

# MOBILE APPLICATION USER GUIDE



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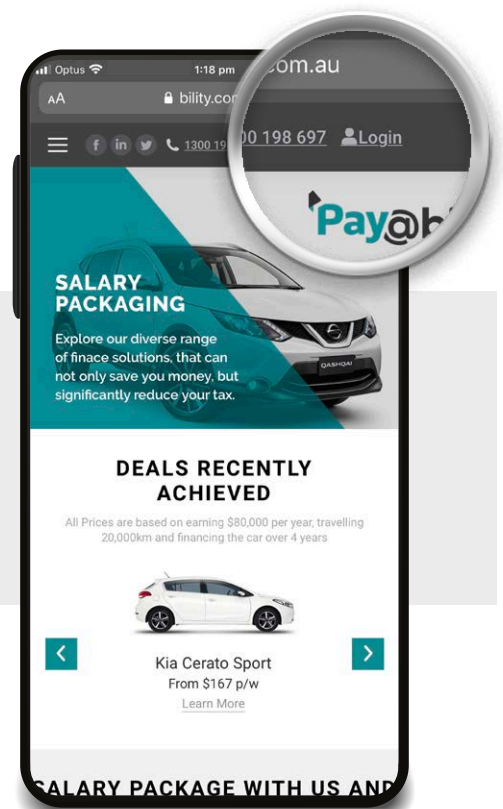
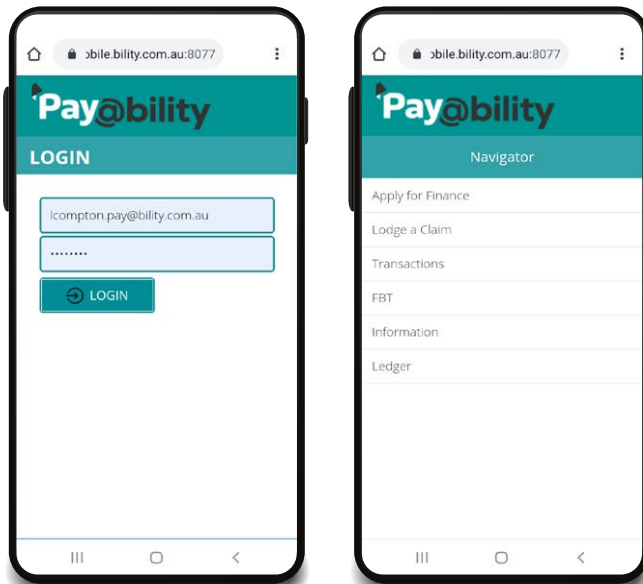
# USING THE WEB APPLICATION FOR PAY@BILITY

You can use our web application for submitting claims, viewing transactions, balances and changing personal details.

To access our application, simply go to our home page [www.bility.com.au](http://www.bility.com.au) and select the **Login** button.

Note, that the login application is for mobile devices only.

This will take you to a login screen on your mobile, where you can authenticate your login.

