ANZ Mobile Banking
User Guide & FAQ

Version 1.0.2

Last Update 29 Nov 2014

Contents

1. Features & Benefits

About ANZ Mobile Banking

ANZ Mobile Banking app is a mobile banking application published by "PT BANK ANZ INDONESIA' which specifically designed for iOS (iPhone), Android & BlackBerry. It offers a fast convenient and secure mobile banking experience. ANZ Mobile Banking App is available for both ANZ Banking & Credit Card customers

Features of ANZ Mobile Banking

Whether you are a banking or credit card customer, you can use and enjoy the benefits of ANZ Mobile Banking. With ANZ Mobile Banking, you can:

	Banking Customer	**Credit Card Customer**
Specific Features	• Check your savings/deposits balance and transaction history • **Real-time fund transfer** between ANZ accounts and to <u>all banks</u> in Indonesia within ATM Bersama & Prima network • **Create standing instruction** for regular transaction • **Pay ANZ Credit Card** within same day	• View all your credit card & check monthly billing statement (up to last 6-month statement) • Check recent transactions that you just made
Common Features	• Apply ANZ products via mobile banking* • Locate the nearest ANZ brances or ATM* • Get updated with the latest offers & promotions near you* • Link your credit card to banking account in Internet/Mobile Banking* • Request for cheque book* • Check forex rates	

Coming Soon!

How we protect you?

Transactions are more secure & simple with the latest soft token security (no physical token needed), so you don't have to bring hard token with you wherever you go. After registration process complete, simply create **your own Mobile PIN** and please remember and do not share it with anyone else. You are required to input the Mobile PIN that you created, every time you perform financial transaction.

2. Device Requirement & Setup

Available for **Android, iOS & BlackBerry** with min OS as per below:

Android	iOS	BlackBerry
Min 2.3	Min OS 6	Only OS 7

For BlackBerry, currently only supports OS 7.

Before installing, please ensure your device:
- Have enough storage (Min 10 mb)
- Connected to the internet (3G/GPRS) OR wifi network
- Have an itunes / google / blackberry ID account
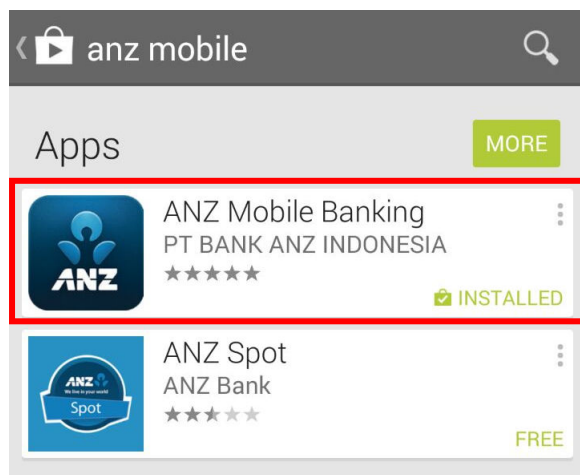- Not using jailbroken / rooted device

3. Downloading the App

Before downloading the application, please ensure that your appstore region is set to Indonesia.

i. Android Device

Step 1
Go to **PlayStore** on your Mobile Phone and search for 'ANZ Mobile'.
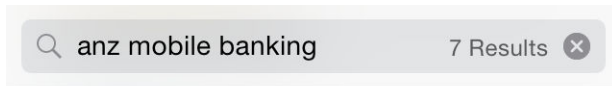
Step 2
Choose the app and select **install**

Publisher Name:
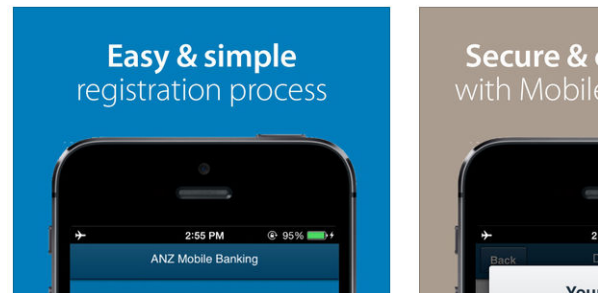**PT BANK ANZ INDONESIA**

ii. iOS Device

Step 1
Go to **AppStore** on your iPhone / iPad and search for 'ANZ Mobile' **OR** 'ANZ Mobile Banking.

Step 2
Choose the app and **Install**

Publisher Name:
BANK ANZ INDONESIA, PT

iii. BlackBerry Device

Step 1
Go to **BlackBerry AppWorld** on your blackberry device and search for 'ANZ Mobile' **OR** 'ANZ Mobile Banking.
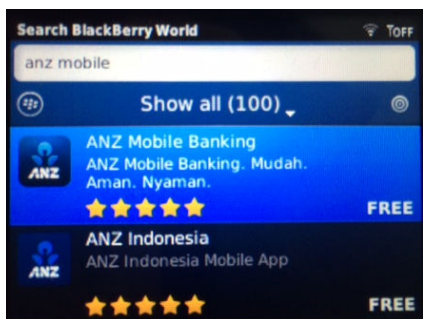
Step 2
Choose the app and **Install.**

Publisher Name:
BANK ANZ INDONESIA, PT
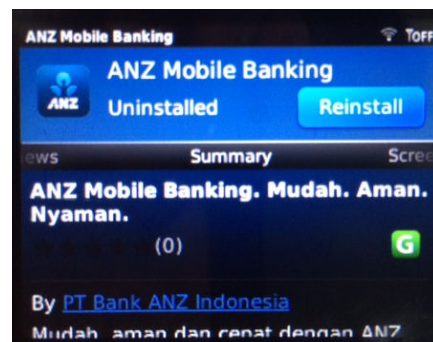
For BlackBerry: If you have found the app but unable to install it (**error message: this app is unavailable for this device**) please change the language settings to Bahasa Indonesia (Settings > Typing & Language > Language > Change to Bahasa)

