



# 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**

# CONTENTS

## 03

### REGISTERING FOR ONLINE BANKING

- 3 - 7 iOS specific registration flow
- 8 - 11 Android specific registration flow

## 12

### PAYMENTS & TRANSFERS

- 12 - 15 How to transfer money between your Westpac accounts - today funds transfer
- 15 - 18 How to transfer money between your Westpac accounts - future date/ recurring funds transfer
- 19 - 22 How to transfer money to another person's account (Pay Anyone).
- 23 - 26 How to pay a bill using BPAY®

## 27

### MORE WAYS TO PAY

- 27 What is a mobile or digital wallet?

## 28

### ESTATEMENTS

- 28 - 30 How to switch to eStatements
- 31 - 32 How to view your eStatements

## 33

### MANAGING YOUR LOST CARD

- 33 - 34 How to lock your card temporarily
- 35 - 36 How to report your card as lost or stolen
- 37 What happens after I cancel my card?

## 38

### RESETTING YOUR PASSWORD

## 40

### CARDLESS CASH

For help, call the Westpac Indigenous Call Centre

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**Things you should know:** Read the Westpac Online Banking Terms and Conditions at [westpac.com.au](http://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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# REGISTERING FOR ONLINE BANKING

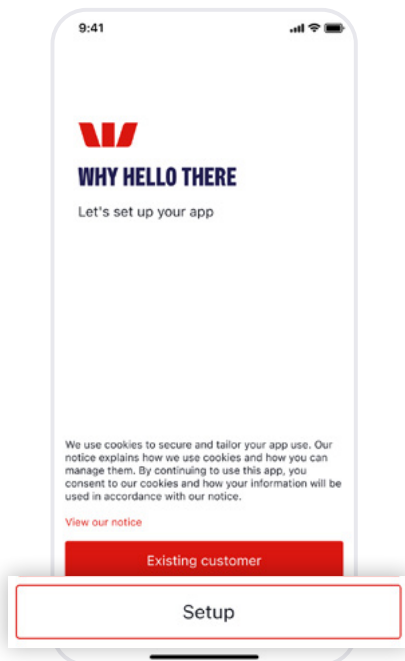


To get started, visit [westpac.com.au/register](https://westpac.com.au/register)

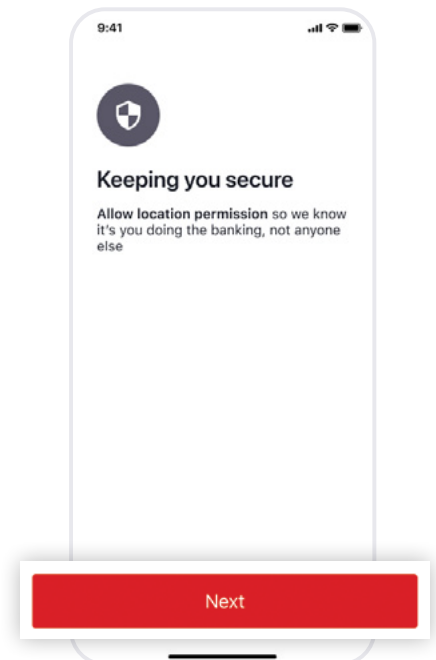
## iOS flow (Apple products)

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

- 1 Open the Westpac App and tap **Setup**.



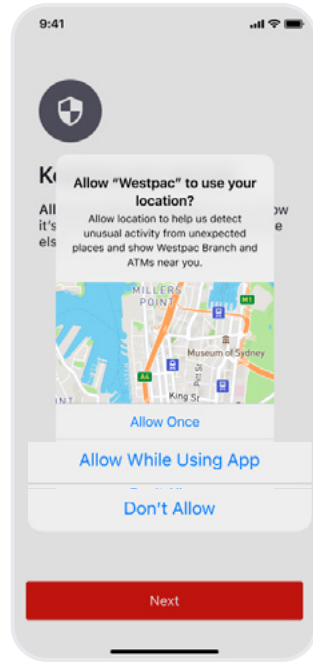
- 2 **Location permission.** You will be prompted to allow location permission – this helps us protect your account from fraud. Tap **Next**.



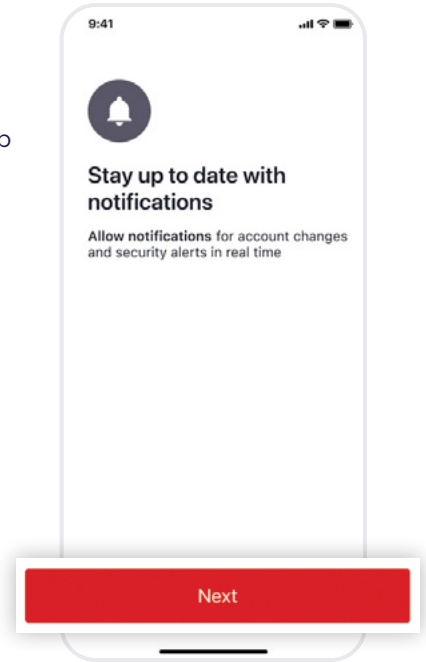
For help, call the Westpac Indigenous Call Centre

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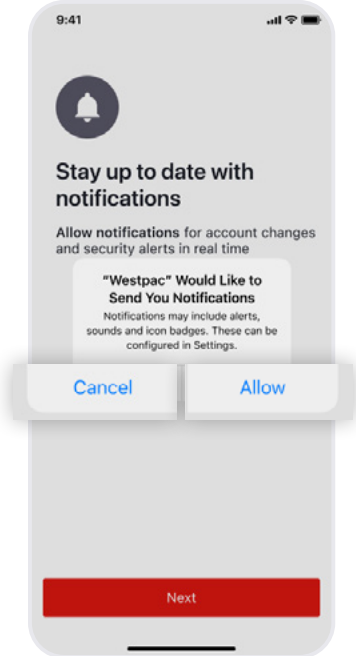
**3** A popup will appear. To allow location permission, select **Allow While Using App**.



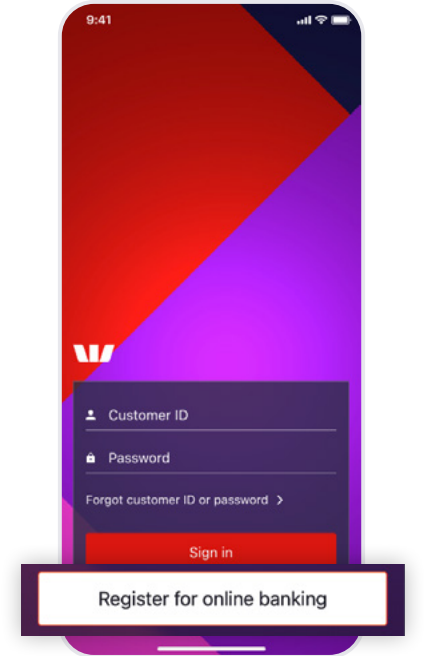
**4** You will be prompted to allow notifications – this helps us keep you updated on account changes and security alerts in real time. Tap **Next**.