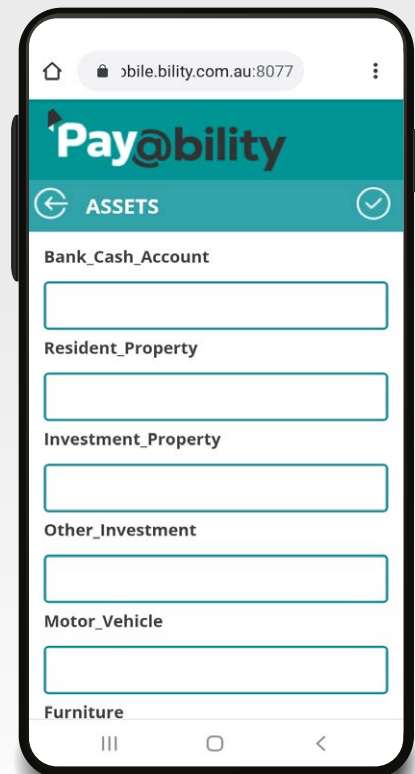
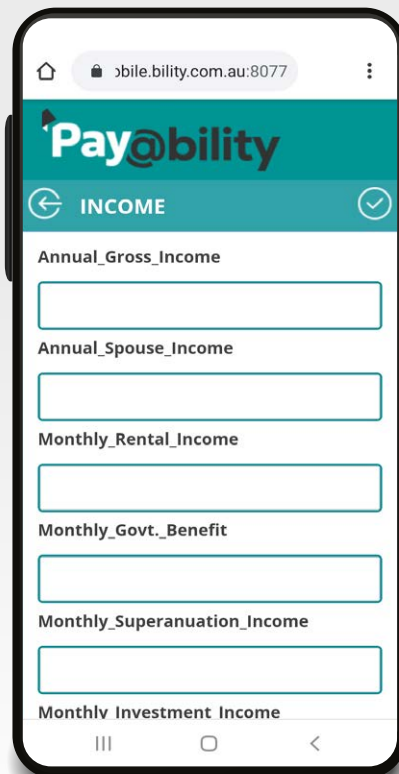
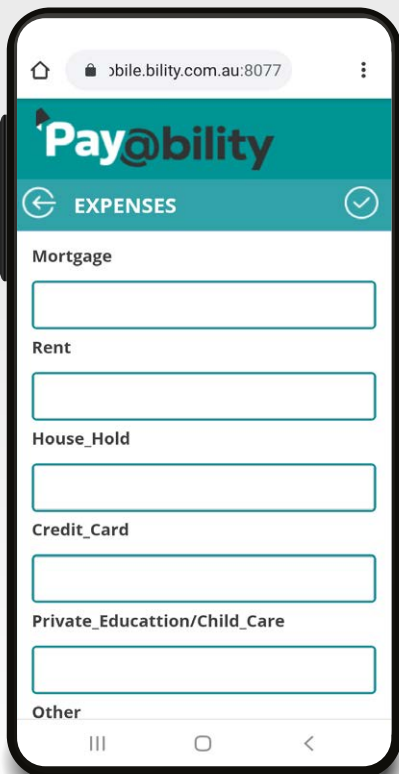
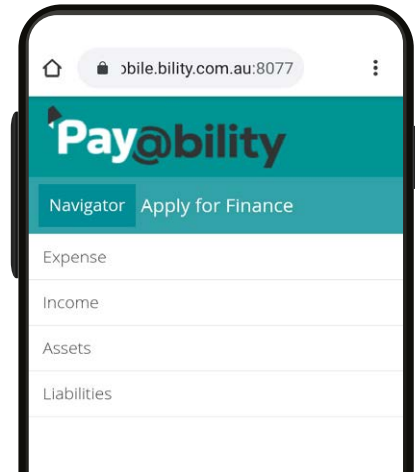


Once logged in, you can select from a range of options, from applying for finance for your new novated lease, to lodging and managing claims for benefit items you are packaging, viewing the FBT transactions in your salary packaging account and changing your personal information. We have eliminated the need for a salary packaging card to manage your capped benefit or your meal entertainment, meaning you never need to apply for another card or do a 100 point verification.



# APPLYING FOR FINANCE FOR YOUR NOVATED LEASE

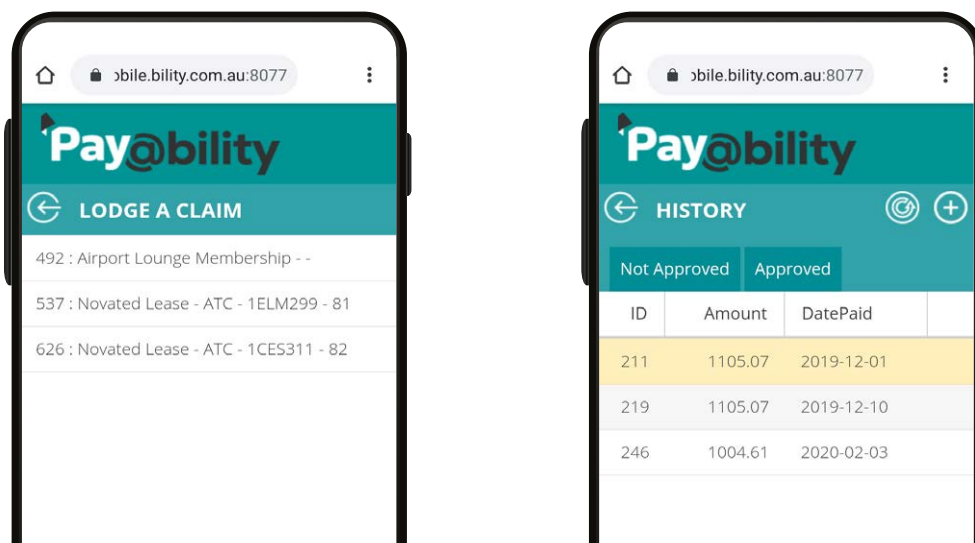
If you are already a client and want to apply for finance, we have made the application process simple, by placing it on our mobile application. Once complete, simply submit and we begin the process of obtaining credit pre-approval for you.



# LOGGING A CLAIM WITH PAY@BILITY

We have taken great care in making our claim process seamless, so that you have a record of the claim and can track the progress of your claim on your mobile. For each benefit item you have, you can submit a claim for expenses you have incurred and would like refunded.

