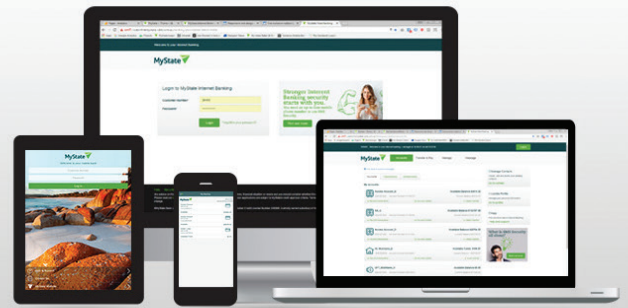# Internet Banking Guide
Transfers and paying a bill

Pre-authorised billers and payees

All pre-authorised billers and payees are now combined and listed under **Manage > Contacts.** You can set up transfers and payments in both the web and mobile app version of Internet Banking as well as view all scheduled payments and make alterations.

Scheduled payments

In the **web version** of Internet Banking, you will find your scheduled payments under **Transfer & Pay > Scheduled**

In the **mobile app**, you will find your scheduled payments by selecting an account then clicking **Scheduled**.

Creating a new biller (BPAY)

You can create and save biller details to appear in your contact list for both current and future use.

If you're registered for two-factor authentication, you will receive a secure code to your registered mobile number which you will be required to use to save a new payee or biller.

When using the web version: select **Go to Contacts** and when using the mobile app, click on the account and then select **Manage Payees**.

Select **Add contact**

You will need to select payment type of **BPAY**. You will be required to enter the **Biller Code**, **Customer Reference Number (CRN)** and Payee nickname (optional).

If you're registered for two-factor authentication you will be required to enter your secure code and click **Continue**.

Once the payment is complete, you will receive a message saying your payment has been successful.

MyState

Creating a new contact (pre-authenticate a payee)

You can create, authenticate and save **Contact (payee)** details to appear in your **Contact list** for future use.

Once your payee is authenticated, you can transfer funds without requiring further authentication. Please note that all transfers over $5,000 will require two-factor authentication.

To create a new Contact - when using the web version: **Go to Contact** on the home page – when using a mobile app, click on an account and select **Manage payees**. Select **Add Contact**, then select payment type **Transfer**. Enter the BSB, Account Number, Account name and payee nickname (optional).

If you're registered for two-factor authentication you will be required to enter your secure code and click **Continue**.

Once the payment is complete, you will receive a message confirming your payment has been successful.

You can authorise and save a new payee or biller the first time you make a transfer by selecting the option **Save Contact Details**. This payee will also appear under **Manage > Contacts**.

Editing or deleting saved payees or billers

You can edit or delete saved payees or billers at any time.

To manage your saved contacts (payees/billers) in Internet Banking:

When using the web version, go to **Contacts** and when using the mobile app, click on an account, then select **Manage payees)**.

You can view all saved Contacts (payees and billers). You will see an option next to each contact to **Edit** or **Delete**.

Note: Deleting a Contact (payee or biller) does NOT delete any attached payments to this biller or payee. All future scheduled payments will continue until they are deleted.

Set up a recurring or future dated payment for a payee

You can set up **one-off or recurring transfers** to any other bank account.

A recurring payment for transfers can be made daily, weekly, fortnightly, four weekly, monthly, last day of month, quarterly, semiannual or annually.

To set up a future dated or recurring payment in Internet Banking:

When using the web version: select **Transfer & Pay > Transfers** – when using a mobile app select the account to transfer from, select **Internal** or **External**

Internal | External

Select a saved contact from **Contacts** or enter **New contact** details. Enter **Amount** and **Description.**

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Internal transfers

Internal External

Transfer money between my accounts

From*	- Please Select
To*	- Please Select
Amount*	$
Description*	

Maximum 18 Characters

When* ● Now ○ At a Future Date ○ Recurring

Continue

External transfers

Internal External

Transfer money to other accounts

Contact Options*	● A Saved Contact ○ A New Contact
From*	- Please Select
To*	- Please Select
Amount*	$
My Description*	

Maximum 18 Characters

Their Description	

Maximum 18 Characters

When* ● Now ○ At a Future Date ○ Recurring

Continue

You have the option to create a future **Future date** or **Recurring** payment (or, for mobile app: **Pay Later**)

When*   ● Now ○ At a Future Date ○ Recurring

Enter future date for future dated payment, or enter start date, frequency and end date for recurring payment.

When*   ○ Now ● At a Future Date ○ Recurring

Transfer Date*   22/11/2016

You will not be notified if the transfer defaults due to insufficient funds in your account.

Continue

If you're registered for two-factor authentication you will be required to enter your secure code and click **Continue**.

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Edit or delete a recurring or future-dated payment

You can edit or delete future or recurring payments up until one day before the payment is scheduled to take place.

To manage scheduled payments in Internet Banking:

Select **Scheduled payments** under the heading **Transfer & Pay** on the home page (for mobile app, click on the account the payment will come from, then choose **Scheduled payments**)

You can view all future dated and recurring payments set up from all accounts.

Transfers	BPAY	Scheduled

Manage scheduled payments

Amount	From	To	Description	Frequency	Next Date	End Date

Next to each payment is the option to **Edit** or **Delete**

Your scheduled payments will continue to occur even if you delete a contact. You will need to delete your scheduled payment if you wish to cancel your payment.

Print a receipt for a transfer/payment

You can only print transaction receipts from the full Internet Banking site.

Print a receipt at the end of a transaction

At the end of a successful transaction the final confirmation page will have a Print icon at the top right corner.

Selecting this will print the receipt for the transaction, showing details such as amount, from account, to account details and description.

Step 3 of 3: Review Payment

Your payment transaction has been successful
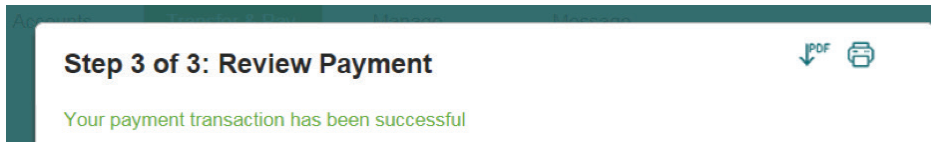
Print a receipt from a past payment

To print a receipt (proof of a previous payment), you can search for the payment in you transaction listings and then print this page.

Accounts	Transactions	eStatements

View my transactions

Latest 20 Transactions

Select Account

Date	Description		Credit	Debit	Balance

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