

# GETTING STARTED WITH MOBILE BANKING

Using the iOS iPhone app (Min. iOS 13.0.0) and Android phone app (Min. version 9)

For help, call the Westpac Indigenous Call Centre **1800 230 144** 

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**MORE WAYS TO PAY** 

Things you should know: Read the Westpac Online Banking Terms and Conditions at westpac.com.au before making a decision and consider whether the product is right for you. Account holders under 14 years old cannot make BPAY Payments in Online Banking. They can make BPAY payments through Telephone Banking. If BPAY View is offered by the Biller. Account holders under 14 years old cannot use BPAY View. \*Registered to BPAY Pty Ltd ABN 69 079 137 518.

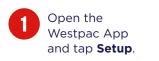
# **REGISTERING FOR ONLINE BANKING**

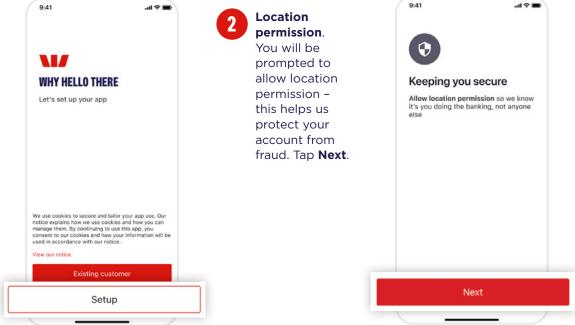


To get started, visit westpac.com.au/register

# iOS flow (Apple products)

The following flow is specific to iOS devices only. For Android users follow the specific Android registration flow.





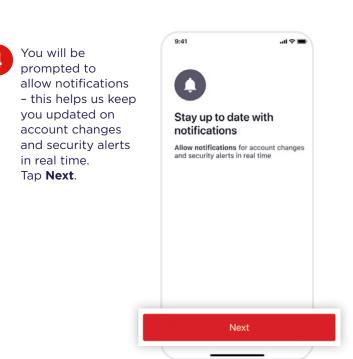
## For help, call the Westpac Indigenous Call Centre

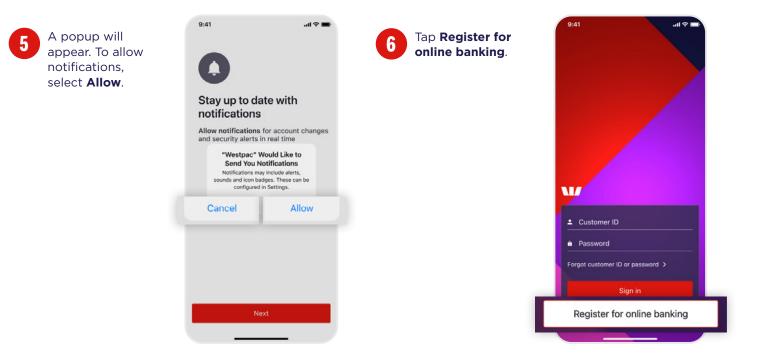
## 📞 1800 230 144



A popup will appear. To allow location permission, select **Allow While Using App**.







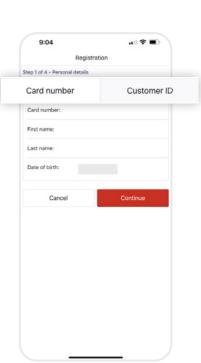
## For help, call the Westpac Indigenous Call Centre

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### 📞 1800 230 144



From this screen you have the option to register using your **Card number** or **Customer ID**. To register with your **Card number** go to **Step 8** or for **Customer ID** skip to **Step 9**.



📕 Info:

Your Customer ID can be found towards the top of your Westpac Account Statement or in an email that you received when you opened an account.



If using Card number make sure the **Card number** tab is selected, then enter your Card number, name and date of birth. Tap **Continue** then skip to **Step 10**.

itep 1 of 4 - Personal	details
Card numb	Customer ID
Card number: 12	234 5678
First name: Je	ohn
Last name: Si	mith
Date of birth:	19 Aug 2022
Cancel	Continue

If using Customer ID make sure the **Customer ID** tab is selected, then enter your Customer ID, name and date of birth. Tap **Continue**.

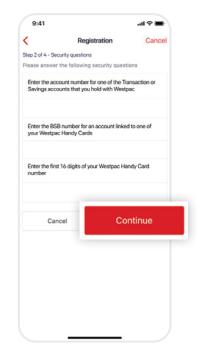
Registration tep 1 of 4 - Personal details Card number Customer ID: 8 digit  First name: Last name: Date of birth: 19 Aug 2022  Cancel Cancel Continue	tep 1 of 4 - Personal details Card number Customer ID: 8 digit First name: Last name: Date of birth: 19 Aug 2022	9:04		🗢 🔳
Card number Customer ID: 8 digit First name: Last name: Date of birth: 19 Aug 2022	Card number Customer ID: 8 digit First name: Last name: Date of birth: 19 Aug 2022		Registration	
Customer ID Customer ID B digit First name: Last name: Date of birth: 19 Aug 2022	Customer ID Customer ID Edigit First name: Last name: Date of birth: 19 Aug 2022	Step 1 of 4 - Personal	details	
First name: Last name: Date of birth: 19 Aug 2022	First name: Last name: Date of birth: 19 Aug 2022	Card number	er	Customer ID
Last name: Date of birth: 19 Aug 2022	Last name: Date of birth: 19 Aug 2022	Customer ID:	8 digit	
Date of birth: 19 Aug 2022	Date of birth: 19 Aug 2022	First name:		
19 Mug 2022	19 Mug 2022	Last name:		
Cancel Continue	Cancel Continue	Date of birth:	19 Aug 202	2
Cancel Continue	Cancel Continue			
		Cancel		Continue
				_ /

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Fill in your answers to the security questions then tap **Continue**.



Security Questions: You'll be asked to answer some security questions about your account to confirm your identity.

#### Ŷ Your new password must:

- Be between 8-30 characters.
- Include at least 1 number, 1 letter and 1 special character (@#%^etc).
- Have no more than 2 repeating characters (AAB not AAA).
- Not contain spaces.
- Not be the same as your last 3 passwords.

You can use both upper and lower case letters.



#### Secure

password. Choose a password that's memorable and hard for others to guess. You'll use it every time you sign in.



#### Security tips:

- Don't use the same password you have set up on other sites.
- Don't share your password with anyone (not even friends or family).
- Avoid using common passwords or something that could be easily guessed, e.g. your name or date of birth.

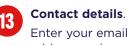
# For help, call the Westpac Indigenous Call Centre **1800 230 144**

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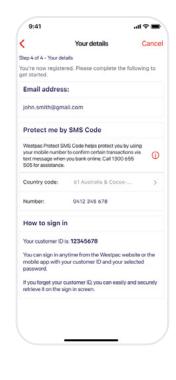


Tap Register.

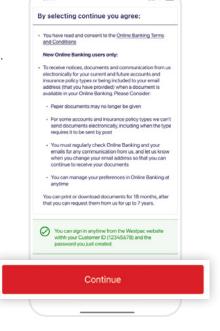
Regist	ration
tep 3 of 4 - Create a passw	vord
four password must:	
<ul> <li>be between 8 and 30 character</li> </ul>	rs
<ul> <li>have at least 1 number, 1 letter etc.)</li> </ul>	r and 1 special character (@#%^
<ul> <li>have no more than 2 repeating</li> </ul>	characters (AAB not AAA)
<ul> <li>not contain spaces</li> </ul>	
fou can use both upper and lowe fon't share your password with an basswords or something that coul name or date of birth.	nyone, and avoid using common
Password	
Confirm password	
Cancel	Register
	-



Enter your email address and mobile number.