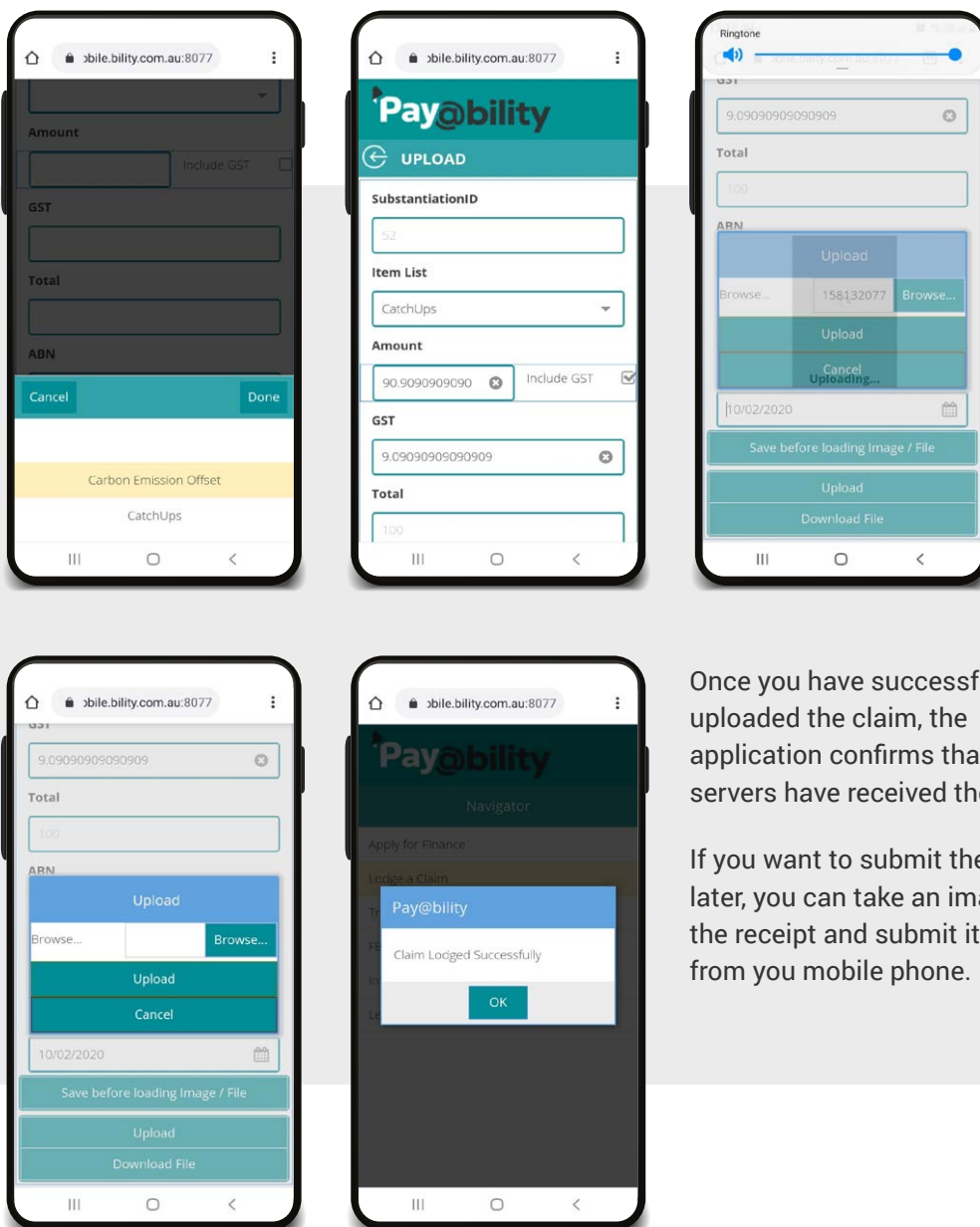
Select the + icon to add a claim



When you select an item, the application will show the history of claims made for that benefit item and the status of the claim. We track the date we have refunded the claim to you, which you can then use to match against your benefit item. We currently need 1 business day to process and refund your claim. With the advent of OSKO, we are working to integrate real time settlement into our application by the end of 2020, meaning that you could be in a restaurant, lodge your claim your with your mobile and have it back in your account before you walk out of the Restaurant.

