

# Westpac App frequently asked questions.

## **What do I need to register for the Westpac App?**

- Have a Westpac Personal transactional account
- The mobile number used for registration must be linked to your personal transaction account.
- Have the last four digits of your Handycard or Visa Debit Card
- Registered for existing Mobile Banking platform that uses the code \*149# for access.
- Have a smart phone or tablet with an Android Operating system of v7.0 or more; or an iOS Operating system of v10.0 or more
- Have access to mobile data or Wi-Fi.
- Download the Westpac App from Play Store (for Android) or App Store (for iOS) by searching for " Westpac Fiji App"

## **Can we use tablets that do not have SIM cards and just has access to Wi-Fi?**

Yes, the App functions via Internet connectivity not via SIM card. However, you will need your smartphone for the initial registration process to link the registered mobile number to the App on your tablet.

## **Will I have access to both the Westpac App and the existing Mobile Banking platform which uses the code \*149# for access?**

Yes, you will have access to both platforms.

## **Will I be charged for using the Westpac App?**

No. There are no login charges for the Westpac App. However, the standard product type fees will apply.

## **Will I have two different PINs for the Westpac App and the existing Mobile Banking service which uses the code \*149# for access?**

No. You will use one PIN for both platforms

## **What is two factor authentication?**

Two factor authentication (2FA) is an additional security feature on the Westpac App whereby a code will be sent to your mobile number currently registered for Mobile Banking via a Short Message Service (SMS) and you will be required to enter the code on the App to complete your transaction.

## **How long will the Two Factor Authentication (2FA) one time PIN be valid for to complete the transaction?**

The Two Factor Authentication PIN will only be valid for 2 minutes.

## **How can I get the new OTP to complete the transaction for which the OTP has expired?**

A new code can be generated by selecting the refresh button on the OTP prompt page of the App.



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### **Will I be able to use the same one time PIN (OTP) for another transaction?**

Each transaction will have a unique OTP to complete the transaction.

### **How many attempts do you have to enter the correct One Time PIN (OTP) before it becomes invalid?**

Three (3) attempts

### **Can I use the Westpac App overseas?**

Yes, you will be able to transact using your smartphone or tablet from anywhere in the world that has internet connectivity. You will also need to have your SIM enabled for roaming with your Mobile Network operator to conduct transactions that meet the Two Factor Authentication criteria.

### **Which billers will I be able to make payments to using the Westpac Banking App?**

You will be able to make payments to all Westpac registered billers that are also currently available on the existing Mobile Banking service that uses the code \*149# for access.

### **Can a customer have the Westpac App on both their phone and their tablet?**

Yes. They can have the app on both devices. The registration process will need to be completed in both instances to connect the mobile number to the devices.

### **How long does a log in session last on the Westpac App?**

A login session lasts 5 minutes before it times out.

### **What does the Balance Enquiry option display?**

The Balance Enquiry option will display the "Available" balances of your personal accounts tagged for Mobile Banking services.

### **How do I use the code to register for the App?**

The Westpac App will generate a code for one of App registration process. This code will link the App to the Westpac registered mobile number.

Follow the below screen flow to complete the registration process:

**Step 1**



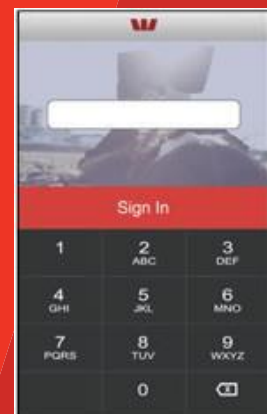
**Step 2**



**Step 3**



**Step 4**



### How many Mobile phones can I have registered?

Only ONE mobile phone number can be registered per customer (CIF).

### What is the coverage of the Mobile Banking App?

Coverage is dependent on the mobile provider. Mobile banking App will work wherever you have access to internet connectivity.

### How many PIN attempts will be available before the Westpac App locks you out?

Three (3) attempts

### How should I keep my PIN details?

Do not keep your PIN code with your mobile device which has the App installed on it. Keep your Mobile Banking PIN secret. Use the log out button when you're done.

### What do I need to do if I have forgotten my PIN number?

If you have forgotten your security PIN, visit your nearest branch with your ID or call Westpac Call center team.

### How do I change my PIN number?

Select the help button at the bottom right hand corner of the App then select the "Change PIN" option, you will be required to enter in your old PIN first then enter in your new PIN.

### Can someone else access the App if it is running in the background and I haven't logged out?

Yes, you must ensure that you log out of the App and close the App from running in the background.