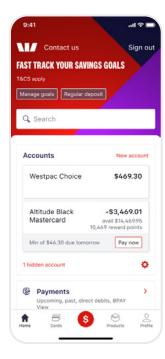
Read the Online Banking Terms and Conditions, then tap Continue.



9:41



You are now registered and can start using Online Banking.



#### Learn more by visiting

westpac.com.au/register

#### For help, call the Westpac Indigenous Call Centre

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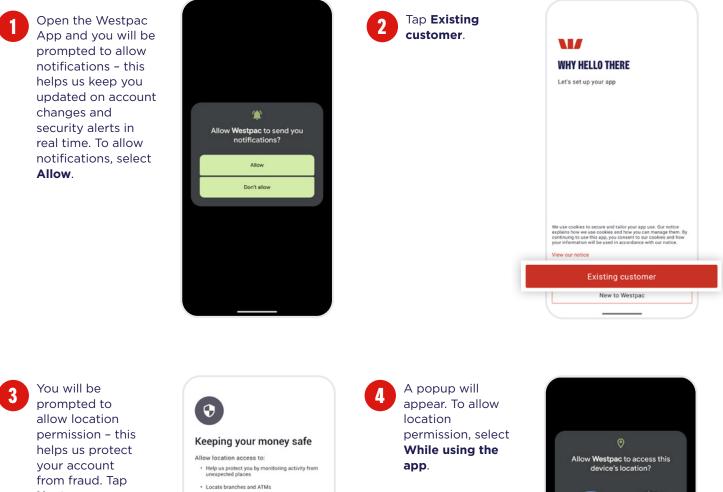
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## **Android flow**

The following flow is specific to Android devices only. For iOS users follow the specific iOS registration flow.



Next.



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While using the app Only this time Don't allow



A popup will appear. To allow phone permission, select **Allow**. This helps us know your phone's status and details so you can bank securely, and allows you to call us from within the app.





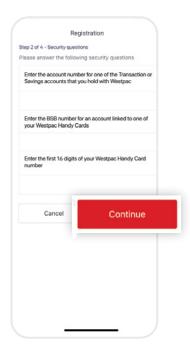
Customer ID Password Forgot customer ID or password > Sign in Register for online banking



From this screen you have the option to register using your Card number or Customer ID. If using Card number make sure the Card number tab is selected, then enter your Card number, name and date of birth. If using Customer ID make sure the Customer ID tab is selected, then enter your Customer ID, name and date of birth. Tap Continue.

p 1 of 4 - Personal	details	
Card numbe	er	Customer ID
ard number:		
irst name:		
ast name:		
ate of birth:	dd/mm/yyyy	
	_	
Cancel		Continue

Fill in your answers to the security questions then tap **Continue**.



# For help, call the Westpac Indigenous Call Centre **1800 230 144**

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password. Choose a password that's memorable and hard for others to guess. You'll use it every time you sign in. Tap Register.

Contact details.

mobile number.

**Banking Terms** 

and Conditions,

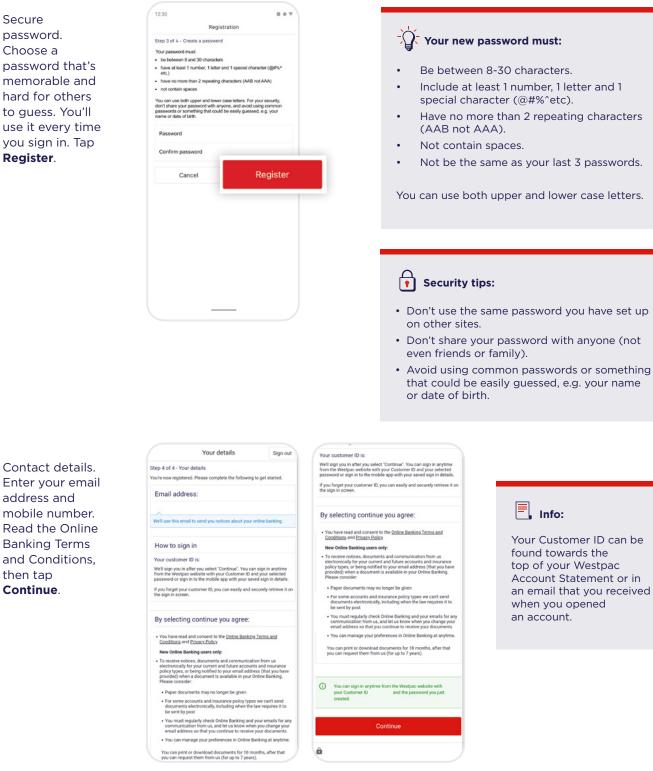
then tap

Continue.

address and

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Secure



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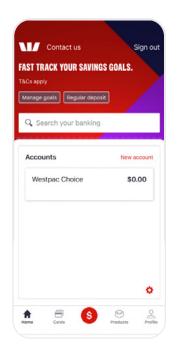
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You are now registered and can start using Online Banking.



Learn more by visiting

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#### For help, call the Westpac Indigenous Call Centre 🔪 1800 230 144

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# **PAYMENTS & TRANSFERS**

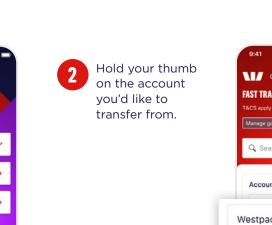
# How to transfer money between your Westpac accounts.

## **Today funds transfer**

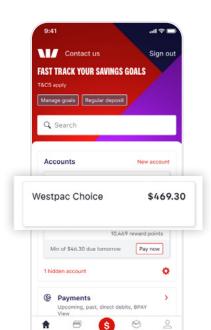
Sign in to the

Westpac App.

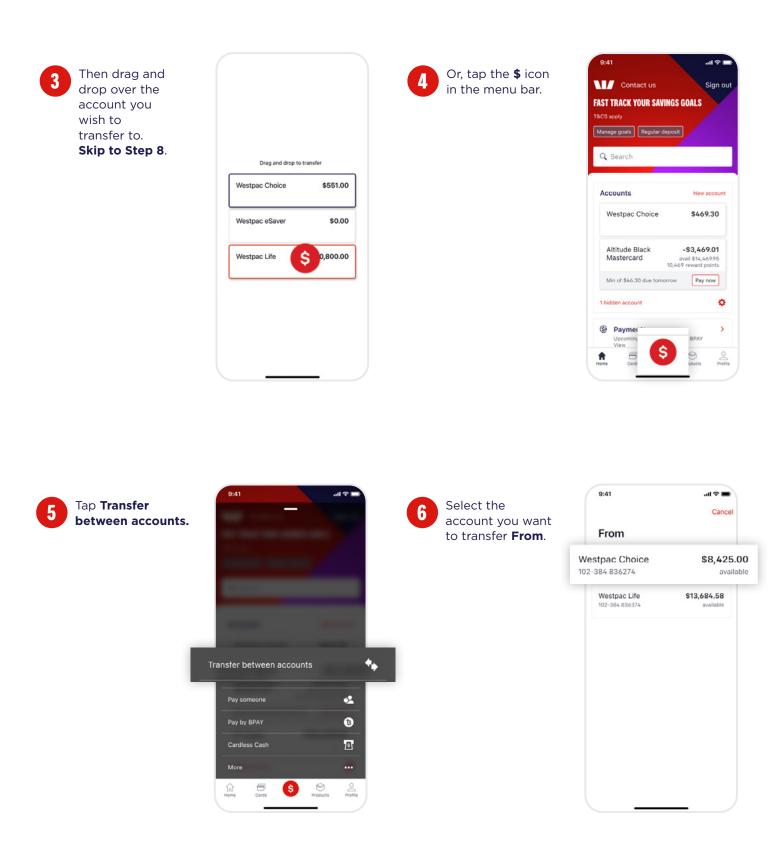
...I 💎 I Hold your thumb Contact us Contact us on the account FAST TRACK YOUR SAVINGS GOALS FAST TRACK YOUR SAVINGS GOALS you'd like to r&CS apply transfer from. Manage goals Regular deposit Manage goals Regular deposit Quick balance Q Search Cardless Cash Accounts Locate us Westpac Choice \$469.30 10,469 reward points Min of \$46.30 due tomorrow Pay now 1 hidden account ø Payments
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 Sign in 0 A