4. Registration

After you have downloaded the app, an ANZ Mobile icon will appear on your mobile phone. Open the app and follow the registration process below:

Screen 1
Welcome Screen + Short instruction on how to register ANZ Mobile
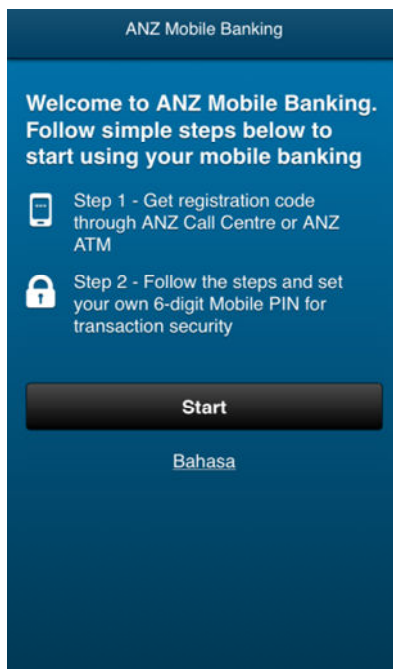
Screen 2
Read Terms & Conditions & click accept
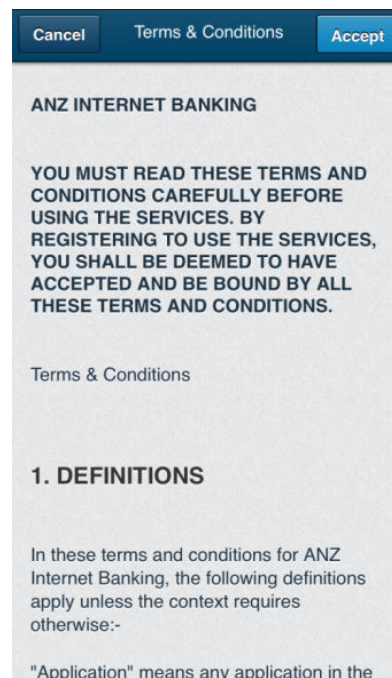
Screen 3
Get registration code from ATM/Call centre and enter registration code
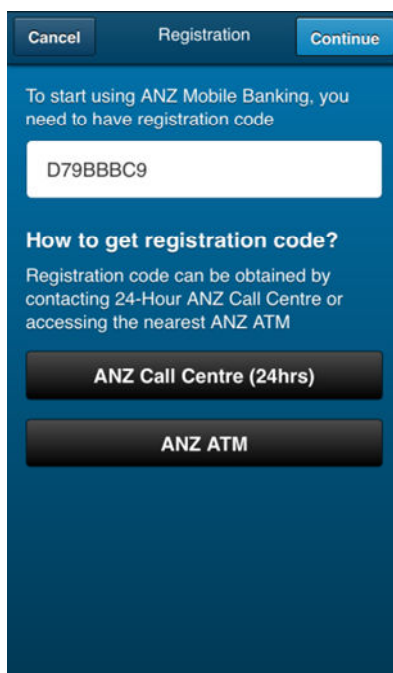
IMPORTANT! To register mobile banking, you can get registration code either from ATM or contact call centre.

A. via ATM (staff account)
- Insert ATM card & enter PIN
- Select **Other Transactions**
- Choose Internet/Mobile Banking Registration
- Screen will display the registration code & print it on your ATM receipt

B.via Call Centre (non-staff or ANZ Credit Card account)
- Contact 0804 1000 269
- Request for registration code
- Ensure that your registered mobile phone number is the one that in use
- Customer service will send registration code to your mobile phone after verification

Screen 4
Input customer details

Screen 5
Create User ID & Password

(Screen 4 & 5 is not required for user that already have ANZ Internet Banking account)

Screen 6
Confirm registration details

☑
Registration Complete

Note: after registration complete, for staff that previously doesn't have internet banking, you can use the same User ID & Password that you register in ANZ Mobile Banking to login into ANZ Internet Banking (go to www.anz.co.id)

5. Activation

After completing registration process, select **login** to login for the first time. There will be two (2) SMS that will be sent to your <u>mobile phone during registration process</u> - please ensure your mobile phone in use is the one that registered in the system. After that, input the SMS into your mobile screen to proceed. More details on process below:

Screen 1
Login to ANZ Mobile Banking using **User ID & Password**

Screen 2
After login, Activation code will be sent to your mobile phone. **Input** ACTIVATION CODE into mobile banking screen.

Screen 3
After that, **Initial PIN** will be sent to your mobile number. Input INITIAL M-PIN and update this to your own M-PIN.

Screen 4
Activation is complete. You have successfully created your own M-PIN

6. Changing your mobile number

You can change your mobile number by visiting nearest ANZ branch or contacting 24-Hour ANZ Call Centre at 0804 1000 269. It will take up to 1-3 days for changing phone number process.

7. Transaction limit

The transactions limit in ANZ Mobile Banking will be the same with ANZ Internet Banking and **shared among Mobile-Internet-ATM**. E.g: Max fund transfer to domestic bank is IDR 25 mio / day. If you have transferred 5 mio through ATM, you can only transfer 20 mio from Mobile/Internet Banking.