**5** A popup will appear. To allow notifications, select **Allow**.



**6** Tap **Register for online banking**.



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

**7** 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**.

9:04  
Registration  
Step 1 of 4 - Personal details  
Card number    Customer ID  
Card number:  
First name:  
Last name:  
Date of birth:  
Cancel    Continue

**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.

**8** 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**.

9:04  
Registration  
Step 1 of 4 - Personal details  
Card number    Customer ID  
Card number: 1234 5678  
First name: John  
Last name: Smith  
Date of birth: 19 Aug 2022  
Cancel    Continue

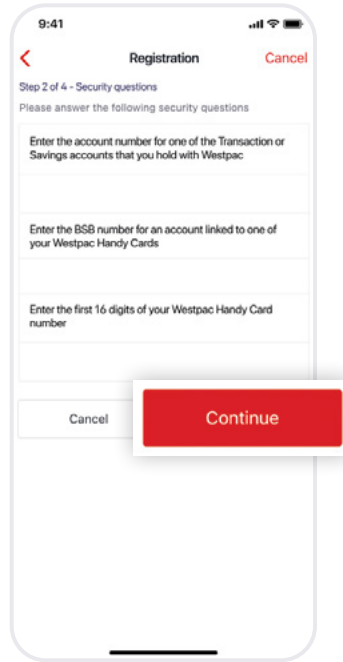
**9** If using Customer ID make sure the **Customer ID** tab is selected, then enter your Customer ID, name and date of birth. Tap **Continue**.

9:04  
Registration  
Step 1 of 4 - Personal details  
Card number    Customer ID  
Customer ID: 8 digit  
First name:  
Last name:  
Date of birth: 19 Aug 2022  
Cancel    Continue

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



 **Security Questions:**

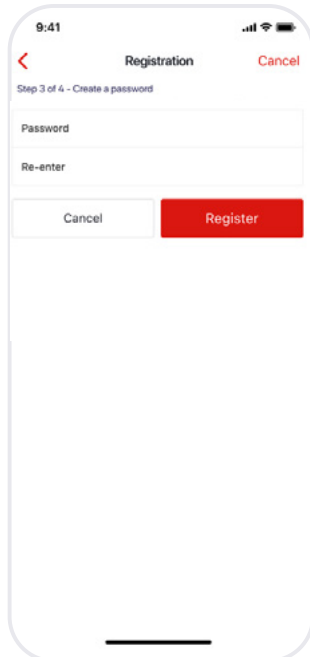
You'll be asked to answer some security questions about your account to confirm your identity.

 **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.

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



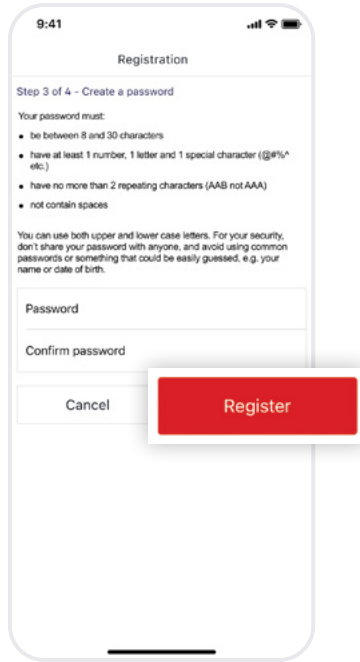
 **Security tips:**

- 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.

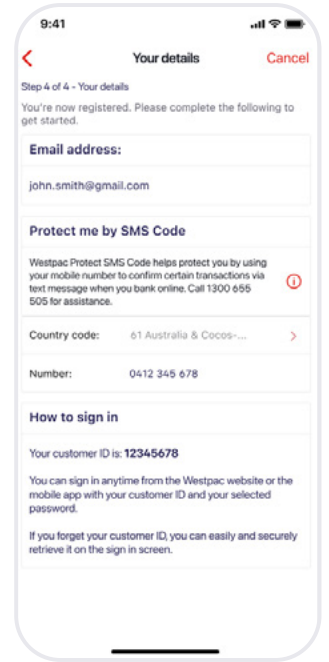
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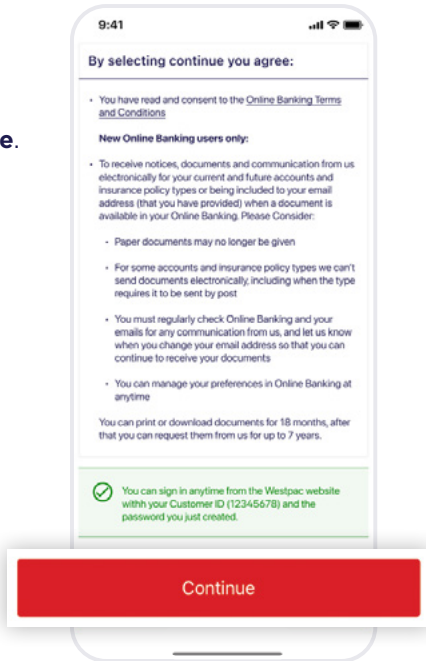
**12** Tap **Register**.



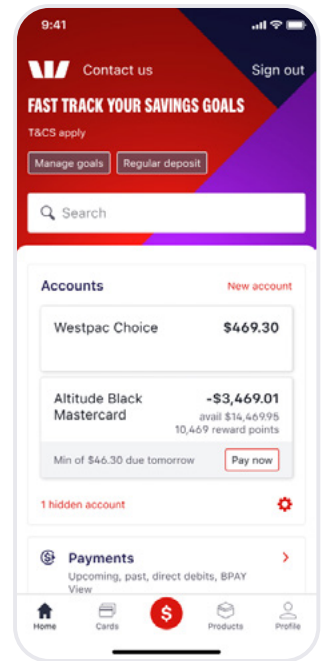
**13** **Contact details.**  
Enter your email address and mobile number.



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



**15** You are now registered and can start using Online Banking.



Learn more by visiting

 [westpac.com.au/register](https://westpac.com.au/register)

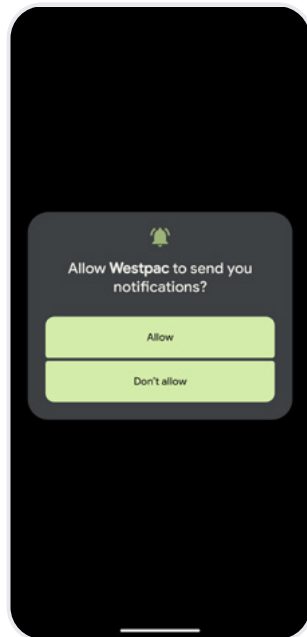
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# Android flow

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

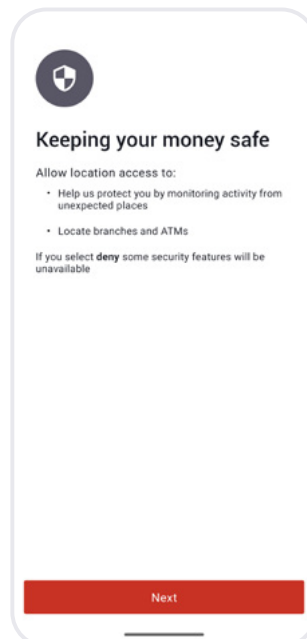
- 1** Open the Westpac App and you will be prompted to allow notifications – this helps us keep you updated on account changes and security alerts in real time. To allow notifications, select **Allow**.