## For help, call the Westpac Indigenous Call Centre

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#### **%** 1800 230 144



today.

account you want to transfer **To**.

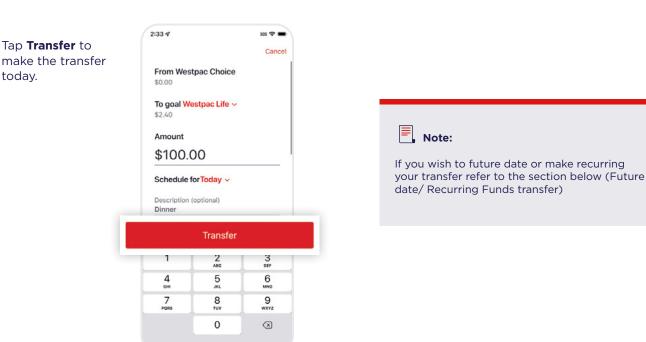
From goal David's A \$784.32	
То	
/estpac Choice 02-384 836274	\$8,425.00 available
Main savings 902-285 936334	\$13,684.58 available



		Cancel
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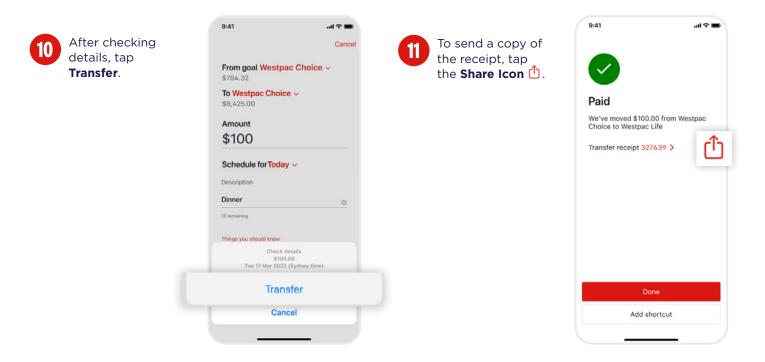
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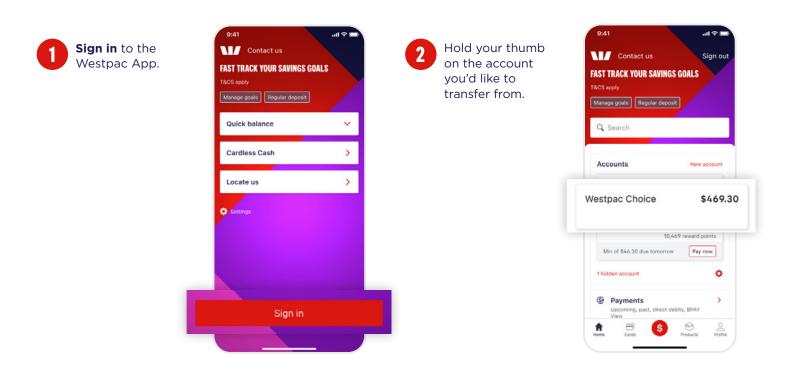


#### For help, call the Westpac Indigenous Call Centre 📞 1800 230 144

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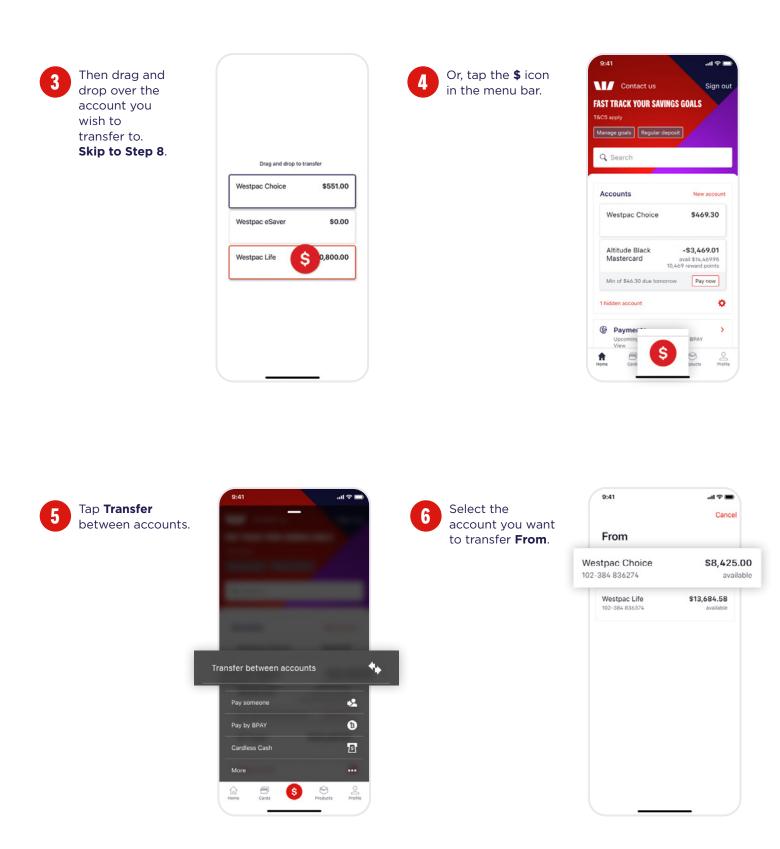
#### Future date/ Recurring Funds transfer



## For help, call the Westpac Indigenous Call Centre

13

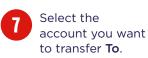
### 📞 1800 230 144



## For help, call the Westpac Indigenous Call Centre

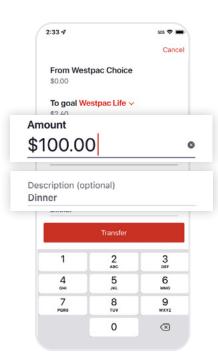
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### **%** 1800 230 144



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	Cancel
From goal David's A \$784.32	ccount ~
То	
lestpac Choice	<b>\$8,425.00</b> available
Main savings 902-285 936334	\$13,684.58 available

8 Enter the Amount and a Description (optional).

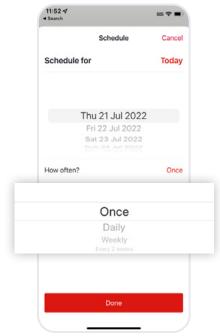


9

Tap **Today** to make the transfer future dated or reccuring.