Transaction Type	Min Amount	Max Per transaction	Per day
Internal Transfer	10,000	100,000,000	100,000,000
Domestic Fund Transfer	10,000	10,000,000	25,000,000
ANZ Credit Card Payment	10,000	100% of total outstanding payment	

8. FAQ

Getting Started

Q **About ANZ Mobile Banking?**

A ANZ Mobile Banking app is a mobile banking application published by "PT BANK ANZ INDONESIA' which specifically designed for iOS (iPhone), Android & BlackBerry. It offers a fast convenient and secure mobile banking experience. ANZ Mobile Banking App is available for both ANZ Banking & Credit Card customers

Q **What are the features of ANZ Mobile Banking?**

A With ANZ Mobile Banking, you can:
- Check your account / credit card balance and transaction history
- Check monthly billing statement and unbilled transaction for credit card customer
- Single view for all your banking & credit card accounts
- Perform real-time fund transfer between ANZ accounts and to all banks in Indonesia within ATM Bersama & Prima network
- Create standing instruction for regular transaction
- Pay ANZ Credit Card within same day
- Apply ANZ products via mobile banking
- Locate the nearest ANZ brances or ATM
- Get updated with the latest offers & promotions near you
- Transactions are more secure & simple with the latest soft token security (no physical token needed)

Q **What are the system / device requirements to use ANZ Mobile Banking?**

A Your mobile phone operating system must meet one of the below criteria:

- Android (OS Version 2.3 and above) or

- iOS / iPhone (OS version 6 or later) or

- Blackberry (Only OS Version 7)

Please ensure that you are subscribed to data-plan that provided by your mobile

Q **Mengenai ANZ Mobile Banking**

A ANZ Mobile Banking adalah aplikasi mobile banking diterbitkan oleh PT BANK ANZ INDONESIA yang secara khusus didesain untuk handphone dengan sistem operasi iOS, Android & BlackBerry. ANZ Mobile Banking memberikan layanan perbankan yang cepat dan aman serta tersedia untuk nasabah perbankan ritel maupun kartu kredit ANZ

Q **Apa saja fitur ANZ Mobile Banking?**

A Dengan ANZ Mobile Banking, Anda dapat:
- Mengakses saldo rekening perbankan / tagihan kartu dan histori transaksi
- Cek tagihan bulanan dan transaksi belum tertagih untuk nasabah kartu kredit
- Tampilan terkonsolidasi untuk akun perbankan dan kartu kredit
- Transfer dana *real-time* antar sesama rekening ANZ dan ke semua bank di Indonesia yang tergabung dalam jaringan Prima dan Bersama
- Membuat perintah *Standing Instruction* untuk transaksi regular
- Melakukan pembayaran kartu kredit ANZ
- Mengajukan permohonan produk melalui Mobile Banking
- Mencari lokasi terdekat cabang atau ATM ANZ
- Informasi terkini promosi dan penawaran kartu kredit / perbankan ANZ disekitar Anda
- Transaksi lebih aman dan mudah dengan teknologi soft token (tidak membutuhkan token fisik)

Q **Apakah persyaratan sistem / perangkat yang diperlukan agar dapat menggunakan ANZ Mobile Banking?**

Sistem operasi handphone Anda harus memenuhi salah satu dari kriteria berikut:

- Android (Versi OS 2.3 and above) atau

- iOS / iPhone (Versi OS 6 keatas) atau

- BlackBerry (Hanya Versi OS 7)

Pastikan Anda telah berlangganan paket data yang disediakan oleh masing-masing provider

telecommunication provider or connected to the internet (via 3G network/WIFI) when downloading the application and completing the registration-activation process on your ANZ Mobile Banking application.	telekomunikasi ataupun terkoneksi ke Internet (via jaringan 3G/WiFi) ketika mengunduh aplikasi dan melakukan proses registrasi-aktivasi pada aplikasi ANZ Mobile Banking.
ANZ Mobile Banking is performed best on mobile phone with operating system above. At this stage, access from device other than mobile phone with operating system above is not yet optimized.	ANZ Mobile Banking dapat beroperasi dengan baik pada perangkat handphone dengan sistem operasi yang tertera diatas. Untuk saat ini, akses dari tablet ataupun perangkat selain handphone yang memiliki koneksi jaringan selular belum dioptimisasi.

Q	What is the difference between ANZ Mobile & Internet Banking?	Q	Apakah perbedaan antara ANZ Mobile & Internet Banking?
A	ANZ Mobile Banking provides you with simplicity and convenient to access your banking/credit card accounts directly from your mobile phone. The user interface and navigation is optimized for your mobile phone which makes your banking activities much simpler.	A	ANZ Mobile Banking memberikan Anda kemudahan untuk melakukan aktivitas perbankan Anda langsung melalui handphone. Tampilan dan navigasi aplikasi dirancang khusus sesuai dengan sistem operasi handphone Anda sehingga memudahkan aktivitas perbankan Anda.
	ANZ Mobile Banking is also equipped with the latest mobile security technology which enables you to perform transactions by using only 6-digit Mobile PIN that you created when registering ANZ Mobile Banking at the first time. You don't have to use ANZ Internet Banking Security Device (Token) to perform transaction in ANZ Mobile Banking.		ANZ Mobile Banking juga dilengkapi dengan keamanan terbaru yang memungkinkan Anda untuk melakukan transaksi dengan hanya menggunakan 6-digit Mobile PIN yang Anda buat pertama kali. Anda tidak perlu menggunakan Security Device (Token) yang digunakan untuk ANZ Internet Banking untuk bertransaksi pada Mobile Banking.