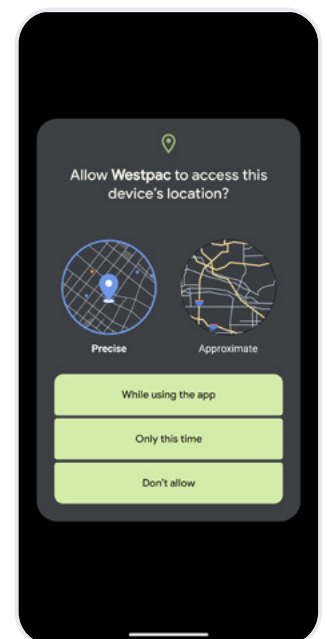
- 2** Tap **Existing customer**.



- 3** You will be prompted to allow location permission – this helps us protect your account from fraud. Tap **Next**.



- 4** A popup will appear. To allow location permission, select **While using the app**.



For help, call the Westpac Indigenous Call Centre

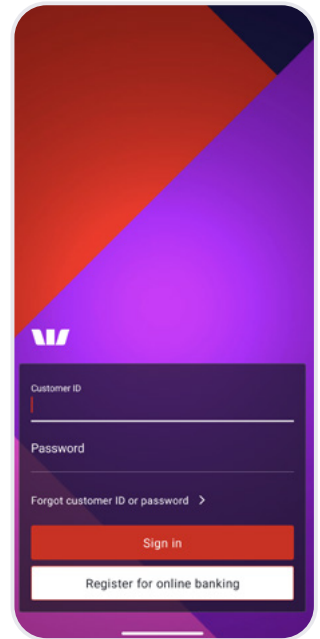
**1800 230 144**



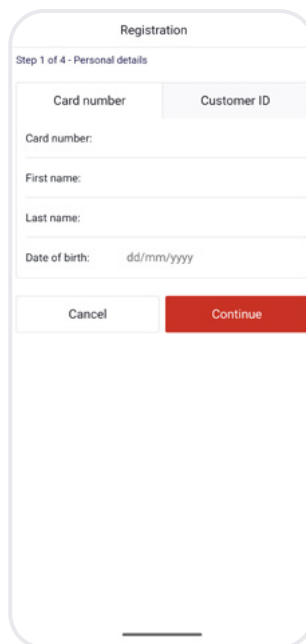
**5** A popup will appear. To allow phone permission, select **Allow**. This helps us know your phone's status and details so you can bank securely, and allows you to call us from within the app.



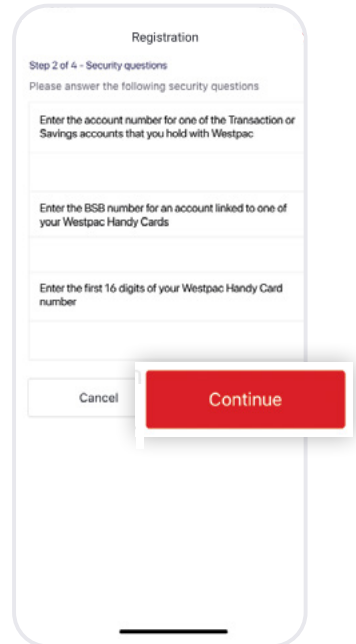
**6** Tap **Register for online banking**.



**7** 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**.



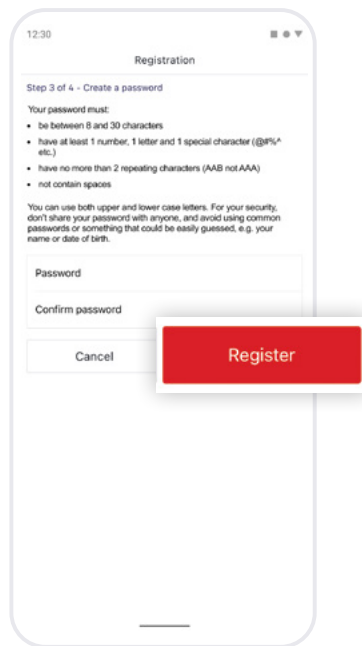
**8** Fill in your answers to the security questions then tap **Continue**.



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9

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



**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.

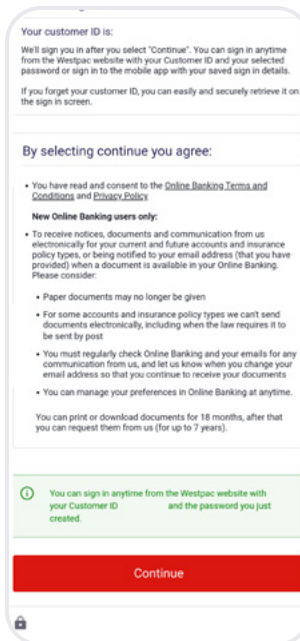
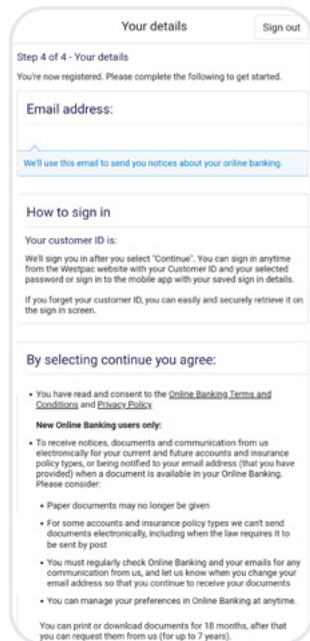


**Security tips:**

- 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.

10

Contact details. Enter your email address and mobile number. Read the Online Banking Terms and Conditions, then tap **Continue**.



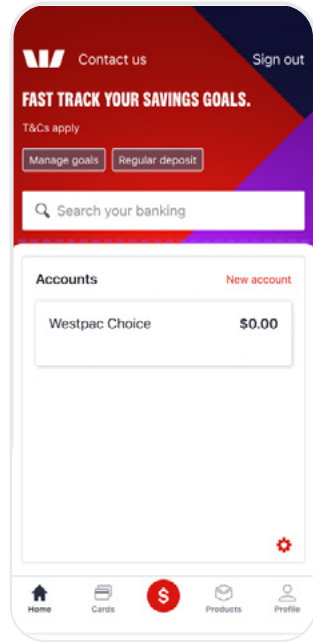
**Info:**

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.

For help, call the Westpac Indigenous Call Centre

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**11** You are now registered and can start using Online Banking.