		Cance
From Wes \$0.00	tpac Choice	
<b>To goal W</b> \$2.40	estpac Life 🗸	
Amount		
\$100.0	00	
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Schedule Description Dinner	, out of the second sec	
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Description	(optional)	3
Description Dinner	(optional) Transfer	3 def 6 mno
Description Dinner	(optional) Transfer	6

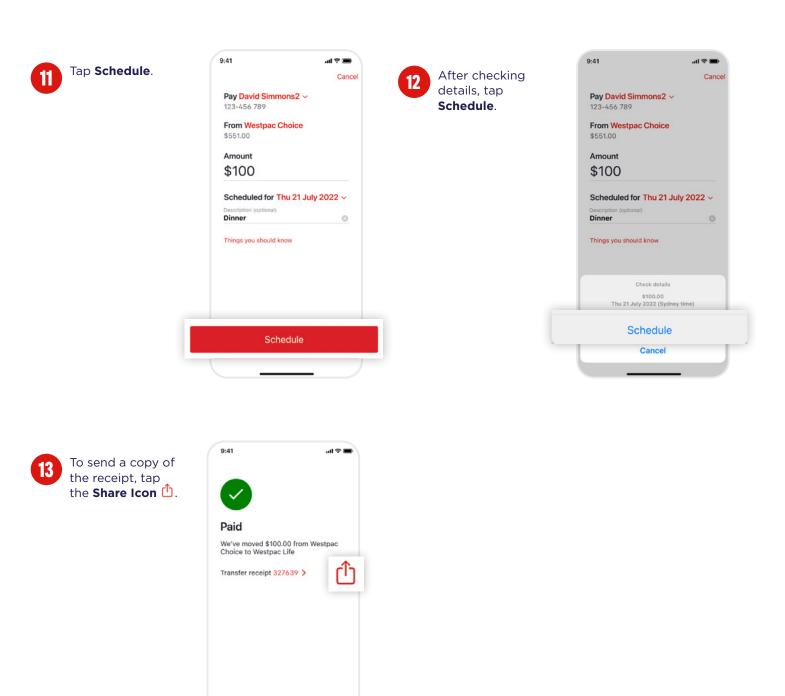
Select a transfer date and frequency, then tap **Done**.



# For help, call the Westpac Indigenous Call Centre

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#### Learn more by visiting

westpac.com.au/transferbetweenaccounts

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Add shortcut

#### For help, call the Westpac Indigenous Call Centre

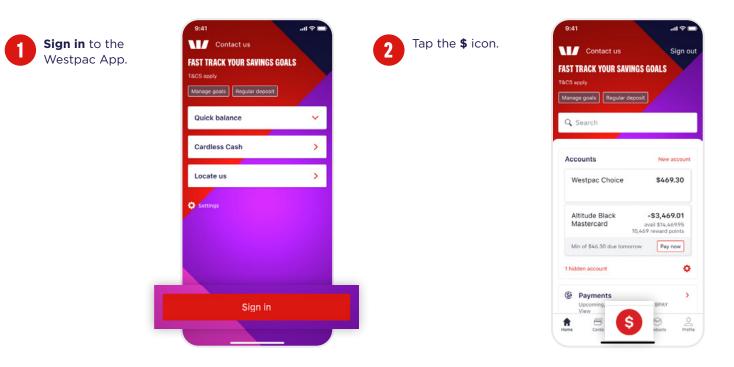
## 📞 1800 230 144

# How to transfer money to another person's account (Pay Anyone).

To transfer money to another account in Australia, you'll need to know the following details about the account you're transferring to:

- BSB number
- Account number
- Account name

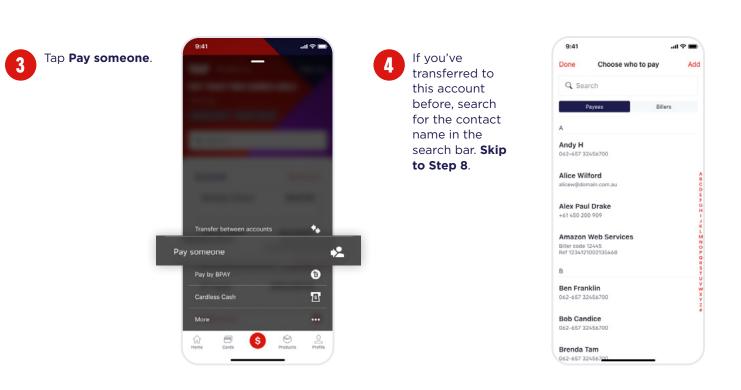
Please make sure that the BSB and Account number that you are provided with are correct.



#### **Today Pay Anyone**

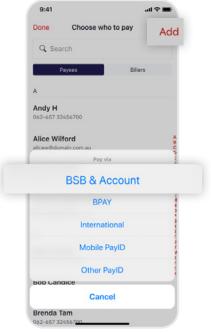
## For help, call the Westpac Indigenous Call Centre

#### **%** 1800 230 144

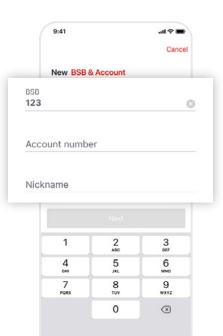


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If you haven't transferred to the person before, tap **Add** then **BSB** & Account to add a new Payee.



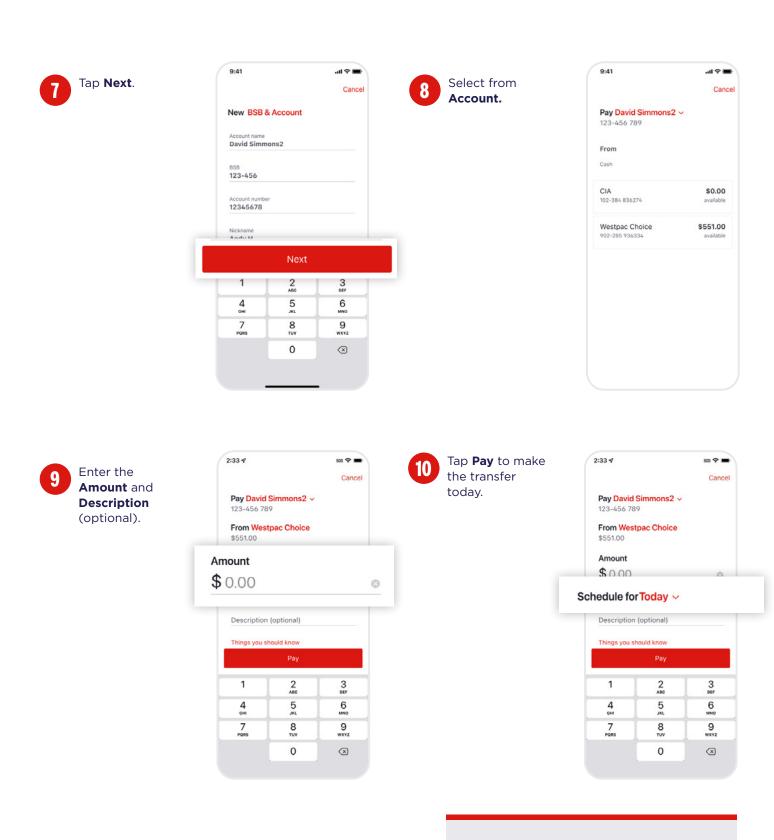
Enter the Account name, BSB and Account number of the person you want to transfer to and change the Payee nickname if required.