Q	How much does ANZ Mobile Banking cost?	Q	Berapa biaya yang diperlukan untuk menggunakan aplikasi ANZ Mobile Banking?
A	ANZ Mobile Banking app is FREE to download from the AppStore, Google Play or BlackBerry AppWorld. Just search for 'ANZ Indonesia'.	A	Aplikasi ANZ Mobile Banking dapat diunduh secara gratis melalui AppStore, Google Play atau BlackBerry Appworld. Cari "ANZ Indonesia"
	While it's free to purchase, please note that in downloading and using the app, you will be subject to the relevant mobile data-usage plan stipulated by your mobile telecommunications provider. In turn, any potential charges in this regard are solely your responsibility.		Perlu diperhatikan, pada saat mengunduh aplikasi atau saat penggunaan aplikasi, biaya data akan dikenakan sesuai dengan kebijakan masing-masing penyedia jasa jaringan telekomunikasi.

Q	What do I need before using ANZ Mobile Banking App	Q	Apakah yang perlu dipersiapkan sebelum dapat menggunakan ANZ Mobile Banking?
A	Before registering ANZ Mobile Banking, please ensure that:		Sebelum menggunakan ANZ Mobile Banking, pastikan:
	• You have a banking account / credit card with ANZ Indonesia		• Anda telah mempunyai rekening perbankan ritel / kartu kredit ANZ Indonesia

• Has ATM card (for banking customer)	• Kartu ATM dalam kondisi yang telah aktif (khusus untuk nasabah perbankan ritel)
• Get registration code through ATM or call centre	• Mendapatkan kode registrasi melalui ATM ataupun ANZ Call Centre
• Not using jailbroken/rooted device	• Tidak menggunakan perangkat yang di jailbreak/rooted

Q Is it available on the mobile site version?

A No, you can only download the application into your mobile phone.

Q Apakah ANZ Mobile Banking tersedia pada versi *mobile website?*

A Tidak. Anda harus mengunduh dari *Application Store* untuk dapat menggunakan ANZ Mobile Banking

Q Can I use ANZ Mobile Banking app in international network?

A Yes, you can use ANZ mobile banking as long as your mobile phone is connected to internet eventhough you are travelling overseas.

However, please note that you will be subject to the relevant mobile data-usage plan stipulated by your mobile telecommunications provider. In turn, any potential charges in this regard are solely your responsibility.

Q Dapatkah saya menggunakan aplikasi ANZ Mobile Banking pada jaringan internasional?

A Ya, aplikasi ANZ Mobile Banking dapat digunakan selama Anda terhubung pada internet, meskipun Anda sedang berpergian ke luar negeri.

Perlu diperhatikan, pada saat mengunduh aplikasi atau saat penggunaan aplikasi, biaya data akan dikenakan sesuai dengan kebijakan masing-masing penyedia jasa jaringan telekomunikasi.

Registration

Q I already have ANZ Internet Banking account, do I need to create new User ID for Mobile Banking?

A You can use your existing ANZ Internet Banking User ID & Password to log in to ANZ Mobile Banking. If you don't have any, you can create new user via Mobile Banking.

Q Saya telah memiliki ANZ Internet Banking, apakah saya perlu untuk membuat User ID baru untuk Mobile Banking?

A Anda dapat menggunakan User ID ANZ Internet Banking yang telah ada. Jika Anda tidak memiliki User ID, Anda dapat melakukan registrasi melalui aplikasi ANZ Mobile Banking.

Q I have an ANZ credit card, can I still use ANZ Mobile Banking?

A Yes, ANZ Mobile Banking can be used for both Retail Banking customer or ANZ Credit Cardholder. With ANZ Mobile Banking, credit cardholder can:

• Check billed and unbilled transactions instantly via mobile phone
• Access to last 6 months billing statement
• Pay ANZ Credit Card
• Find the nearest promo near you with GPS function
• Apply for additional credit card or other ANZ products

Q Saya adalah pemegang kartu kredit ANZ, dapatkah saya menggunakan aplikasi ANZ Mobile Banking?

A Ya. ANZ Mobile Banking dapat digunakan baik untuk nasabah perbankan ritel ataupun pemegang kartu kredit ANZ. Dengan ANZ Mobile Banking, pemegang kartu kredit dapat:

• Cek tagihan (belum/sudah tertagih) langsung dari handphone Anda
• Akses ke tagihan bulanan 6 bulan terakhir
• Bayar kartu kredit ANZ
• Temukan penawaran kartu kredit menarik disekitar Anda dengan teknologi GPS
• Ajukan permohonan kartu kredit tambahan ataupun produk ANZ lainnya dari handphone

Q   What is the registration process?

A   To start the registration process, you can download ANZ Mobile Banking application via application store from each of your mobile phone operating system.
- iPhone: AppStore
- Android: PlayStore
- BlackBerry: BlackBerry AppWorld

Search for **'ANZ Indonesia'**

If you don't have ANZ Internet Banking User ID, please refer to the registration process via Mobile Banking below. If you already have existing User ID, you can directly activate your ANZ Mobile Banking

Registration
1. **Read and Accept terms & conditions** to proceed with registration process
2. **Input registration code** into the mobile banking. Please refer to 'how to get registration code' in registration screen.
3. **Input ATM/Credit Card details** into the mobile banking screen
4. **Create new user ID for ANZ Mobile Banking**. (you are not required to create new user ID if you already have user ID for ANZ Internet Banking)

Activation
1. After login for the first time, you will be required to **input activation code** that will be sent to your mobile phone (for Android user, the system will automatically input the activation code into your mobile banking)
2. Once you have inputted your activation code, you will be asked to **create your own 6-digit Mobile PIN** (M-PIN). This M-PIN will be used everytime you perform financial transaction in Mobile Banking. Please keep your M-PIN safe and do not disclose it to anyone.
3. You are now ready to use ANZ Mobile Banking

Q   What is registration code & how to get it?

