking.

Here's some simple steps to changing your password online:

- 1.** Select 'Settings' from the menu options (in the app it's under 'More').
  - 2.** Select 'Change Password'.
  - 3.** Follow the prompts to change your password.
- 

## **Enable multifactor authentication**

Multifactor authentication or MFA is an extra layer of security when logging in online. This can include facial or fingerprint recognition, or a code sent to your registered email address. To find out more please visit: [bendigobank.com.au/support/e-banking/multi-factor-authentication/](https://bendigobank.com.au/support/e-banking/multi-factor-authentication/)

## Be careful when using public Wi-Fi

When using public Wi-Fi, make sure the network you're using is trustworthy before logging on to e-banking. Examples of trusted public Wi-Fi connections include an airport, supermarket, or well-known restaurant chain.

Using your mobile service provider's 4G or 5G connection on your mobile phone or tablet while you're out is safe, and not considered public Wi-Fi.

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## Check notifications

Always pay attention to banking alerts and notifications; do not ignore them. These alerts instantly notify you of online activity that needs your approval or rejection of activity on your account.

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## Report phishing scams

Phishing is when someone (a scammer) asks for your banking information or to access your account. They usually do this by email or a phone call, pretending to be a trusted person or business.

If this happens to you, make sure you report it and change your password immediately. Never click on a link or SMS (text message) from someone you don't know or trust.

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## Protect yourself from scams

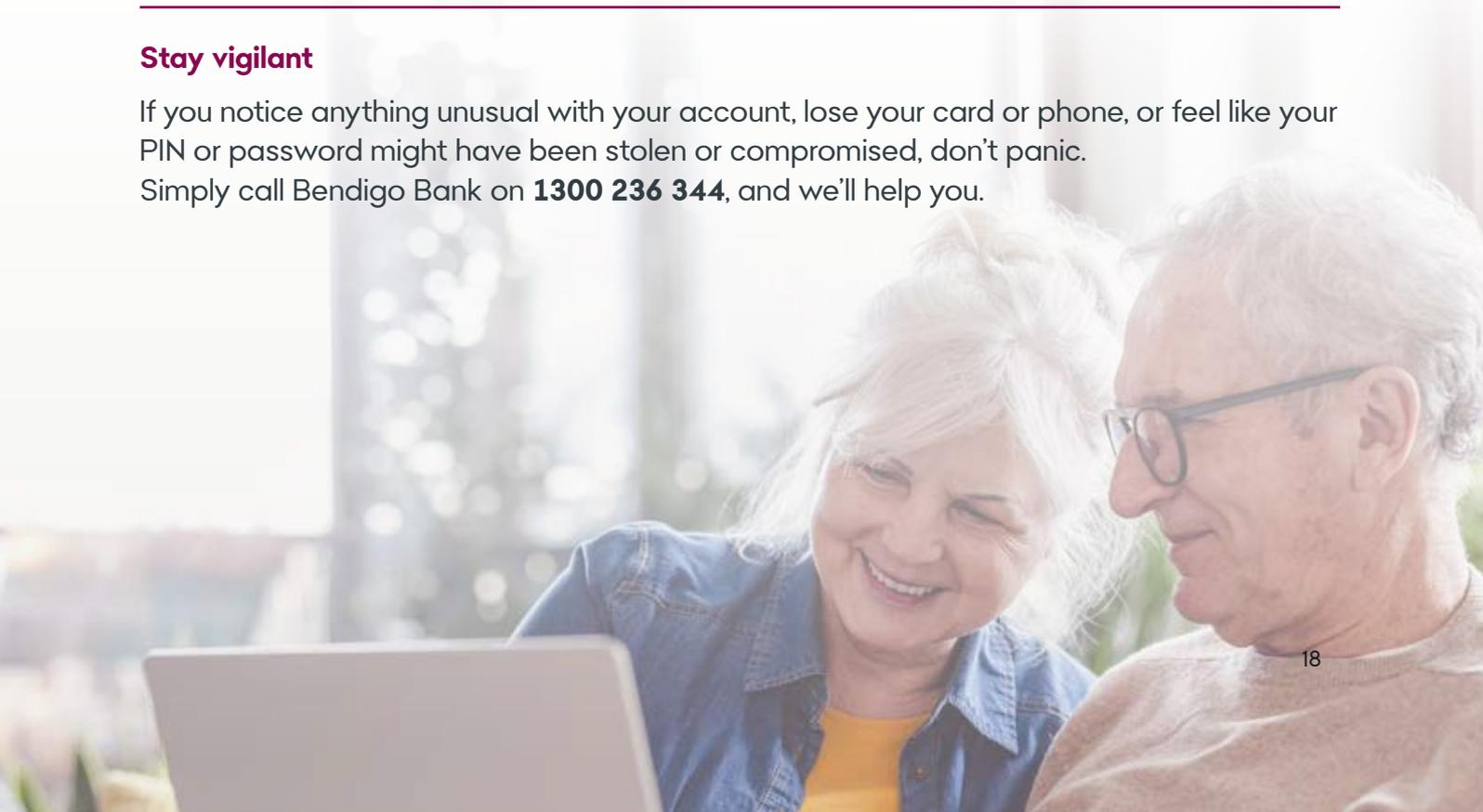
Bendigo Bank will never ask for remote access to login to your online banking account/s. If someone tells you they're from Bendigo Bank and asks to access your account, immediately hang up or delete the message.

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## Stay vigilant

If you notice anything unusual with your account, lose your card or phone, or feel like your PIN or password might have been stolen or compromised, don't panic.

Simply call Bendigo Bank on **1300 236 344**, and we'll help you.



# Find out more about online banking.

To get started with online banking, or to find out more:

- visit your nearest Bendigo Bank branch
- call **1300 236 344**
- search **[bendigobank.com.au/ways to bank](https://www.bendigobank.com.au/ways-to-bank)**