#### For help, call the Westpac Indigenous Call Centre

13





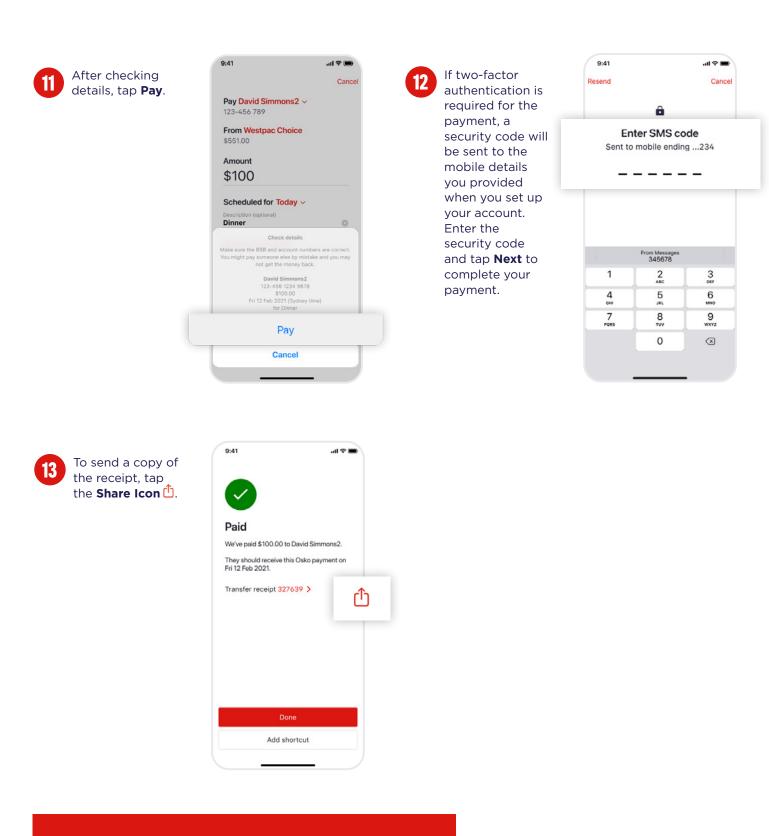


If you wish to future date or make recurring refer to the section above (Future date/ Recurring Funds transfer), from step 9.

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#### 📞 1800 230 144



#### Learn more by visiting

westpac.com.au/payments-transfers

#### For help, call the Westpac Indigenous Call Centre

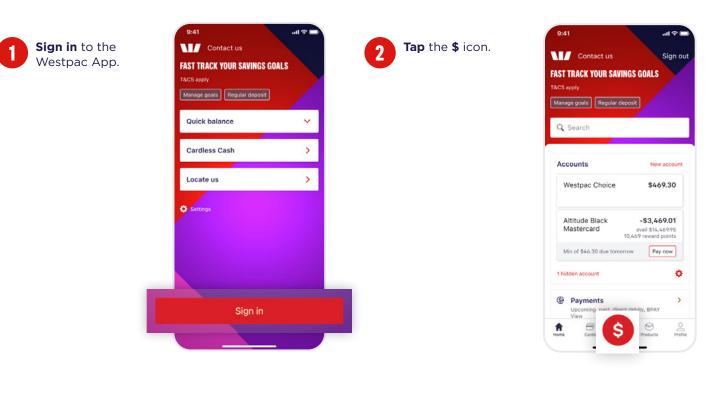
K=1=7.

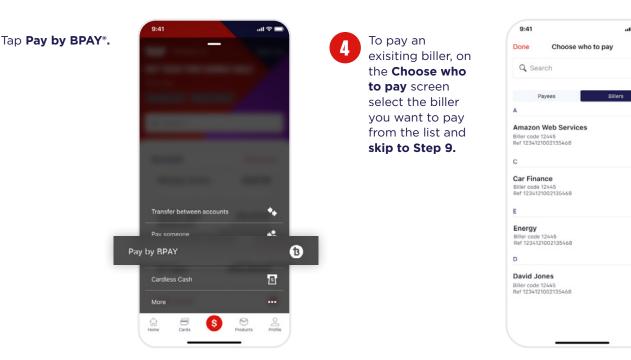
### 📞 1800 230 144

# How to pay a bill using BPAY®.

Paying bills from your mobile device is safe and easy.

#### **Today BPAY®**





# For help, call the Westpac Indigenous Call Centre **1800 230 144**

Things you should know: Read the Westpac Online Banking Terms and Conditions (PDF 239KB) at westpac.com.au before making a decision and consider whether the product is right for you. Account holders under 14 years old cannot make BPAY Payments in Online Banking. They can make BPAY payments through Telephone Banking. If BPAY View is offered by the Biller. Account holders under 14 years old cannot use BPAY View. \*Registered to BPAY Pty Ltd ABN 69 079 137 518.

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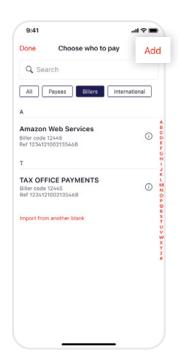
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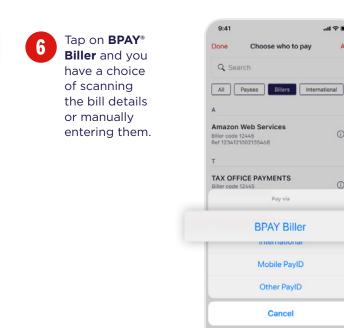
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To pay a new biller, on the Choose who to pay screen, tap Add to enter the new biller details.



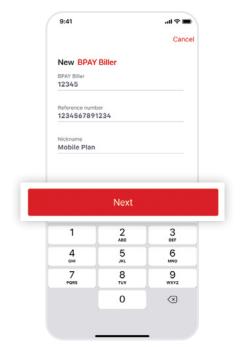




If manual, on the **New BPAY® Biller** screen, enter the Biller code then select the correct Biller name from the list. Add the Reference number found on your bill. The Nickname will be automatically populated with the Biller name, which you can change.

	9:41		al 🗢 🖿
			Cancel
	New BPAY	Biller	
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	erence num	nber	
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	kname	Next	
	1	Next 2 ABC	3 def
			3 def 6 mno
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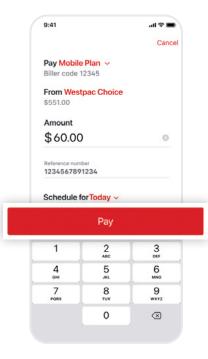
Cash Westpac Choice \$109,9 122-456 123456 availat Westpac Life \$2,532.5 222-456 123456 availat
123-456 123456 availat Westpac Life \$2,532.5
Westpac Choice         \$109:5           122-456         123456           Westpac Life         \$2,532.5           122-456         123456
123-456 123456 availat Westpac Life \$2,532.5 123-456 123456 availat
Westpac Life \$2,532.6 123-456 123456 availab
123-456 123456 availab
Credit cards
Mastercard availab Card ending in1234
Mastercard availa



Cancel Pay Mobile Plan ~ Biller code 12345 From Westpac Choice S551.00 Amount \$ 0.00 Reference number 1234567891234 Schedule for Today ~ Pay	9:41		-iii 🗢 🖿	
Biller code 12345 From Westpac Choice \$551.00 Amount \$0.00 Reference number 1234567891234 Schedule forToday ~ Pay			Cancel	
\$551.00 Amount \$ 0.00				
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4 5 6 оня экс мно				
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0 🛞		0	$\otimes$	



Tap **Pay** to make the bill payment today.





If you wish to future date or make recurring refer to the section above (Future date/ Recurring Funds transfer), from step 9.