Learn more by visiting

 [westpac.com.au/register](https://westpac.com.au/register)

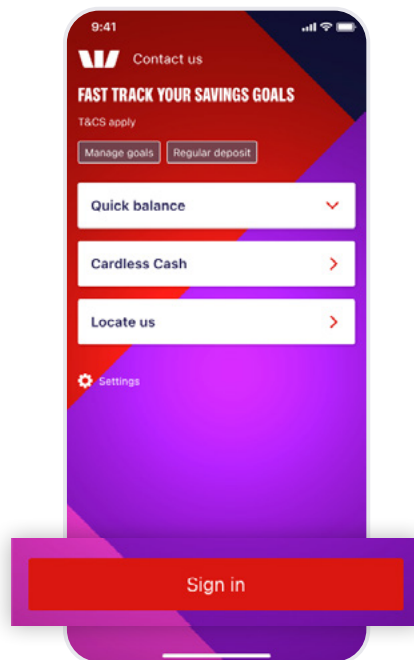
For help, call the Westpac Indigenous Call Centre

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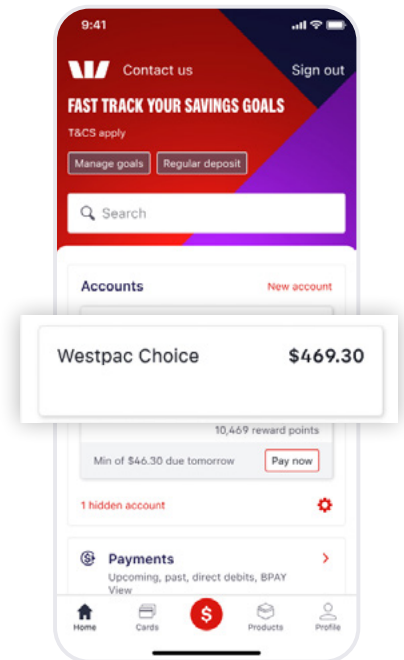
## How to transfer money between your Westpac accounts.

Today funds transfer

**1** Sign in to the Westpac App.



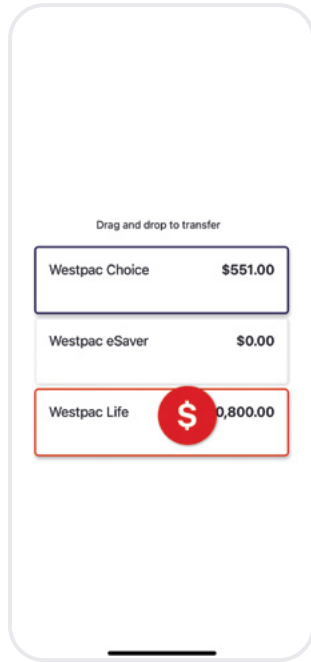
**2** Hold your thumb on the account you'd like to transfer from.



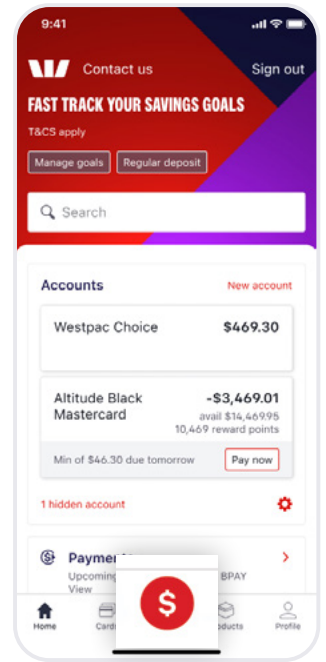
For help, call the Westpac Indigenous Call Centre

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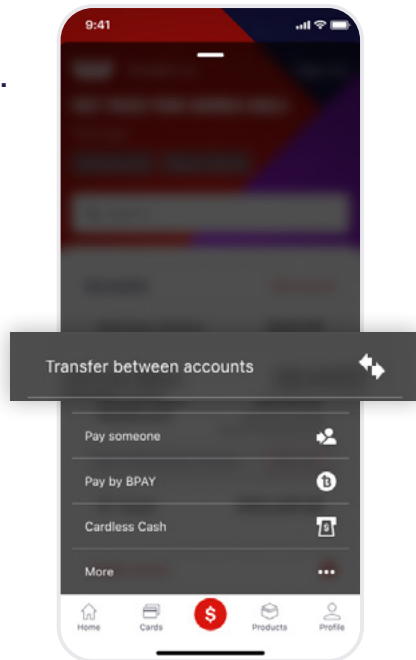
**3** Then drag and drop over the account you wish to transfer to.  
**Skip to Step 8.**



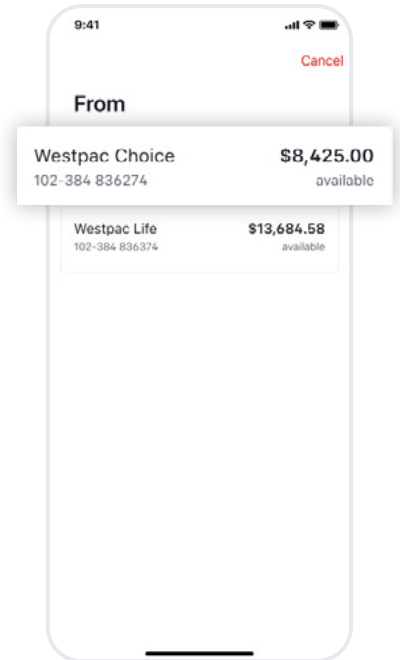
**4** Or, tap the \$ icon in the menu bar.



**5** Tap **Transfer between accounts.**



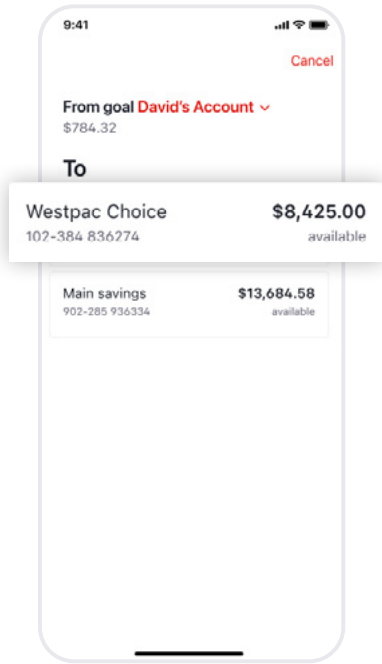
**6** Select the account you want to transfer **From.**



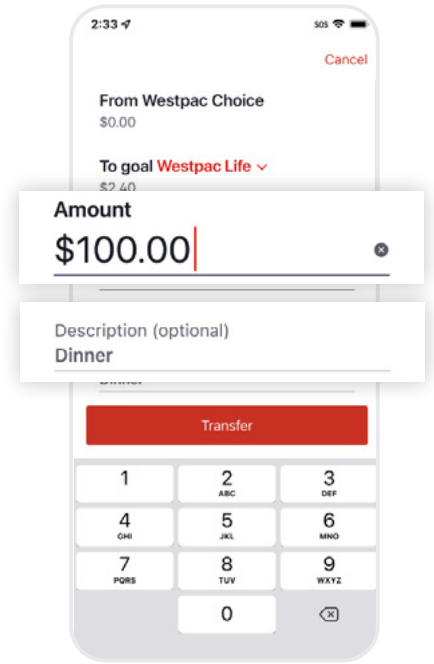
For help, call the Westpac Indigenous Call Centre

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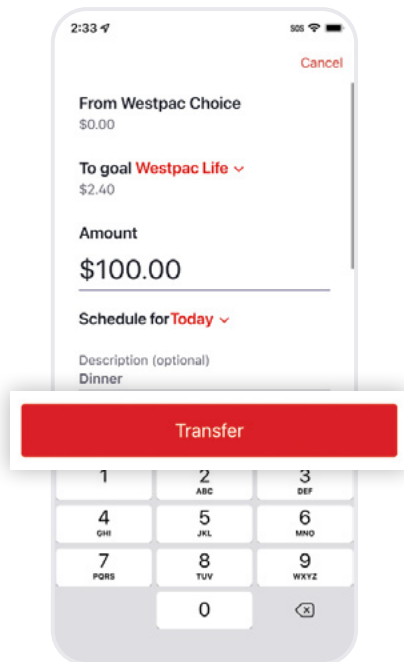
**7** Select the account you want to transfer **To**.



