COMMONWEALTH BANK

CUSTOMER GUIDE

Enhanced Authentication for Personal Banking

A simple guide to the new verification experience built into **Commonwealth Bank** digital banking.



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AUTHENTICATION AT A GLANCE

01
Access

02
Review

03
Confirm

04
Continue

GETTING STARTED

A SAFER, SIMPLER WAY TO CONFIRM IT'S YOU

Commonwealth Bank is introducing an enhanced authentication experience directly within the CB Online app. Instead of relying primarily on SMS verification codes, verification will be built into the digital banking experience you already use, so eligible banking activity can be approved more securely and conveniently from your mobile device.

TODAY

SMS verification

A security code is sent to your registered mobile number and entered to confirm your identity.

→

NEW EXPERIENCE

In-app verification

You review and confirm the request inside Commonwealth Bank digital banking on your mobile device.

NO SEPARATE AUTHENTICATOR APP REQUIRED

Personal Banking customers do not need to download CB Verify. Your authentication is embedded in the Commonwealth Bank Online Banking / Mobile Banking experience. CB Verify is for Business Online Banking customers only.

WHAT YOU GAIN

Faster approvals

Approve eligible activity without waiting for a text message to arrive.

Improved reliability

Less affected by delayed, unavailable or roaming-limited SMS delivery.

Biometric convenience

Use fingerprint or facial recognition where your device supports it.

One integrated app

A simpler experience built into the digital banking you already use.

PREPARATION

BEFORE YOU BEGIN

A few simple steps will help you get the most from the new verification experience once it available in Commonwealth Bank digital banking. becomes

01

ACCESS YOUR DIGITAL BANKING

Make sure you can access Commonwealth Bank Online Banking and the Mobile Banking App.

02

ACCESS YOUR DIGITAL BANKING

Ensure the contact information registered with Commonwealth Bank is up to date.

03

SECURE YOUR MOBILE DEVICE

Use your device security features such as a passcode, fingerprint or facial recognition where supported.

04

FOLLOW OFFICIAL BANK GUIDANCE

Only follow activation and verification instructions provided through official Commonwealth Bank channels.

WHAT HAPPENS NEXT

01	02	03	04	05
Access Banking	Receive Request	Review	Confirm	Continue

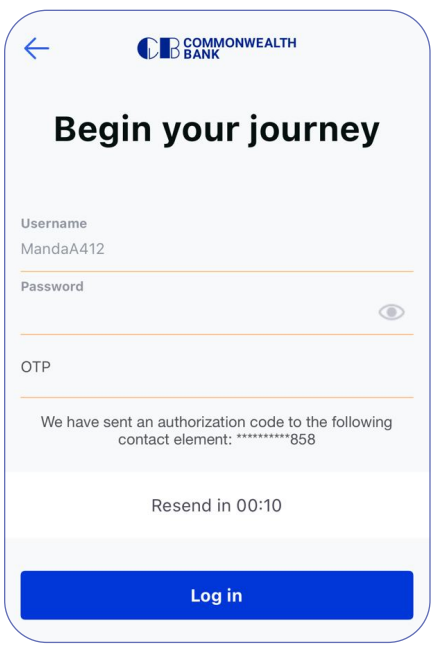
ACTIVATION GUIDANCE

Activation guidance will be issued through official Commonwealth Bank channels from November 15th, 2025

HOW IT WORKS

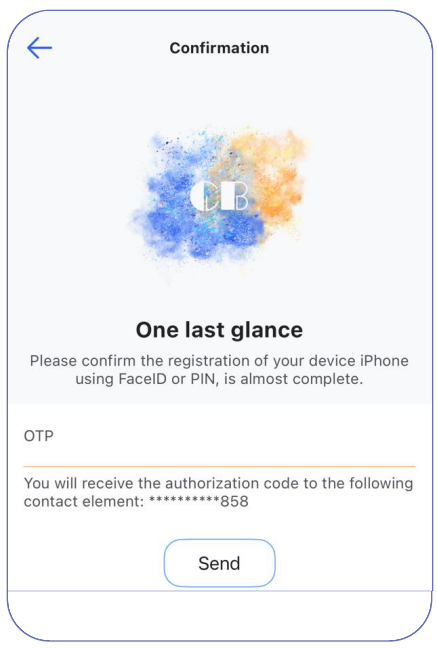
FROM SIGN IN TO CONFIRMATION

Four simple stages describe the experience.