# For help, call the Westpac Indigenous Call Centre **1800 230 144**

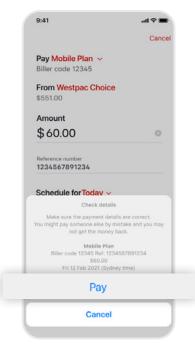
Things you should know: Read the Westpac Online Banking Terms and Conditions (PDF 239KB) at westpac.com.au before making a decision and consider whether the product is right for you. Account holders under 14 years old cannot make BPAY Payments in Online Banking. They can make BPAY payments through Telephone Banking. If BPAY View is offered by the Biller. Account holders under 14 years old cannot use BPAY View. \*Registered to BPAY Pty Ltd ABN 69 079137 518.

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After checking details, tap **Pay.** 

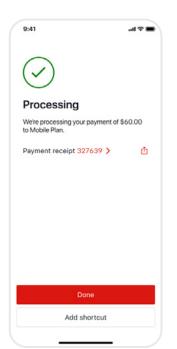


If two-factor authentication is required for the payment, a security code will be sent to the mobile details you provided when you set up your account. Enter the security code and tap **Next** to complete your payment.





On the confirmation screen, the payment status will be displayed. If successful, your receipt number will be displayed on the screen, which can be tapped to view the payment details. To send a copy of the receipt, tap the Share Icon 位



#### Learn more by visiting

westpac.com.au/payments-transfers

#### For help, call the Westpac Indigenous Call Centre

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# MORE WAYS TO PAY



Pay with your phone.

With mobile wallets, you can have your money on you even when your card or wallet isn't.

# What is a mobile or digital wallet?

A digital wallet is a mobile version of your plastic debit or credit card that is stored in an app on your mobile phone. It allows you to pay on the go with your mobile device, simply and securely, at millions of stores worldwide, where contactless payments are accepted.



#### Apple Pay<sup>™</sup>

- The easy, secure and fast contactless way to pay.
- Available on compatible Apply Pay devices.
- For eligible Westpac Mastercard® and Handycards.

For instructions on how to add Apple Pay to your mobile wallet, visit **westpac.com.au/applepay** 



#### Google Pay<sup>™</sup>

- Simple, secure contactless payments.
- Available on compatible Android devices.
- For eligible Westpac Visa or Mastercard® credit cards.

Visit westpac.com.au/googlepay

## SAMSUNG Pay

#### Samsung Pay<sup>™</sup>

- Easy to use, secure contactless payments and more.
- Available on compatible Samsung phones and smart watches.
- For eligible Westpac Visa or Mastercard® credit cards.

Visit westpac.com.au/samsungpay

For help, call the Westpac Indigenous Call Centre **1800 230 144** 

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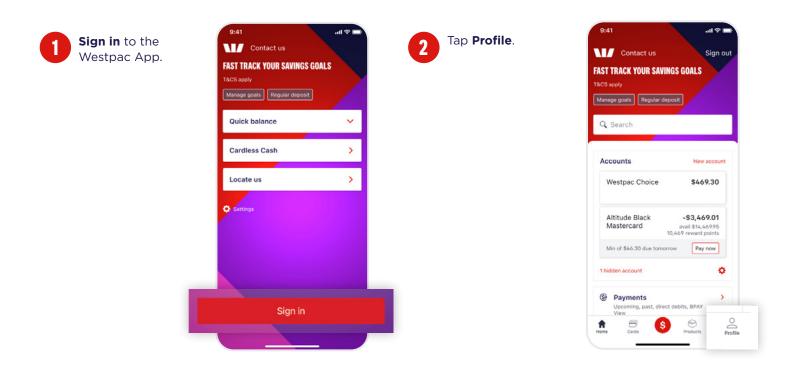
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# Quick, convenient and secure, eStatements are an electronic version of your paper statements which you can view in Online and Mobile Banking.

#### **Benefits of eStatements.**

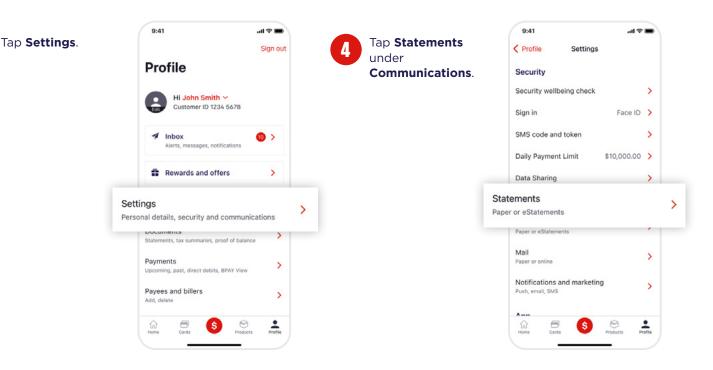
- Protect yourself and lower the risk of ID theft by receiving statements securely within Online and Mobile Banking.
- eStatements are available within Online Banking and are easy to get anytime, anywhere.
- View up to 7 years of statement history in Online and Mobile Banking.
- You can easily provide eStatements to accountants and third parties when required.

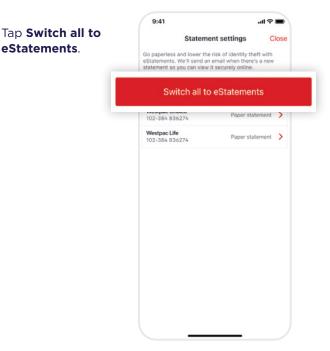
## How to switch to eStatements.



## For help, call the Westpac Indigenous Call Centre

#### **%** 1800 230 144





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# For help, call the Westpac Indigenous Call Centre **1800 230 144**

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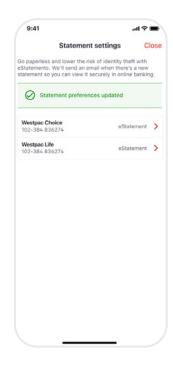


Tap **Update**.

9:41 ..II 🗢 🔳 < Close Statement settings Eligible accounts for eStatements Westpac Choice 102-384 836274 Westpac Life 102-384 836274 Email Other (preferred): john.smith@gmail.com > By clicking on 'Update' below, you: Agree to receive eStatements and other important information electronically via Westpac Online Banking. wledge that paper statements will not be sent for accounts. Keep your email details up to date, and check your email regularly for messages from us. Cancel Update



You're all done. We'll send you an email when your eStatement is ready in Online Banking and the Westpac App.





You'll be able to see up to 7 years of statements.