Q   Bagaimana proses registrasi ANZ Mobile Banking?

A   Untuk memulai proses registrasi, Anda dapat mengunduh aplikasi ANZ Mobile Banking dari *Application Store* yang terdapat pada handphone Anda.
- iPhone: AppStore
- Android: PlayStore
- BlackBerry: BlackBerry AppWorld

Lalu cari dengan kata kunci **'ANZ Indonesia'**

Jika Anda belum mempunyai User ID ANZ Internet Banking, Anda dapat mengikuti panduan registrasi dibawah ini. Jika Anda sudah memiliki User ID ANZ Internet Banking, Anda dapat langsung mengaktifkan ANZ Mobile Banking Anda

Registrasi
1. **Membaca dan menyetujui syarat & ketentuan penggunaan** untuk memulai proses registrasi
2. **Memasukkan kode registrasi** ke dalam ANZ Mobile Banking. Cara mendapatkan kode registrasi terdapat dalam langkah registrasi.
3. **Masukkan ATM/detil kartu kredit** ke dalam layar Mobile Banking
4. **Membuat User ID baru untuk ANZ Mobile Banking** (Anda tidak perlu membuat User ID baru jika telah memiliki User ID ANZ Internet Banking)

Aktivasi
1. Setelah login untuk pertama kalinya, Anda akan diminta untuk memasukkan kode aktivasi yang akan dikirimkan melalui SMS ke nomor handphone Anda (Khusus pengguna Android, sistem akan secara otomatis memasukkan kode aktivasi ke dalam mobile banking)
2. Setelah berhasil memasukkan kode aktivasi, Anda akan diminta untuk membuat 6-digit Mobile PIN yang akan digunakan sebagai konfirmasi setiap kali Anda melakukan transaksi finansial di Mobile Banking. Untuk keamanan, mohon simpan dan ingat M-PIN Anda.
3. Setelah membuat Mobile PIN, Anda dapat menggunakan Mobile Banking

Q   Apakah kode registrasi & bagaimana cara mendapatkannya?

A   Registration code is an 8 alpha-numeric code that you can get from **ANZ ATM** or **ANZ Call Centre**. For more details, please click on 'how to get registration code' in Registration screen.

Option 1 – Via ANZ ATM (only for retail banking customer)

1. On the ATM homescreen, select **Other Transactions**
2. Choose **Registration** menu and select **Internet & Mobile Banking Registration**
3. ATM will display 8-digit registration code and print the registration code into ATM receipt.
4. Input registration code into Mobile Banking application.

Option 2 – Via ANZ Call Centre (for ANZ credit cardholder and retail banking customer)

1. Contact ANZ Call Centre and request for Internet & Mobile Banking registration code
2. After verification success, ask customer service representative for registration code
3. Registration code will be sent directly to your handphone number
4. Input registration code into mobile banking application

Note: Registration code is valid within 24 hours. You will not be able to use the same registration code after 24 hours.

Q   What is activation code?

A   After you have created user ID for your ANZ Mobile/Internet Banking, you are required to input activation code that will be sent to your phone that registered in ANZ system. Activation code will be used to activate the security device within your device to enable you to perform financial transactions.

If you haven't updated your mobile phone into our system, please contact 24-Hour ANZ Call Centre at 0804 1000 269 to update your mobile phone information

A   Kode registrasi adalah 8 digit alfa-numerik yang didapatkan dari ATM ataupun dengan menghubungi Call Centre ANZ.

Opsi 1 - Melalui ATM ANZ (khusus nasabah perbankan ritel)

1. Pada menu ATM, pilih **Transaksi Lainnya**
2. Pilih menu **Registrasi**, dan pilih **Internet & Mobile Banking Registration**
3. ATM akan memproses permintaan Anda dan akan menampilkan 8 digit kode registrasi pada layar ATM serta mencetak nomor tersebut pada resi ATM.
4. Masukkan kode registrasi ke dalam aplikasi mobile banking

Opsi 2 – Melalui ANZ Call Centre (nasabah kartu kredit/perbankan ritel)

1. Hubungi ANZ Call Centre dan pilih menu pendaftaran internet & mobile banking
2. Setelah verifikasi sukses, mintalah kode registrasi Internet & Mobile banking pada customer service representative
3. Kode registrasi akan dikirimkan langsung ke nomor handphone Anda
4. Masukkan kode registrasi ke dalam aplikasi mobile banking

Catatan: Kode registrasi hanya berlaku dalam waktu 1x24 jam. Kode registrasi menjadi tidak valid jika digunakan dalam waktu lebih dari 24 jam.

Q   Apakah kode aktivasi?

A   Setelah selesai membuat User ID untuk ANZ Mobile/Internet Banking, ketika login untuk pertama kali di Mobile Banking, Anda akan diminta untuk memasukkan kode aktivasi yang telah dikirimkan via SMS ke handphone Anda. Kode aktivasi akan digunakan untuk mengaktifkan mekanisme keamanan yang akan digunakan setiap kali Anda bertraksi melalui ANZ Mobile Banking.