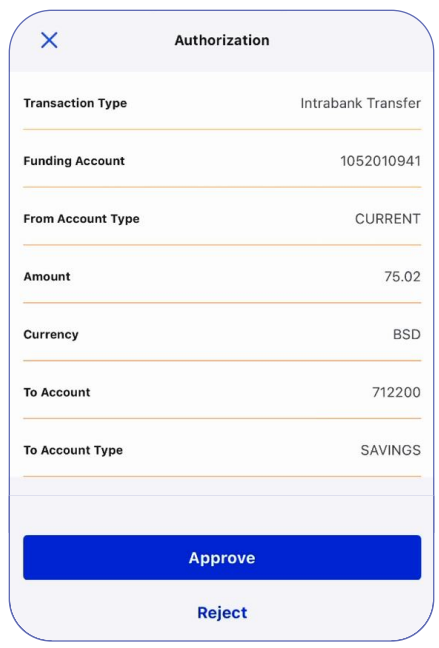
STEP 01

Begin your banking activity



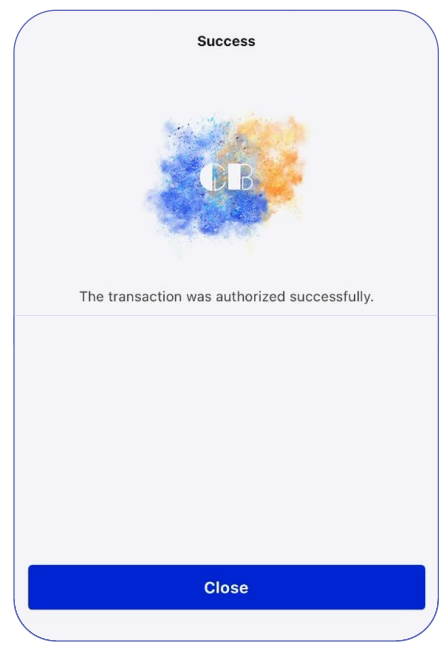
STEP 02

Receive a verification request



STEP 03

Review the request carefully



STEP 04

Confirm and continue

01. Sign in to Commonwealth Bank Online Banking or the Mobile Banking App and start the activity you want to complete.

02. Where verification is required, a request is presented through Commonwealth Bank digital banking on your mobile device.

03. Check the details shown before you respond. Only continue if you initiated the sign in or transaction yourself

04. Confirm the request using your device security, then continue your banking activity. Where supported, fingerprint or facial recognition may be used.

CONVENIENCE AND RELIABILITY

BIOMETRICS AND FEWER SMS DELAYS

The new experience relies on your mobile device security features, including fingerprint or facial recognition where these are supported and enabled on your device. It also reduces the dependence on SMS delivery, which can be delayed, unavailable or affected by roaming limitations.

DEVICE-BASED SECURITY

Verification uses the security features already built into your mobile device, such as a passcode, fingerprint or facial recognition where supported.

LESS WAITING

Because approval happens in the app, you are not waiting for a text message to arrive before you can continue.

A REMINDER ABOUT SMS VERIFICATION

SMS verification codes remain a valid way to confirm your identity. The change simply means Commonwealth Bank relies on them less often, giving you a faster and more reliable way to approve eligible banking activity. You should always ensure that your device is able to receive SMS messages.

GETTING THE BEST EXPERIENCE

Keep the Commonwealth Bank Mobile Banking App available and up to date on your device.

Enable device security such as a passcode, fingerprint or facial recognition where supported.

Ensure your contact details remain up to date with Commonwealth Bank.

Use only official Commonwealth Bank instructions and communications.

SAFE BANKING

KEEPING YOUR BANKING PROTECTED

Verification only works safely when you stay in control of it. Please follow these reminders whenever you use Commonwealth Bank digital banking.

APPROVE ONLY WHAT YOU STARTED

Never approve a request unless you initiated the sign in or transaction yourself.

NEVER SHARE YOUR CREDENTIALS

Do not share your password, PIN, card details or security credentials with anyone.

READ PROMPTS CAREFULLY

Review the details of any app prompt before approving a login or transaction request.

USE OFFICIAL CHANNEL ONLY

Follow only instructions provided through official Commonwealth Bank communications and channels.

IF YOU DID NOT REQUEST IT, DO NOT APPROVE IT

If you receive a verification request you did not initiate, do not approve it. Contact Commonwealth Bank through official support channels straight away. Commonwealth Bank will never ask for full passwords, PINs or complete security credentials by email, text message or phone call.

FREQUENTLY ASKED QUESTIONS

QUESTIONS AND SUPPORT

What is changing for Personal Banking customers?

Commonwealth Bank is introducing an embedded authenticator experience within its Online Banking / Mobile Banking App to reduce reliance on SMS verification codes.

Will I need to download a separate app?

No. Personal Banking customers should not download CBL Verify. Authentication will be embedded in the Commonwealth Bank digital banking experience.

Is CBL Verify for personal customers?

No. CBL Verify is for Business Online Banking customers. Personal Banking customers will use the embedded authentication experience in the Bank's digital banking app.

Why is the Bank reducing reliance on SMS codes?

The new in-app approach is intended to improve security, speed and reliability while reducing issues caused by delayed or unavailable SMS messages.

What if I receive a verification request I did not initiate?

Do not approve it. Contact Commonwealth Bank through official support channels.

Will biometrics be used?

The experience will rely on mobile device security features, including fingerprint or facial recognition where supported and enabled on your device.

When will this launch?

The service will be available from November 15, 2026. Activation guidance will be provided through official Commonwealth Bank channels.

YOUR BRANCH

Visit a Commonwealth Bank branch and speak with a member of staff.

CONTACT CENTRE

Use the contact details published on official Commonwealth Bank channels.