Learn more by visiting

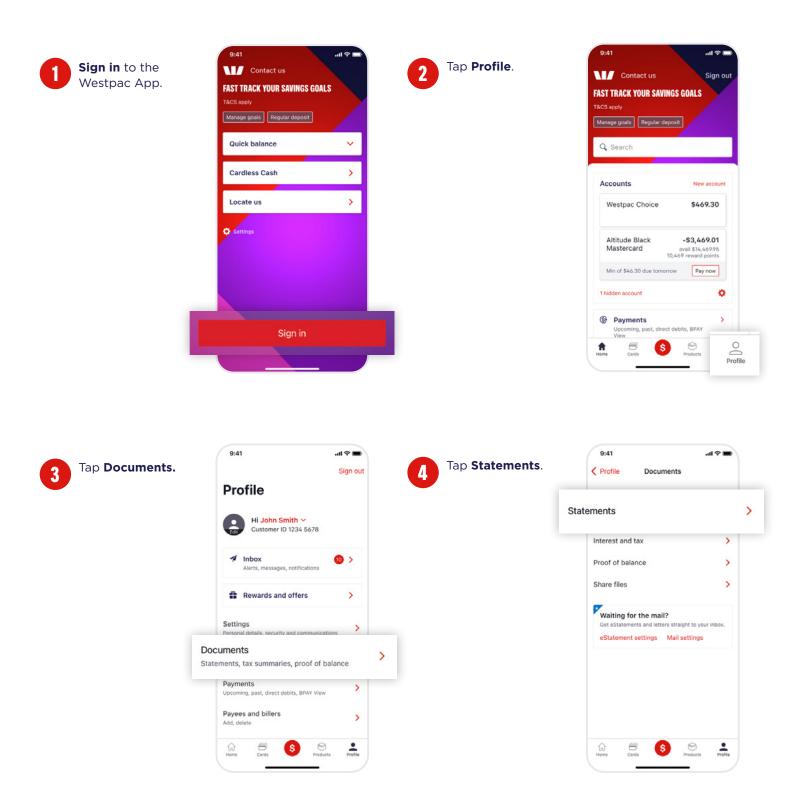


For help, call the Westpac Indigenous Call Centre

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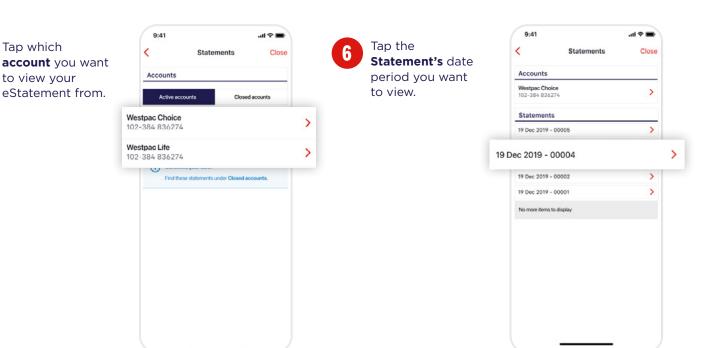
# How to view your eStatements.



## For help, call the Westpac Indigenous Call Centre

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## 📞 1800 230 144





To download or send a copy of the eStatement, tap the **Share Icon** (1).

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#### Learn more by visiting

westpac.com.au/estatements

## For help, call the Westpac Indigenous Call Centre

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## 📞 1800 230 144

© Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

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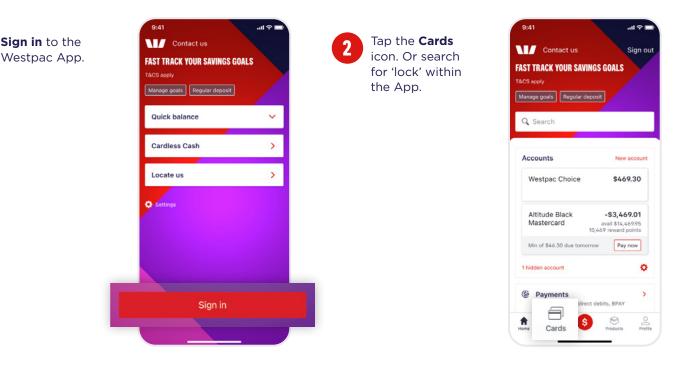
# MANAGING YOUR LOST CARD



If you lose your card, you can:

- Lock your card temporarily while you look for your card.
- Report your card lost or stolen and ask the bank to send you a new card.

# How to lock your card temporarily.

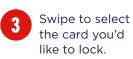




It's important not to share your card, PIN or other banking information. With this information, other people can spend your money without you knowing.

#### For help, call the Westpac Indigenous Call Centre

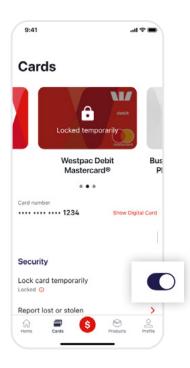
#### 📞 1800 230 144







the lock on. After tapping on the toggle the text 'locked temporarily' will display over the card image.





#### Security tip:

Please note that your card will unlock automatically after 15 days. If you don't find your card by that time, please follow the steps for How to report your card as lost or stolen.

Learn more by visiting

westpac.com.au/lock-card

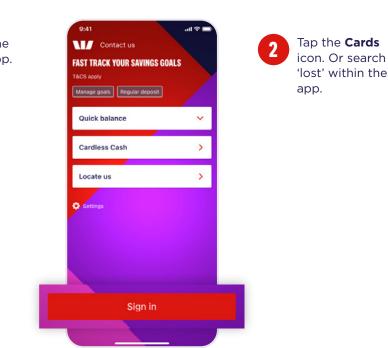
#### For help, call the Westpac Indigenous Call Centre

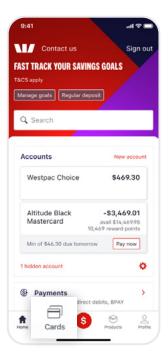
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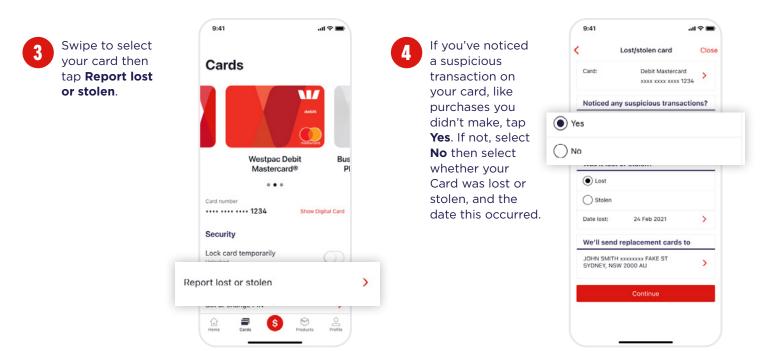
### 📞 1800 230 144

## How to report your card as lost or stolen.



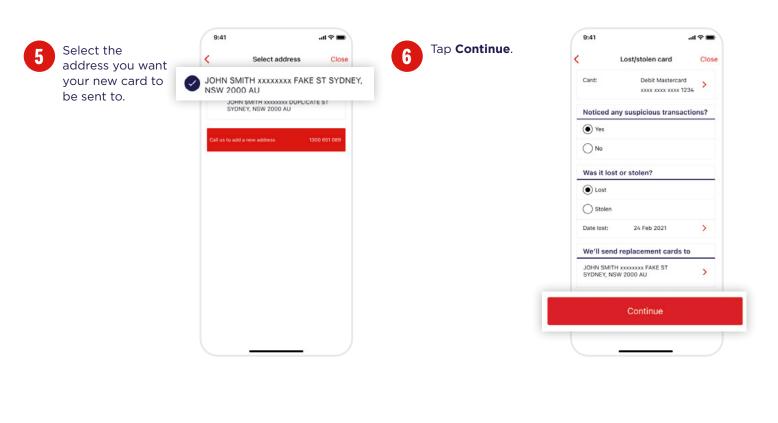






# For help, call the Westpac Indigenous Call Centre **1800 230 144**

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9:41 al 오 🖿 < Lost/stolen card Close Card: Debit Mastercard > XXXX XXXX XXXX 1234 Noticed any suspicious transactions? • Yes () No Confirm lost card Debit Mast XXXX XXXX XXXX 1234 Cancel Report lost card U Stolen Date lost: 24 Feb 2021 > We'll send replacement cards to JOHN SMITH xxxxxxx FAKE ST SYDNEY, NSW 2000 AU >

Your lost or stolen card will now be successfully reported and blocked. Your replacement card(s) will be sent to you by mail. Tap **Done** to finish.

