

Get started with digital banking in just four simple steps

As a digital bank, we're committed to transitioning to completely digital payments.

From May 2024, cash and cheque services will no longer be available at Macquarie branches and by November 2024 we'll have phased out our cash and cheque services across all Macquarie banking and wealth management products, including super and pension accounts. We'll also switch off our automated telephone banking service used to make payments over the phone.

Instead you can make payments digitally – a safer, quicker and more convenient way to bank.

If you're not already banking online, now's a great time to start. You can get set up in just four simple steps:

01

Provide your mobile phone number

- For security purposes, you'll need to give us your mobile number before you can start transacting online. To provide your mobile number, please give us a call on 1800 806 310, and we'll update your mobile number with you over the phone.

02

Log into Macquarie Online Banking

- Go to macquarie.com.au and select **Log in**. From the login page, select **New to Macquarie?** to register with your Macquarie ID and mobile number.
- If you've forgotten your login details, you can click on the **Forgot login details?** to reset your Macquarie ID and or password.
- Each time you want to log into online banking, simply enter your Macquarie ID and password. For privacy and security purposes, it's important to keep your login information confidential.

03

Download the Macquarie Authenticator app to your device

- Macquarie Authenticator is an app that adds an extra layer of security to your accounts. It connects with your digital banking so you have the control to approve or deny any payments or changes to your accounts, giving you confidence that your information and account always has the highest level of security.
- The Macquarie Authenticator app is available for Apple iOS and Android devices and is free to download from your phone's app store – just search for 'Macquarie Authenticator'. Once you've downloaded the app, you'll start to receive notifications to your phone to approve or deny transactions. Search 'Macquarie Authenticator' on macquarie.com.au/help to learn more.

04

Start making payments or transfers online

- Once you're logged into Macquarie Online Banking, simply select **Pay** and then click on **Make a payment**. Select the account you want to pay from, and then the payee you want to pay.

Making payments and transactions is just as easy with the Macquarie Mobile Banking app. Search 'Transfer money or make a payment from your account' on macquarie.com.au/help to learn more.



Here's a guide to some of the common digital payment options available to you as a Macquarie customer. We've also explained how each payment option works.

Electronic funds transfer (EFT)

- Electronic funds transfer, also known as EFT, is the transfer of funds from one bank account to another.
- To make an EFT, you can simply enter the recipient's BSB, account number and account name.
- EFT is most commonly used for one off payments, whereas direct debit (explained below) is used for recurring payments.

Direct debit

- A direct debit is an automatic transaction which transfers money from one account to the other.
- People use direct debits to pay regular bills such as a monthly utility bills or gym memberships.
- Setting up a direct debit means you don't need to do anything once the payment is set up; the funds will automatically come out of your account. You can also cancel direct debits at any time.

BPAY®

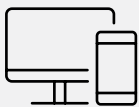
- BPAY stands for bill payment, it's a way of paying your bills online.
- To make a BPAY payment, you'll need to confirm the recipient's biller code and customer reference number.

PayID

- With PayID, you can pay to a recipient's bank account quickly and securely by entering their mobile phone number, email, ABN or organisation identifier.
- It's important to note that PayID can only be used if the recipient has a PayID set up.
- If they do, ask them to confirm what their PayID is (i.e. their mobile number, email address or ABN).
- Then you can simply make the payment by entering their mobile number (for example), rather than having to input their bank account details.

Payments to your Macquarie accounts will need to be made digitally too.

Here's how someone can pay you using digital banking:



The digital options and steps will depend on who they bank with.



They'll likely need to confirm your account number, BSB and account name (which is generally your full name).



They'll then need to input your account number, BSB, and in most cases, the account name to make a digital payment via their bank's digital banking platform.

Need help?

We're here to support you as we transition to completely digital payments. To learn more about this change, please visit our support page: macquarie.com.au/help/general/cheque-and-cash-changes.html.