**8** Enter the **Amount** and a **Description** (optional).



**9** Tap **Transfer** to make the transfer today.



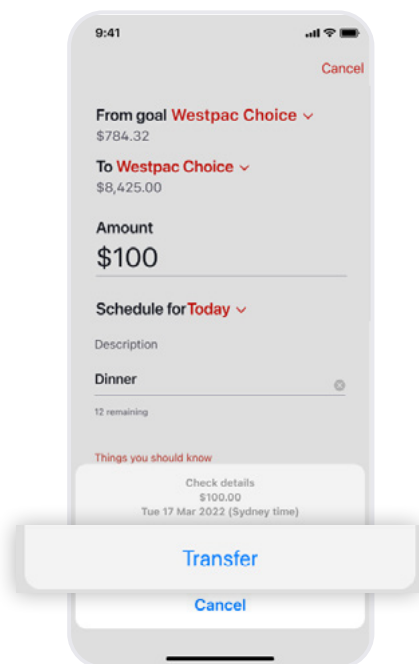
 **Note:**

If you wish to future date or make recurring your transfer refer to the section below (Future date/ Recurring Funds transfer)

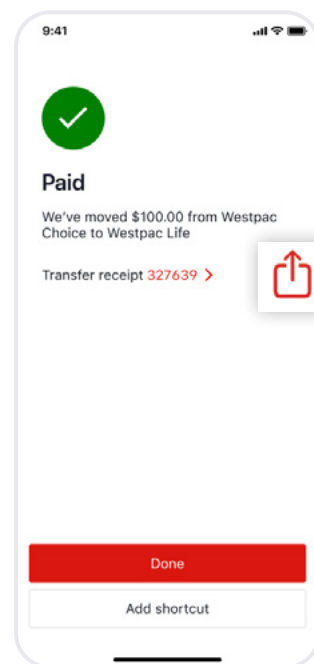
For help, call the Westpac Indigenous Call Centre

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**10** After checking details, tap **Transfer**.

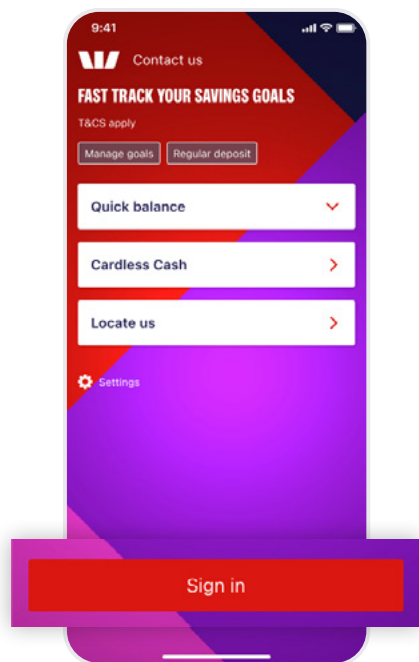


**11** To send a copy of the receipt, tap the **Share Icon**.

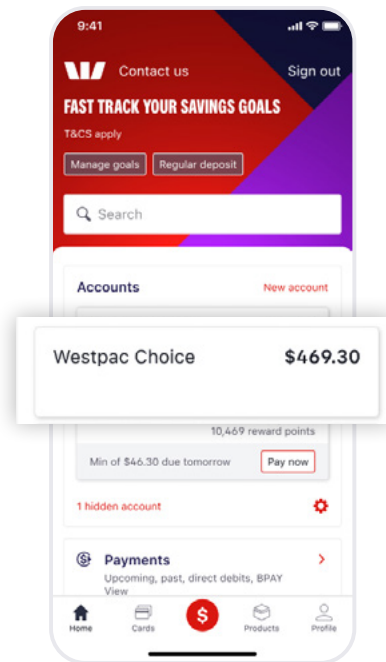


## Future date/ Recurring Funds transfer

**1** Sign in to the Westpac App.



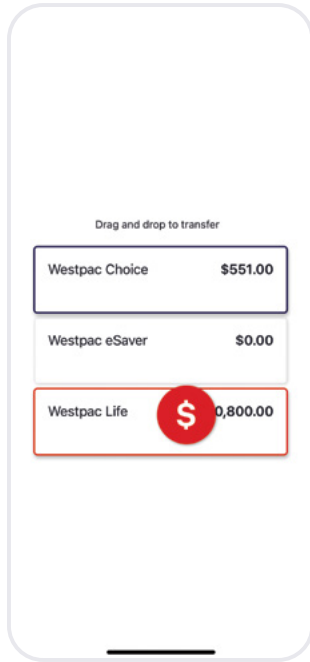
**2** Hold your thumb on the account you'd like to transfer from.



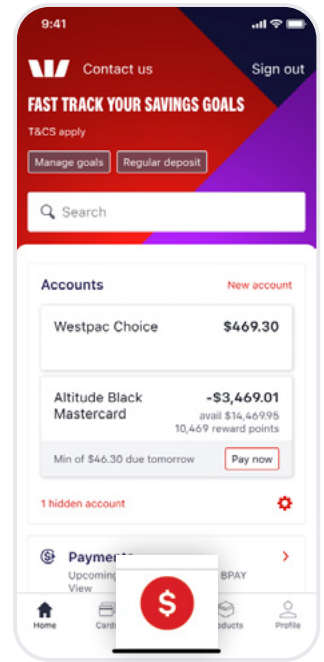
For help, call the Westpac Indigenous Call Centre

**1800 230 144**

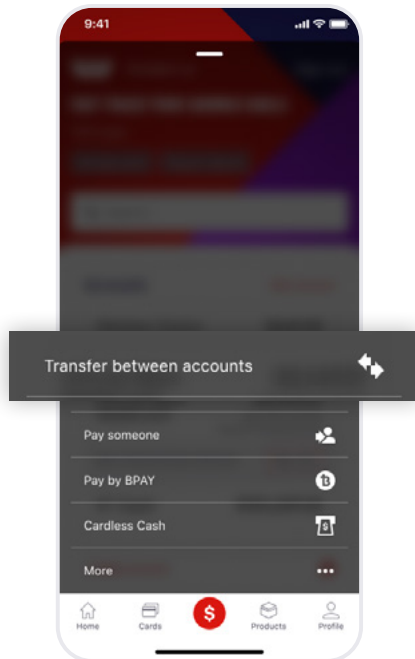
**3** Then drag and drop over the account you wish to transfer to.  
**Skip to Step 8.**