	Confirmation	Class
	Confirmation	Close
Your De	bit Mastercard ending i	n 1234
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Get Cardles	s Cash at ATMs	>
	ebits and recurring	>
payments		
	Done	

## For help, call the Westpac Indigenous Call Centre

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# What happens after I cancel my card?

- Your new Card should arrive in around 10 business days, but it could take longer if you're somewhere remote.
- In some communities, mail is delivered to a central point like the council building or via a community mailbag. Be sure to check your mail delivery point regularly if you're waiting on something from the bank to be mailed to you, for example a card.
- Your new Card can be delivered to you or sent to a Westpac branch.
- While waiting for your card, you can use your Digital Card. To learn where to find your Digital Card, **westpac.com.au/digitalcard**

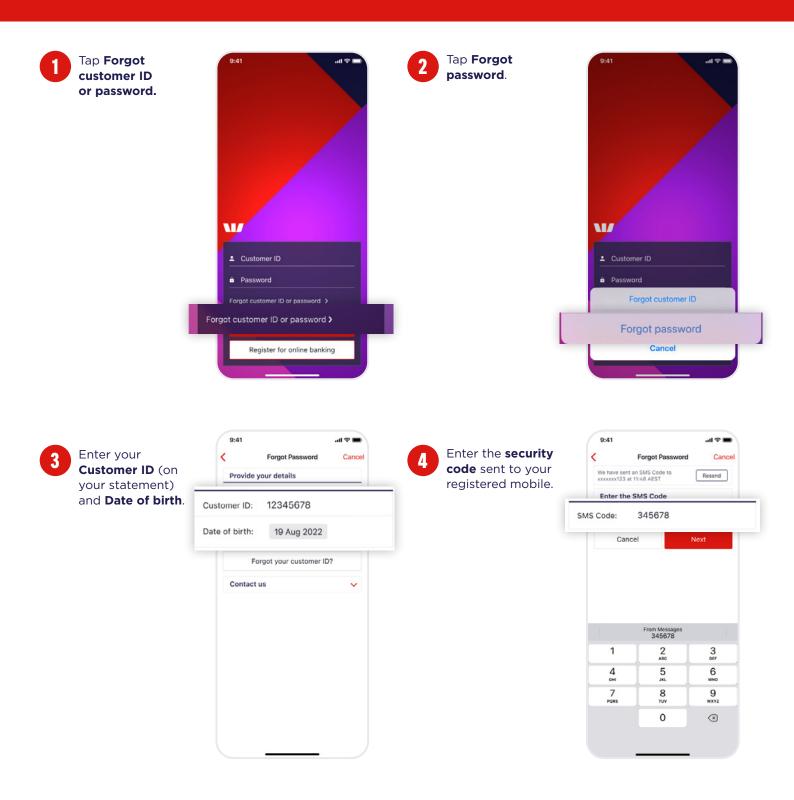
Learn more by visiting

westpac.com.au/lostcard

For help, call the Westpac Indigenous Call Centre



# RESETTING YOUR PASSWORD



# For help, call the Westpac Indigenous Call Centre

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### **%** 1800 230 144



Create your new password by following the instructions and then tap **Next**.

Create a password We've updated our password requirements. Your new password must:     Le between 8 and 30 characters     Le between 8 and 30 characters     word the same as your last 3 passwords     rot bet the same as your last 3 passwords     to can use both upper and lower case letters. For your     security, don't share your password with anyone, and     your security, don't share your password with anyone, and     your security, don't share your password with anyone, and     your security, don't share your password with anyone, and     your security, don't share your password with anyone, and     your security, don't share your password with anyone, and     your security, don't share your password with anyone, and     your security.	9:41		.al ≎ ∎
Your new password must: • be between 8 and 30 characters • have at least 1 number, 1 letter and 1 special character (g)#% etc.) • have no more than 2 repeating characters (AAB not AAA) • not contain spaces • not be the same as your last 3 passwords You can use both upper and lower case letters. For your security, don't share your password with anyone, and avoid using common passwords or something that could be easily guessed, e.g. your name or date of birth. word	<	Create a p	password
be between 8 and 30 characters     have at least 1 number, 1 letter and 1 special character (giff% etc.)     have no more than 2 repeating characters (AAB not AAA)     not contain spaces     not be the same as your last 3 passwords You can use both upper and lower case letters. For your security, don't share your password with anyone, and avoid using common passwords or something that could be easily guessed, e.g. your name or date of birth. word	We've up	pdated our password	requirements.
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#### Your new password must:

- Be between 8-30 characters.
- Include at least 1 number, 1 letter and 1 special character (@#%^etc).
- Have no more than 2 repeating characters (AAB not AAA).
- Not contain spaces.
- Not be the same as your last 3 passwords.

You can use both upper and lower case letters.

#### Security tips:

- Don't use the same password you have set up on other sites.
- Don't share your password with anyone (not even friends or family).
- Avoid using common passwords or something that could be easily guessed, e.g. your name or date of birth.

Learn more by visiting

westpac.com.au/resetpassword

#### For help, call the Westpac Indigenous Call Centre

### 📞 1800 230 144

# **CARDLESS CASH**

How to withdraw money at an ATM with the Westpac App.



	Ope
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	from

n the Westpac and select \$ n the bottom menu.

Select the account

withdraw From.

you want to

Manage goals Regular deposit	
Q Search	
Accounts	New account
Westpac Choice	\$469.30
Mastercard an	-\$3,469.01 vail \$14,469.95 reward points
Min of \$46.30 due tomorrow	Pay now
1 hidden account	0
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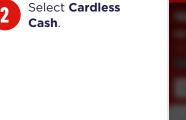
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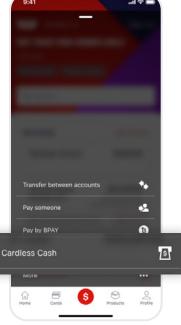
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Cancel





hoose the ithdrawal mount and tap <b>et code</b> .	Cancel Cardless Cash From Westpac Choice \$551.00 Withdraw \$20 ~ \$20
	\$40 \$50 \$60 Remaining: \$500.00 over 2 withdrawals today, \$50.00 this week
	Get code

#### For help, call the Westpac Indigenous Call Centre 📞 1800 230 144

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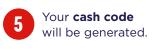
From

Westpac Choice

Westpac Choice

Westpac Life

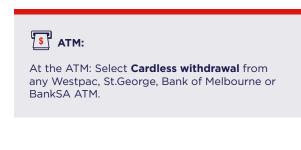
Other accounts



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	Find an ATM > This works at any Westpac, St. George, Bank of Melbourne or BankSA ATM
	Done
	Share code with someone else

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9:41



Learn more by visiting

westpac.com.au/cardlesscash

For help, call the Westpac Indigenous Call Centre



For help, call the Westpac Indigenous Call Centre **1800 230 144** 



# We're here to help.

Visit westpac.com.au/personal-banking/online-banking

Westpac Indigenous Call Centre1800 230 144

#### Accessibility support.

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS, you can register by scanning the QR Code or visiting **infrastructure.gov.au/national-relay-service** 

Visit **westpac.com.au/web-accessibility** for further information on our accessible products and services for people with disability.

"QR Code" is a registered trademark of Denso Wave Incorporated.

Westpac acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respect to Australia's First Peoples, and to their Elders, past, present and future.



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