Jika Anda belum melakukan pengkinian nomor handphone Anda ke dalam sistem, silakan hubungi 24-Hour ANZ Call Centre 0804 1000 269.

Q What is Initial PIN?

After you have successfully input Activation Code, there will be Initial PIN that is sent to your mobile phone. Initial PIN is a random number and you **MUST** change this Initial PIN to your own M-PIN. Always remember your M-PIN and do not share it with anyone.

Q Apakah PIN awal?

Setelah selesai melakukan input kode aktivasi, PIN awal akan dikirimkan ke handphone Anda. PIN awal adalah 6-digit nomor acak dan Anda HARUS mengubah PIN awal ini ke M-PIN yang Anda ingat. Selalu ingat M-PIN Anda dan jangan memberitahukan kepada orang lain.

Q Can I login using the same User ID in multiple mobile devices?

A For your security & convenient, you can't use your User ID in another mobile phone. Please contact our 24-Hour ANZ Call Centre if you want to switch your user ID to another mobile phone

Q Dapatkah saya login dengan user ID yang sama pada beberapa handphone sekaligus?

A Demi keamanan dan kenyamanan, Anda tidak dapat menggunakan User ID yang sama pada handphone lain. Bila Anda ingin menggunakan User ID Anda pada perangkat selain yang telah terdaftar dalam sistem, silakan hubungi 24-Hour ANZ Call Centre untuk mengubah informasi perangkat Anda.

Security

Q I forgot my login password

A You can select 'forgot password' on the login screen to reset your password. You can choose the reset method:

Option 1 – If you already have Mobile PIN (M-PIN), you can reset your password by inputting your 6-digit Mobile PIN and your username into the screen. Once the information is validated, you will be asked to create new password.

Option 2 – If you haven't created Mobile PIN (M-PIN), you need to obtain registration code from Call Centre or ATM (banking only). Input your registration code and complete required information to create new password.

After creating new password, you can directly login to your Mobile Banking using new password.

Q Saya lupa password login saya

A Anda dapat melakukan reset password dari menu 'Lupa Password' yang terdapat pada halaman login Mobile Banking. Adapaun metode reset password sebagai berikut:

Opsi 1 – Jika Anda telah membuat Mobile PIN (M-PIN), Anda dapat melakukan reset password dengan memasukkan 6-digit Mobile PIN dan User ID ke dalam kolom yang tersedia. Jika informasi benar, Anda akan diminta untuk membuat password baru

Opsi 2 – Jika Anda belum membuat Mobile PIN (M-PIN), Anda membutuhkan kode registrasi yang bisa didapatkan dari Call Centre atau ATM (hanya nasabah perbankan ritel). Masukkan kode registrasi dan lengkapi informasi yang diperlukan untuk membuat password baru.

Setelah membuat password baru, Anda dapat langsung login ke dalam aplikasi Mobile Banking

Q What is M-PIN? Why do I have to create M-PIN?

A It is important to keep your transaction secure while using ANZ Mobile Banking. M-PIN stands for Mobile PIN which is the 6-digit numeric that you have to enter before performing any financial transactions (transfer / credit card payments).

Q Apa itu Mobile PIN (M-PIN)? Kenapa saya harus membuat M-PIN?

A Kami sangat mengutamakan keamanan bertransaksi Anda dalam menggunakan layanan mobile banking. M-PIN adalah 6 digit numerik Mobile PIN yang harus dimasukkan setiap kali Anda melakukan transaksi finansial (contoh: transfer / pembayaran kartu kredit)

You will be asked to create your own PIN after your Mobile Banking is activated. Please keep your PIN securely and remember it.

Anda akan diminta untuk membuat M-PIN setelah Mobile Banking diaktifkan. Mohon untuk mengingat dan menjaga kerahasiaan M-PIN Anda

Q **I forgot my M-PIN, what should I do?**

A You can contact 24-Hour ANZ Call Centre or visit nearest branch/call centre to reset your Mobile PIN. After call centre officer reset your PIN, you will need to re-activate your Mobile Banking and set up new PIN.

Q **Saya lupa M-PIN, apakah yang harus saya lakukan?**

A Anda dapat menghubungi 24-Hour ANZ Call Centre atau mengunjungi cabang ANZ terdekat untuk melakukan reset M-PIN Anda.

Setelah customer service representative melakukan reset PIN, Anda dapat melakukan re-aktivasi Mobile Banking dan membuat M-PIN yang baru.

Q **Do I need Internet Banking Security Device (Token) to perform transactions in ANZ Mobile Banking?**

A No, you don't have to use Security Device (Token) from internet banking to perform financial transaction. Instead, you will need to create Mobile PIN to perform financial transactions in ANZ Mobile Banking

Q **Apakah saya memerlukan Security Device (Token) Internet Banking untuk melakukan transaksi pada ANZ Mobile Banking?**

A Tidak. Security Device (Token) yang digunakan pada Internet Banking tidak dapat digunakan untuk transaksi pada ANZ Mobile Banking. Namun, Anda akan diminta untuk membuat Mobile PIN untuk melakukan transaksi finansial pada ANZ Mobile Banking

Transfer & Payments

Q **Can I perform transfer to overseas from my ANZ Mobile Banking?**

A No, you can't perform transfer to overseas account. Please visit our nearest branches to perform this.

Q Dapatkah saya melakukan transfer ke luar negeri dengan menggunakan ANZ Mobile Banking?