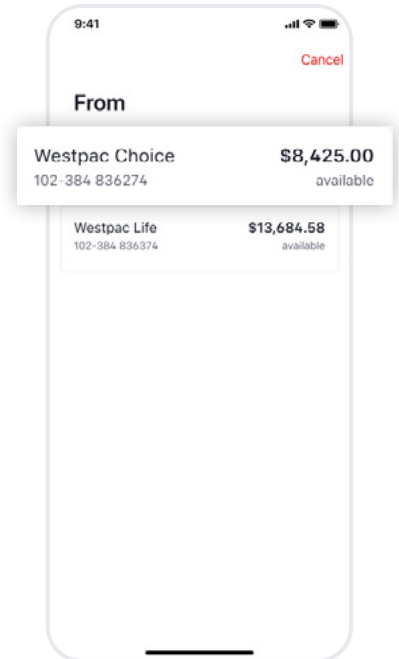
**4** Or, tap the \$ icon in the menu bar.



**5** Tap **Transfer** between accounts.



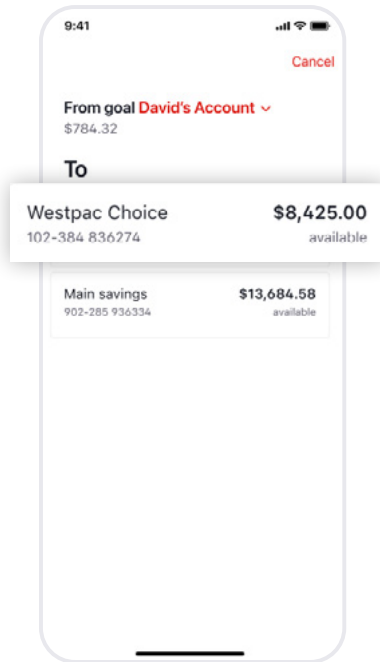
**6** Select the account you want to transfer **From**.



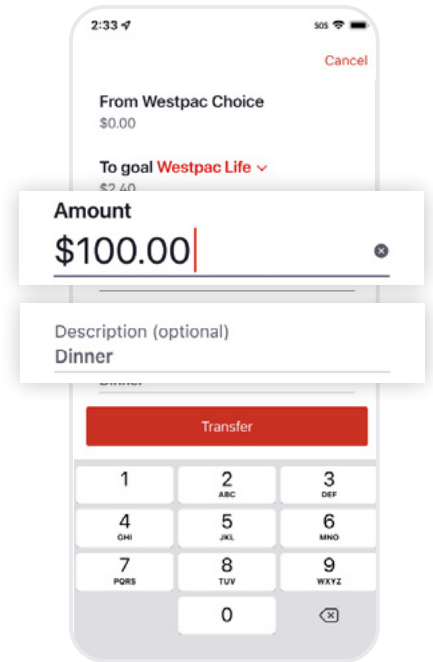
For help, call the Westpac Indigenous Call Centre  
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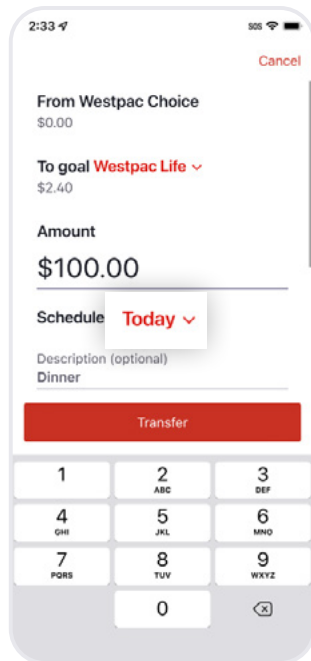
**7** Select the account you want to transfer **To**.



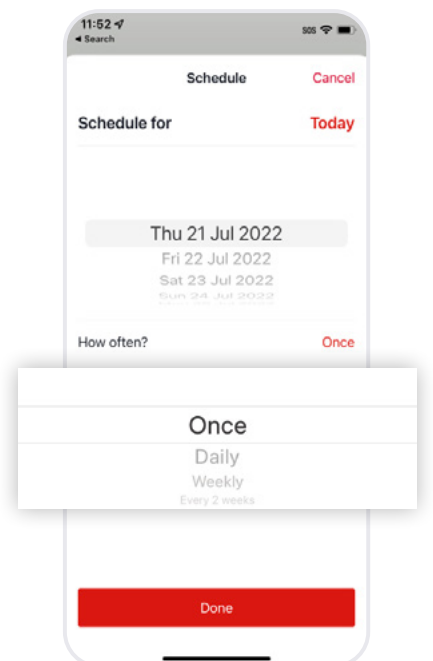
**8** Enter the **Amount** and a **Description** (optional).



**9** Tap **Today** to make the transfer future dated or recurring.



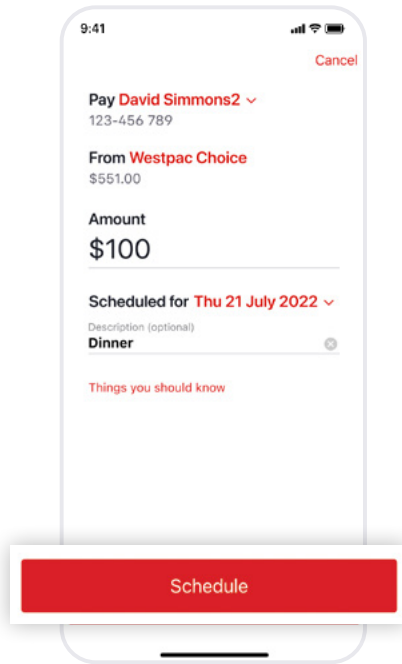
**10** Select a transfer date and frequency, then tap **Done**.



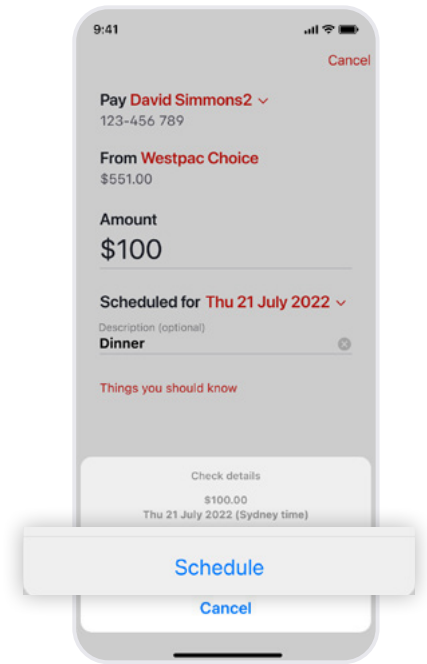
For help, call the Westpac Indigenous Call Centre

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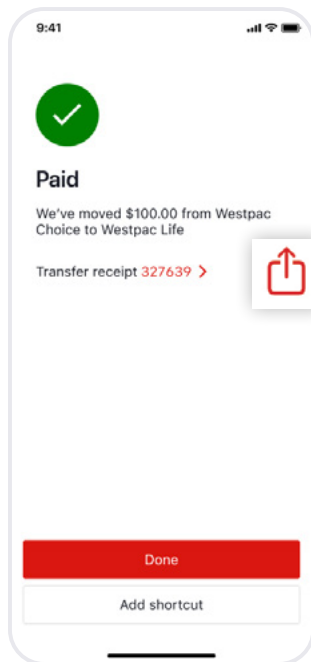
**11** Tap **Schedule**.



