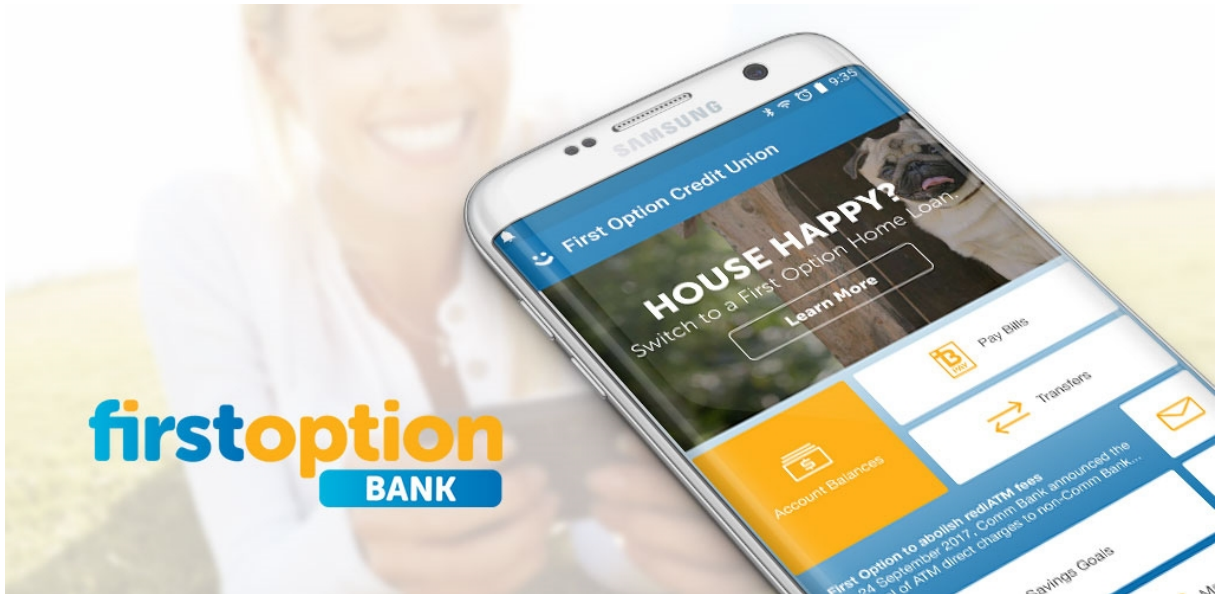


# Easy App Gen2 FAQs

Applies to app version 4.0 available from January 2019



**First Option Easy App provides a secure and convenient way to bank 24x7. It's free for members to download and use.**

If you are currently registered for First Option Internet Banking, you can simply download the app, register and start banking right away. The new version of Easy App is linked to First Option Internet Banking, so your existing payees and billers are already available.

## [DOWNLOADING THE APP](#)

Q. What are the minimum operating requirements for the new app?

A. The minimum operating requirements for the new App are as follows:

- iOS software version 10.3 and above
- Android software version 5.0 and above

Q. Where do I download the app from?

A. For **iOS** users please visit the **Apple App Store** and search for "First Option Easy App" to install. If you have the old Easy App on your device the app will display as an update in the App store.

For **Android** users please visit the **Google Play** store and search for "First Option Easy App" to install. If you have our old Easy App on your device the app will display as an update in the Google Play store.

Q. Can I download the app onto more than one device?

You can install and register the App on **multiple** iOS and Android devices. If you have multiple memberships with First Option, only one can be registered to use the app per device.

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## REGISTRATION

Q. What do I need to register for Easy App?

A. You will need to be registered for First Option Internet Banking before being able to use the First Option Easy App. You will need to know your login details for Internet Banking to register for Easy App. If you are not registered for Internet Banking, please contact First Option to arrange this.

Q. How do I register for Easy App?

A. When you first download Easy App, click on **Account Balance** on the home screen to register. Log in using your Internet Banking login details. You will then be asked to create a PIN or pattern or Fingerprint ID which will be then used to log in to the app each time.



Q. I have a new mobile phone. Do I need to register it again?

A. Yes. Each time you download Easy App onto a new device you'll need to re-register. As a good security measure, please also remember to de-register your old device before selling or disposing of it.

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## AUTHENTICATION

Q. Is my Easy App authentication PIN the same as my card PIN?

A. No. Your PIN or pattern is chosen when you register for Easy App to gain access to your accounts. For security reasons we recommend that you choose a different PIN to that on your Visa Debit Card. You should keep your Easy App PIN or pattern confidential.

Q. What is fingerprint login?

A. Fingerprint login allows members to log in to Easy App by scanning their fingerprint on their phone (home button). This feature is only available on selected Apple and Android devices.

Q. What if fingerprint does not work after I register my fingerprint?

A. After five unsuccessful login attempts using your fingerprint ID, your login will become disabled and you will be asked to enter your 4 digit device passcode. This is a security safeguard built into Touch ID, and applies to Easy App as well.

Q. What if I forget my PIN or pattern?

A. If you cannot remember your PIN or pattern, you will need to de-register Easy App via the forget login option. This option will be visible on the screen where you would normally enter your PIN or pattern. Follow the prompts to re-register Easy App. You will be required to enter your Internet Banking login details to re-register the app. If you do not remember this information please contact First Option.

Q. How do I change my Easy App PIN?

A. To change your Easy App PIN, go to Settings from the hamburger menu. Then select Change Login Authentication and follow the prompts.



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## [ACCOUNT INFORMATION AND SET UP](#)

Q. Does Easy App require an Internet connection to work?

A. Yes, Easy App needs an Internet connection to register, retrieve your latest balances and transaction details, and perform payments and functions. If you have a weak Wi-Fi signal, it may take a while to retrieve your details.