A Tidak. Anda tidak dapat melakukan transfer ke rekening luar negeri. Untuk melakukan hal ini, silakan mengunjungi cabang ANZ terdekat

Q **What is the maximum limit to perform fund transfer?**

A **Transfer between ANZ accounts**
The maximum limit of internal transfer between ANZ accounts is IDR 100,000,000 per day. This is a shared limit between transfer from ANZ Internet Banking, ANZ Mobile Banking and ATM.

Transfer to other bank accounts in Indonesia
IDR 25,000,000 per day. This is a shared limit between transfer via ANZ Internet Banking, ANZ Mobile Banking and ANZ ATM. For example: if you have transferred IDR 25,000,000 via ANZ ATM, you may not be able to perform transfer through ANZ Mobile Banking or Internet Banking because it has

Q **Berapakah batas maksimum limit transfer pada ANZ Mobile Banking?**

A **Transfer antar rekening ANZ**
Batas maksimum untuk transaksi transfer antar sesama rekening ANZ adalah sebesar Rp 100 juta per hari. Ini adalah limit gabungan antara ANZ Internet Banking, ANZ Mobile Banking dan ATM.

Transfer ke rekening bank lain di Indonesia
Batas maksimum harian transfer ke rekening bank lain di Indonesia adalah Rp 25 juta dengan maksimum limit per transaksi sebesar Rp 10 juta. Ini adalah limit gabungan antara ANZ Internet Banking, Mobile Banking dan ATM.
Contoh: Jika Anda telah melakukan transfer ke rekening bank lain sebesar Rp 25 juta melalui ANZ Mobile Banking, Anda tidak dapat melakukan transfer melalui ANZ Internet Banking ataupun

reach the maximum limit of the day.	ATM karena telah mencapai batas maksimum harian.

Q Can I perform transfer to foreign currency account?

A For transfer between ANZ accounts, you can either transfer to the account that have the same currency as source account (e.g: USD to USD, SGD to SGD)

For transfer to other bank in Indonesia, you can only perform transfer from foreign currency account into IDR accounts

Q Dapatkah saya melakukan transfer ke rekening mata uang asing?

Untuk transfer antar sesama rekening ANZ, Anda hanya dapat melakukan transfer ke rekening mata uang asing jika rekening sumber Anda memiliki jenis mata uang yang sama dengan rekening penerima. Contoh: USD ke USD, SGD ke SGD, etc.

Untuk transfer ke rekening bank lain di Indonesia, rekening penerima Anda harus dalam mata uang rupiah (contoh: AUD ke IDR, SGD ke IDR, USD ke IDR)

Q How long does it take for funds to be deposited into the recipient's account?

A Recipient will receive your funds immediately after you perform fund transfer.

Q Berapa lama waktu yang dibutuhkan untuk dana transfer diterima oleh rekening penerima?

A Dana akan dikirimkan secara real-time dan akan diterima sesaat setelah melakukan transfer dana.

Others

Q What happens if my phone is lost or stolen?

A If you lost your mobile phone, please contact our 24-Hour ANZ Call Centre immediately to block your ANZ Mobile Banking application. You still can use your existing User ID on other device. However, you will be required to re-activate your user ID in the new device

Q Apa yang terjadi jika saya kehilangan handphone?

A Jika Anda kehilangan handphone, segera hubungi 24-Hour ANZ Call Centre untuk melakukan blokir / penghapusan terhadap Mobile Banking lama Anda. Anda tetap dapat menggunakan User ID & Password yang telah dibuat sebelumnya pada handphone baru. Anda akan diminta untuk melakukan aktivasi ulang dengan User ID yang telah Anda miliki pada aplikasi ANZ Mobile Banking di handphone baru Anda.

Q What happens if I reset or lost all data in my phone?

A You can re-download ANZ Mobile Banking application from AppStore (iOS), Google Play (Android) or BlackBerry App World (BlackBerry). You still can use your existing User ID. However, you will be required to re-activate your user ID.

Q Apa yang terjadi jika data pada handphone saya hilang/terhapus?

Anda dapat mengunduh ulang aplikasi ANZ Mobile Banking dari AppStore (iOS), GooglePlay (Android) ataupun BlackBerry AppWorld (BlackBerry). Anda tetap dapat menggunakan User ID yang telah dibuat sebelumnya dan diperlukan aktivasi ulang untuk dapat menggunakan ANZ Mobile Banking.

Q What happens if I change phones?

A Please ensure that you have uninstalled the ANZ Mobile Banking in your previous mobile

Q Apa yang terjadi jika saya berganti handphone?

Pastikan Anda telah menghapus aplikasi ANZ Mobile Banking pada handphone Anda sebelumnya. Jika Anda belum melakukan hal

phone.

If you haven't done so, you can contact our 24-Hour ANZ Call Centre and request to unlink your ANZ Mobile Banking application from your old device.

After you have successfully unlink your mobile phone, you can download the app from appstore and use your existing User ID to re-activate your Mobile Banking app

tersebut, Anda dapat menghubungi ANZ Call Centre dan meminta untuk menghapus informasi mobile banking Anda pada perangkat yang lama.

Setelah berhasil menghapus informasi mobile banking yang lama, Anda dapat mengunduh aplikasi ANZ Mobile Banking dari *Application Store* dan menggunakan User ID yang telah Anda miliki sebelumnya untuk melakukan aktivasi Mobile Banking

Q **What happens if I change my mobile phone number? (same device)**

A You can still use your ANZ Mobile Banking application as long as you are connected to internet eventhough you have changed your mobile phone number. However, to enable alert and notifications, we suggest you to update your new mobile number by contacting 24-Hour ANZ Call Centre.