**12** After checking details, tap **Schedule**.



**13** To send a copy of the receipt, tap the **Share Icon**.



Learn more by visiting  
[westpac.com.au/transferbetweenaccounts](https://westpac.com.au/transferbetweenaccounts)

For help, call the Westpac Indigenous Call Centre  
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# How to transfer money to another person's account (Pay Anyone).

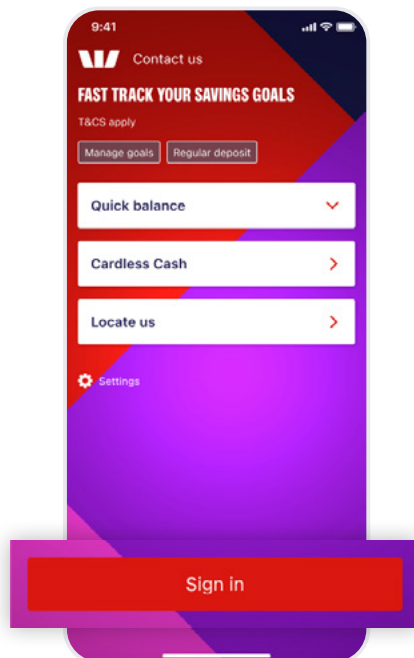
To transfer money to another account in Australia, you'll need to know the following details about the account you're transferring to:

- **BSB number**
- **Account number**
- **Account name**

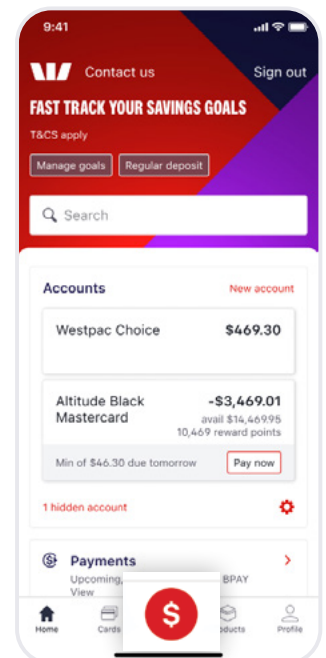
Please make sure that the BSB and Account number that you are provided with are correct.

## Today Pay Anyone

**1** Sign in to the Westpac App.



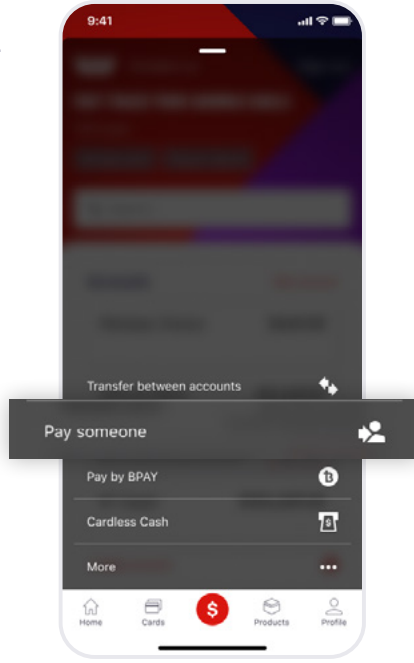
**2** Tap the \$ icon.



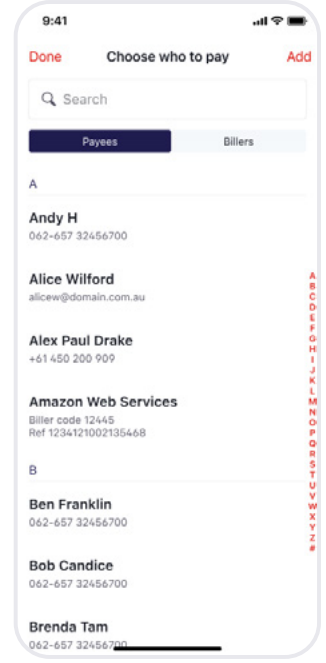
For help, call the Westpac Indigenous Call Centre

**1800 230 144**

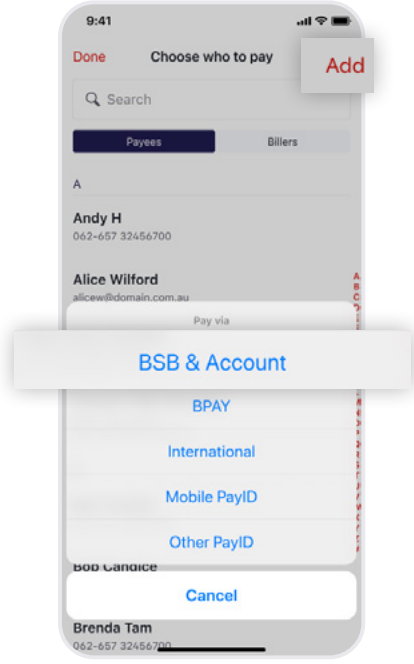
**3** Tap **Pay someone**.



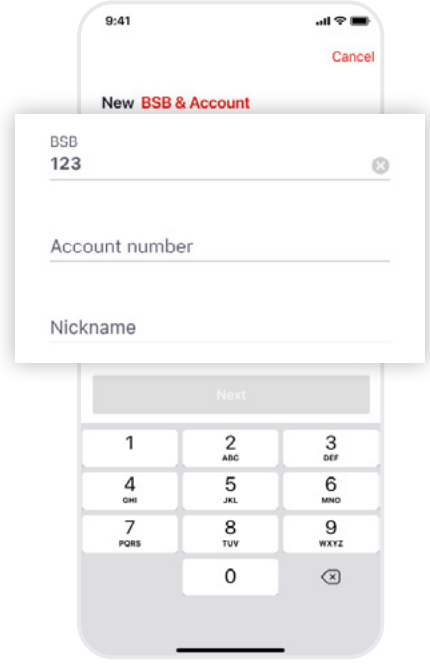
**4** If you've transferred to this account before, search for the contact name in the search bar. **Skip to Step 8.**



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

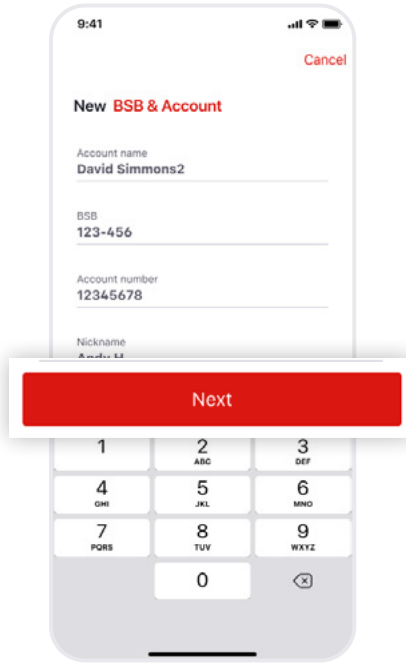


**6** Enter the **Account name**, **BSB** and **Account number** of the person you want to transfer to and change the Payee nickname if required.