## Lodging a Claim with Pay@bility (continued)

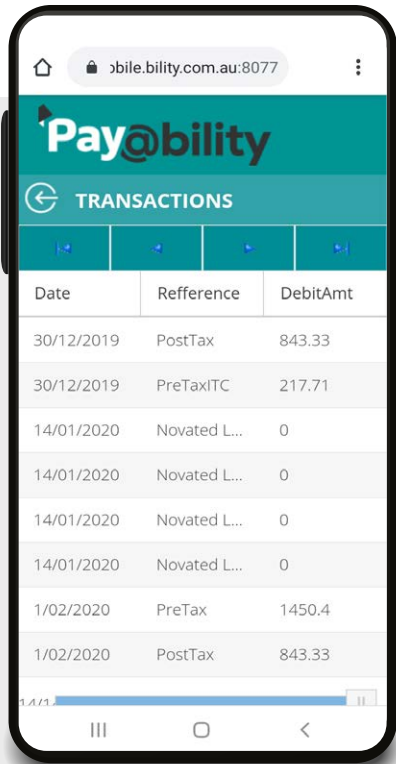
To lodge a claim, simply select the benefit item. In this case, we have selected a novated lease. With a vehicle, you will need to specify which budget item the claim relates to. For example, Insurance or Registration or Fuel etc. Once you have selected the item, enter the values associated with the claim and then select Save before loading an image. That will store the information about the claim and allow you to take a picture of the claim to upload, as proof of spend. You no longer need to keep the invoice, as we have an image of it



Once you have successfully uploaded the claim, the application confirms that our servers have received the image.

If you want to submit the claim later, you can take an image of the receipt and submit it later from you mobile phone.

# VIEWING YOUR TRANSACTIONS USING THE MOBILE APP

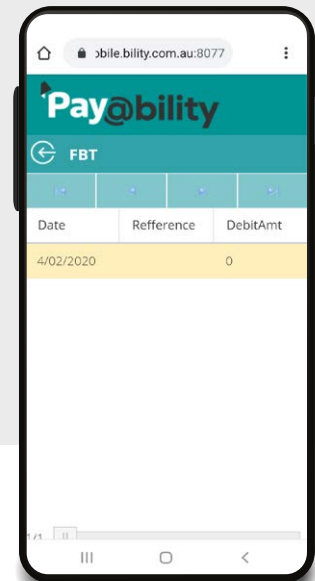


When you select transactions, you can view the transactions for your salary packaging account.

When we receive money from your employer, it will held in the salary packaging account, which serves the same purpose as a banking account. We track pre-tax and post-tax contributions, GST refunds and provisions for FBT.

From this account, we pay for the benefits you have selected, based on the frequency, number of payments and amounts.

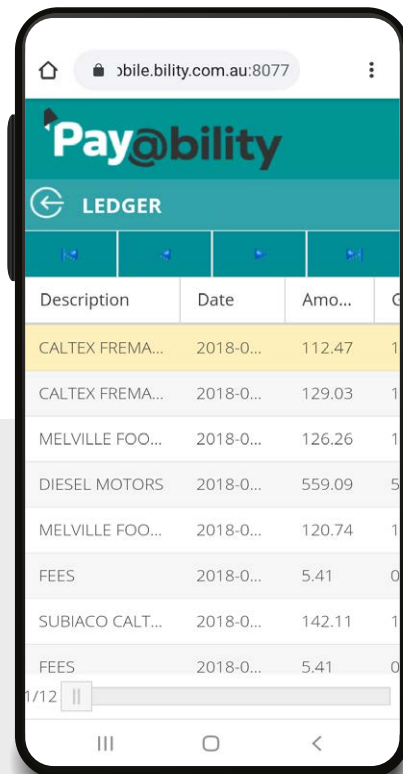
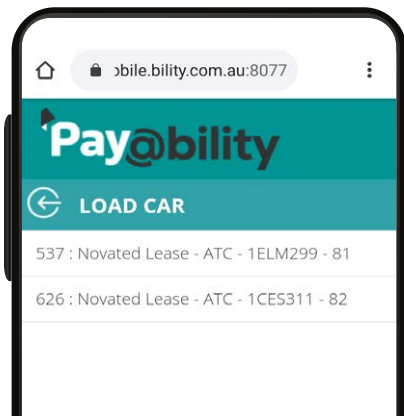
The arrows can be used for quick date range reporting.





# REPORTS ON YOUR MOTOR VEHICLES

You can use the ledger to select which motor vehicle you want to review and then have date range reporting on your vehicle spend.



We use Caltex Starfleet to manage the fleet discounts and repair authorisations for your vehicle and all discounts are returned to you. Caltex also provide for a discount on fuel, which is returned to your vehicle account. The more we can save through the approval process, the less you will spend on your vehicle budget. At the end of the lease, we reconcile the account and return surplus funds to you through payroll or you could elect to roll it over to your new lease.



# Pay@bility

Call: 1300 198 697

Email: [lcompton.pay@bility.com.au](mailto:lcompton.pay@bility.com.au)

[www.bility.com.au](http://www.bility.com.au)