Q **Apa yang terjadi jika saya mengganti nomor handphone? (pada perangkat yang sama)**

Anda tetap dapat menggunakan aplikasi ANZ Mobile Banking secara normal selama handphone yang digunakan terhubung ke dalam jaringan internet meskipun Anda telah mengganti nomor handphone. Namun, agar notifikasi dan informasi dapat diterima pada handphone Anda, kami menyarankan untuk melakukan pengkinian nomor handphone dengan cara menghubungi 24-Hour ANZ Call Centre.

Q **How long does ANZ Mobile Banking app session remain active when idle?**

A Your session will remain active for 5 minutes. If there are no activities after 5 minutes, you will be auto-logged out by system and return to the home screen.

Q **Berapa lama sesi aplikasi ANZ Mobile Banking tetap aktif ketika aplikasi dalam keadaan terbuka dan tidak digunakan?**

A Sesi login Anda aka tetap aktif selama 5 menit. Jika tidak terdapat aktivitas dalam waktu 5 menit, Anda akan secara otomatis log out dan kembali ke layar utama.

Q **Can I login using the same User ID on Internet & Mobile Banking at the same time?**

A No. For your security, you can only use your User ID to log in either to Internet & Mobile Banking (e.g: You are required to log out your User ID in Mobile Banking if you want to use the Internet Banking)

Q **Dapatkah saya login menggunakan User ID yang sama pada Internet & Mobile Banking secara bersamaan?**

A Untuk keamanan, Anda tidak dapat menggunakan User ID yang sama untuk login pada Internet / Mobile Banking pada waktu yang bersamaan (Contoh: Anda akan diminta untuk log out pada Mobile Banking jika ingin menggunakan User ID yang sama pada Internet Banking)

Q **Can I login using multiple User IDs in one mobile phone?**

A No. For your security, you can only use one User ID in a mobile phone, which is the user ID that you use to activate your ANZ Mobile Banking. If you want to change the User ID for ANZ Mobile Banking, please contact 24-Hour ANZ Call Centre and request to change the User ID in your mobile banking with the new one.

Q **Dapatkah saya login dengan User ID lebih dari satu pada satu handphone?**

Untuk keamanan, Anda hanya dapat melakukan login dengan satu User ID dalam satu handphone yang dimana merupakan User ID yang Anda gunakan ketika mengaktivasi Mobile Banking.

Jika Anda ingin mengubah User ID yang digunakan untuk login pada aplikasi ANZ Mobile Banking, silakan hubungi 24-Hour ANZ Call Centre dan lakukan permintaan untuk mengubah User ID

pada mobile banking dengan User ID yang lain

Q **I can't install the ANZ Mobile Banking application in my phone, why is that?**

A Before downloading the ANZ Mobile Banking application, please ensure:

- Your mobile phone / operating system is compatible as per requirement
- You have subscribed to data-plan from your network service provider or connected to Internet/WiFi network while downloading
- There is enough space to install the application in your mobile phone

Q **I keep getting Invalid Registration Code even though I already input the correct registration code into the system.**

A There are several possibilities why you keep getting *__invalid registration code__* error message. Please check if your condition meet one of criteria below:

- Using the old registration code (more than 24 hours or if you obtain 2 or more registration and using the oldest one)
- Using the same registration code after using it for Internet Banking registration.
- For iPhone user -> Delete the app and re-install from the appstore. This will bring user back to start screen and whenever user input registration code, the screen will return **Invalid Registration Code.** To solve this, please contact call centre to reset/delete your mobile banking. After that you can input the registration code into Mobile Banking screen.

Note: Registration code can only be used once. If you wish to use it for another purpose (e.g: reset User ID/password) than you need to obtain new registration code

Q **Saya tidak dapat mengunduh/install aplikasi ANZ Mobile Banking ke dalam handphone saya,**

A Sebelum mengunduh aplikasi ANZ Mobile Banking, pastikan:

- Perangkat handphone Anda / sistem operasi memenuhi persyaratan yang telah ditetapkan
- Telah berlangganan pada data-plan dari masing-masing penyedia jasa telekomunikasi ataupun terhubung ke jaringan Internet via 3G atau WiFi ketika mengunduh aplikasi
- Memori penyimpanan dalam keadaaan tidak penuh pada saat melakukan instalasi aplikasi

Q **Saya mendapatkan pesan error Kode Registrasi Invalid berkali-kali meskipun saya telah memasukkan kode registrasi yang benar.**

A Ada beberapa kemungkinan yang menyebabkan Anda mendapatkan pesan *__Kode Registrasi Invalid__* berkali-kali. Silakan cek jikalau kondisi Anda terdapat pada salah satu skenario dibawah:

- Menggunakan kode registrasi yang lama (lebih dari 24 jam atau jika Anda telah mendapatkan 2 atau lebih kode registrasi dan masih menggunakan yang lama)
- Menggunakan kode registrasi yang sama setelah menggunakannya untuk mendaftar Internet Banking
- Untuk iPhone User -> Menghapus aplikasi dan mendownload ulang melalui appstore. Ketika membuka aplikasi, pengguna akan dibawa ke layar utama dan ketika memasukkan kode registrasi akan muncul **Kode Registrasi Invalid.** Solusi: menghubungi call centre untuk reset/delete mobile banking. Setelah itu Anda dapat menggunakan kode registrasi yang sama di Mobile Banking

Catatan: Kode registrasi hanya dapat digunakan satu kali saja. Silakan mendapatkan kode registrasi baru untuk menggunakannya pada aktivitas lain (contoh: reset User ID/password)