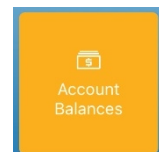
Q. What is Quick Balance?

A. Quick balance is a feature on Easy App that gives you the option to view the balance of one nominated account without having to login to Easy App.

Q. How do I activate Quick Balance?

A. Log in to Easy App, select 'Settings' then select 'Set Quick Balance Account'. Once activated, go to the Home screen and double tap the Account Balance tile to view your balance.

Note: Members can only nominate one account for quick balance.



Q. Is Quick Balance safe?

A. Yes, by activating Quick Balance, only your account balance is shown. If your phone is lost or stolen, your sensitive information remains protected. Anyone using your phone would be required to guess your passcode to be able to access your personal information.

Q. What if I can't see all the accounts that I expect to see?

A. Please call First Option as we may be able to assist you.

Q. I'm a joint account holder or signatory on another account. How can I view these in the app?

A. Any existing access you have on joint or signatory accounts within Internet Banking should appear within Easy App. If you don't currently have access to joint or signatory

accounts within Internet Banking you will need to call First Option to amend your details and access permissions.

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## PAYMENTS AND TRANSFERS

Q. Can I process BPAY payments using Easy App?

A. Yes, to pay a bill simply select the biller from your account list or add in new biller details and proceed with the payment.

Q. Can I process a third party transfer using Easy App?

A. Yes, to pay a third party simply select the payee from your account list or add in a new payee and proceed with the payment.

Q. Can I process a redraw from my loan?

A. Yes, you are able to redraw funds through Internet banking and Easy App. A redraw fee may apply.

Q. Are there daily limits for external transfers performed with Easy App?

A. The limits that apply to Internet Banking also apply to transfers made with Easy App.

Q. Can I pay a new payee from Easy App?

A. Yes, you can pay a new payee from Easy App. You'll need the BSB number and account details to complete the set up and transaction.

Q. Can Easy App perform 'Real Time Payments' to external bank accounts?

A. Yes, as long as the payee's bank account allows for Real Time Payments. If you do a Payment "To Others" and you see the Osko logo next to Transfer type, the funds will be available right away.



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## CARD MANAGEMENT

Q. I have a debit and credit card with First Option. Can I see them both in Easy App?

A. Yes, just swipe left or right to see each card. If you are unable to see both your cards, please contact First Option.

Q. What should I do if I have misplaced my card?

A. Go to Card settings, select the misplaced card, then swipe the button to lock your card. Don't forget to unlock your card once you have found it.

Q. Can I change the PIN on my card?

A. Yes, go to Card settings, select the correct card and select the "Change PIN" tile. You do not need to know your current PIN to select a new one.

Q. Can I report a lost or stolen card?

A. Yes, go to Card settings, select the correct card and select the "Lost or Stolen Card" tile. You should then choose whether the card was lost or stolen.

Q. Can I report a damaged card?

A. Yes, go to Card settings, select the correct card and select "Replace Damaged Card". You can then choose to send the card to the address shown, or contact us to choose another address.

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## [EXTRA SERVICES](#)

Q. How do I access the Extra Services menu?

A. Once you are logged in to Easy App, select the hamburger menu (in the top left corner) of the screen. You will see the Extra Services link here.



Q. What are the Extra Services available to me?

A. There are currently six Extra Services that you can choose from.

1. Interest Details – view your interest details for the current year and the previous year
2. Personal Details – members can view and update their address and other contact details here. For extra security, you will be asked for an SMS one time password.
3. Account and BSB details – members can view a handy list of all their accounts, along with the BSB number. You will also see a 9 digit reference number for each account. This can be handy when giving your account details to a third party, e.g. for payroll splits or direct debits.
4. Last Login – this is a handy security measure. It tells you when you last logged in to Internet Banking and Mobile Banking.
5. Contact Me – complete this simple form and First Option will contact you via phone or email.
6. Authorisation Requests – if you have any pending authorisations requests you can see them there.

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## [SETTINGS](#)

Q. How do I access the "Settings" menu?

A. Once you are logged in to Easy App, select the hamburger menu (in the top left corner) of the screen. You will see the Settings link here.



Q. What Settings are available to me?

A. There are six Settings that you can choose from.

1. Change Login Authentication – this is where you can change your preferred method of authentication; fingerprint, PIN or pattern
2. Customise Accounts – change the display order of your accounts. You can also use your own photos as the background image.
3. Set Preferred Balance Type – some members prefer to see their Available Balance, while others want to see their Current Balance. This setting gives you the choice.
4. Set Quick Balance Account – this is an optional feature. It allows you to view one account balance without logging in. Once set, double tap the Account Balances tile to reveal the balance.
5. Savings Goal – if you're saving for a holiday or a new car, this will help you track your progress and motivate you to reach your goal sooner.
6. Manage Devices – this shows you which devices are registered for Easy App. If your device is sold, lost or stolen simply swipe left to remove it.

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## OTHER QUESTIONS

Q. Can I use Easy App while I'm overseas?

A. Yes, you may access your First Option accounts while overseas via Easy App as long as you are connected to international roaming. Additional carrier charges may apply for web access to mobile banking while overseas.

Q. How do I log out?

A. To protect your accounts it is important that you log out of Easy App after you have finished your banking. To log out, simply click on the padlock (top right corner of the screen) and select "Logout" to continue. If you forget to logout we will automatically log you out when Easy App becomes inactive.

Q. Can First Option help me with any issues?

A. Yes, please call First Option during normal business hours if you need assistance. Be sure to have your mobile device with you when calling. You can also take a screen shot of the issue and email it to [info@firstoption.com.au](mailto:info@firstoption.com.au)