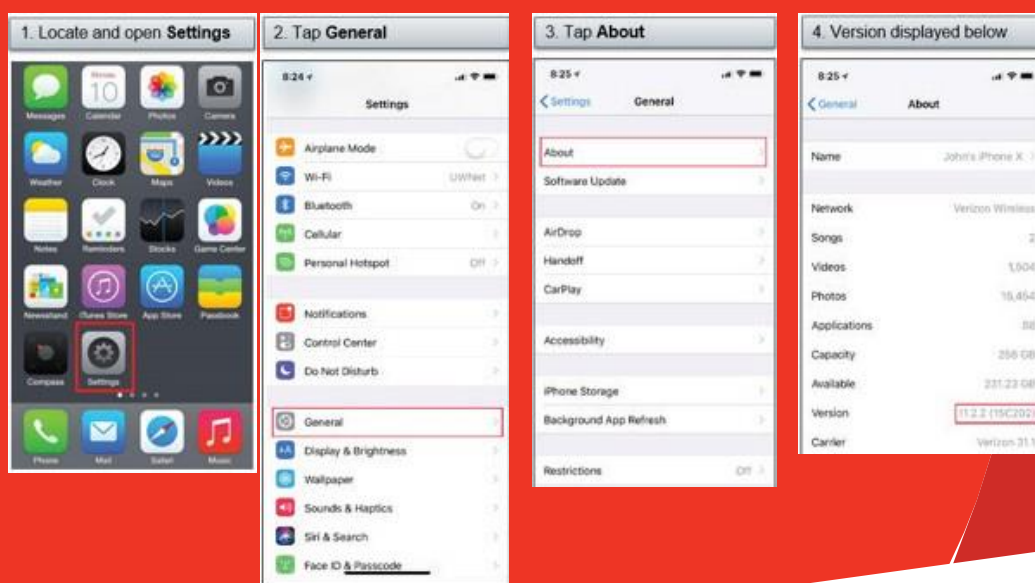
### Will joint account holders be able to use the Westpac App?

Yes, if they are currently registered for Mobile Banking however if you have not, you will need to update your records with the bank before accessing both Mobile Banking via the short code \*149# and the Westpac banking App.

### Can I change the device that the Westpac App is set up on?

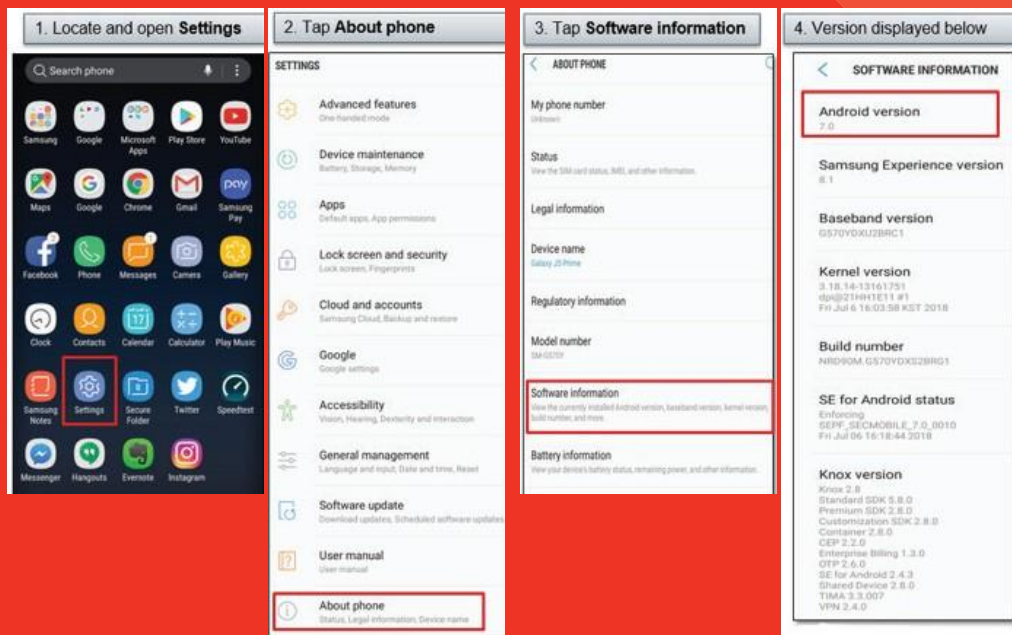
Yes, but you will need to uninstall the App from the current device and complete the registration process on the new device.

### How do you find the iOS version on your iPhone or iPad?



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## How do you find the Android version on your smartphone or tablet?



### Why can't I view all my accounts on the App?

You will need to contact the bank to request for your personal transaction account to be added to your Mobile Banking service.

### When trying to register for the App, I receive the message "Your mobile has changed". What do I do?

This message is shown when you haven't used mobile banking for a long period of time. You will need to dial \*149# to re-register for Mobile Banking first before you can register for the Westpac App.

### Will business customers be able to register for the Mobile banking App?

No.

### What should I do if I have lost my mobile device which has the Westpac App installed on it?

Contact the Westpac Call centre team on phone number 132032 or visit the nearest branch if you've lost your mobile device or feel that someone may know your login details.

### Will I have to pay for the Mobile data or WIFI for using the App?

Yes, Mobile data usage charges will apply. Please check with your mobile service provider for more details.

### What is the response time for transaction processing?

This depends on many things including your geographical location & internet connectivity speed provided by your internet service provider, however it generally takes approximately 5 seconds.

### Where can I get more information about the App from?

You can access more information by calling the Westpac Call Center team on 132032 or visit [www.westpac.com.fj](http://www.westpac.com.fj).



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