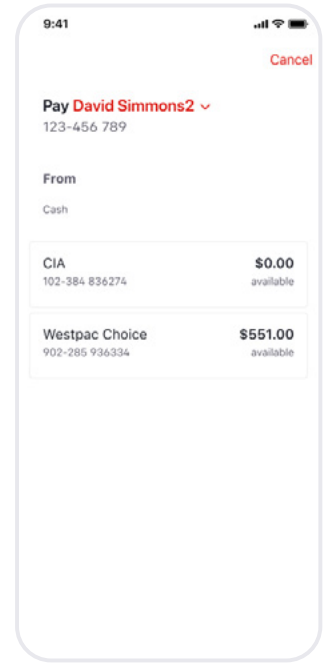


For help, call the Westpac Indigenous Call Centre  
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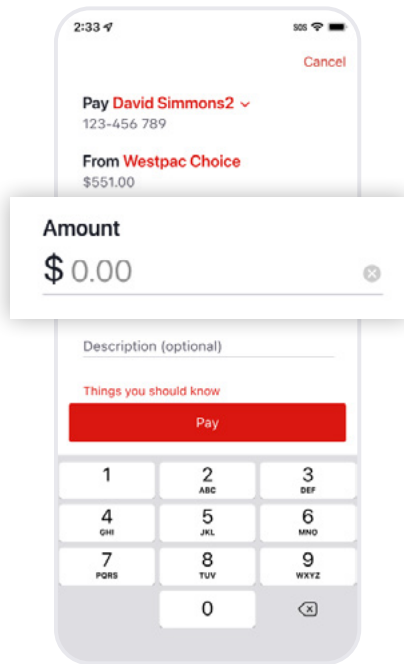
**7** Tap **Next**.



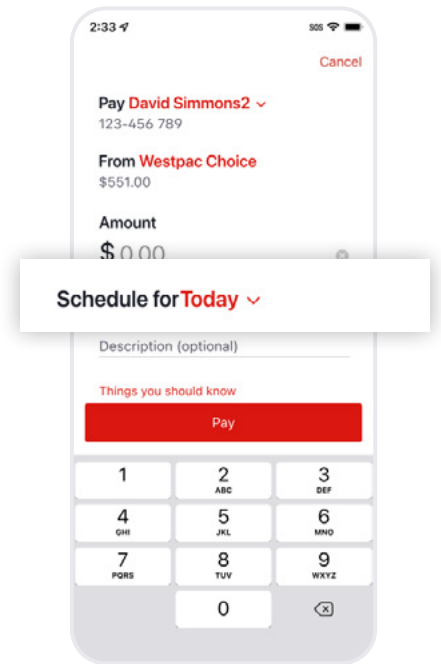
**8** Select from **Account**.



**9** Enter the **Amount** and **Description** (optional).



**10** Tap **Pay** to make the transfer today.



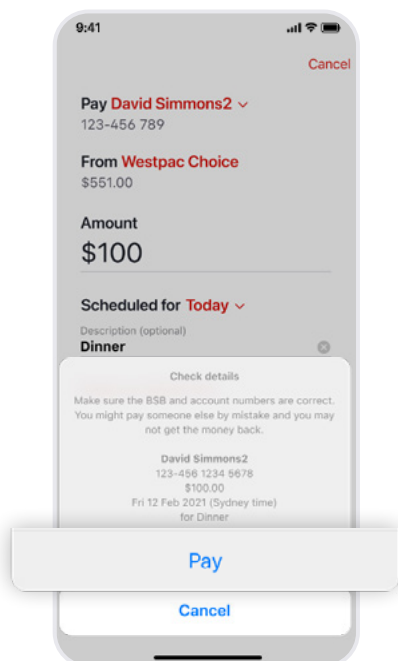
 **Note:**

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

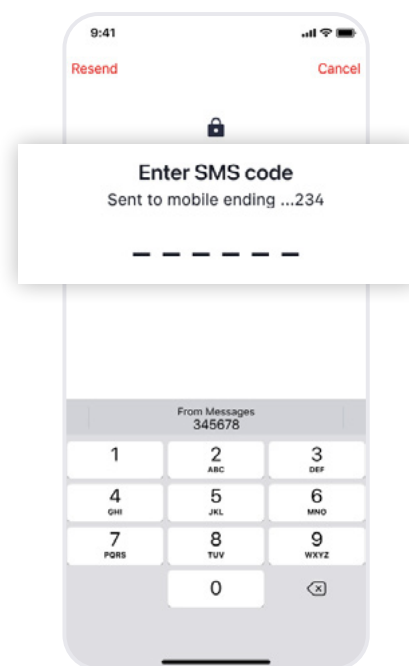
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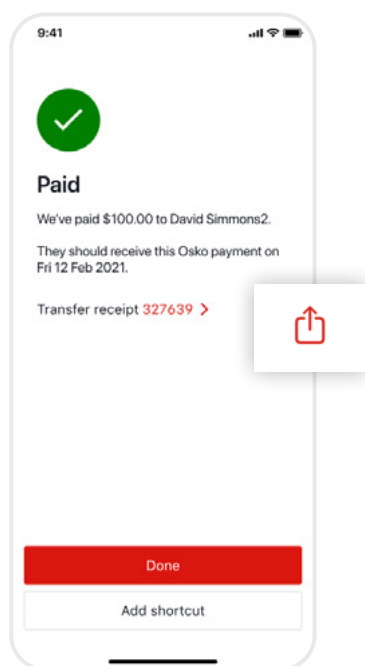
**11** After checking details, tap **Pay**.



**12** 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.



**13** To send a copy of the receipt, tap the **Share Icon**.



Learn more by visiting

 [westpac.com.au/payments-transfers](https://westpac.com.au/payments-transfers)

For help, call the Westpac Indigenous Call Centre

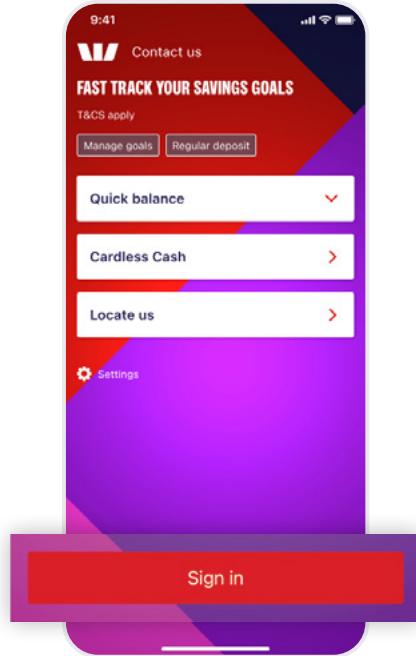
 **1800 230 144**

# How to pay a bill using BPAY®.

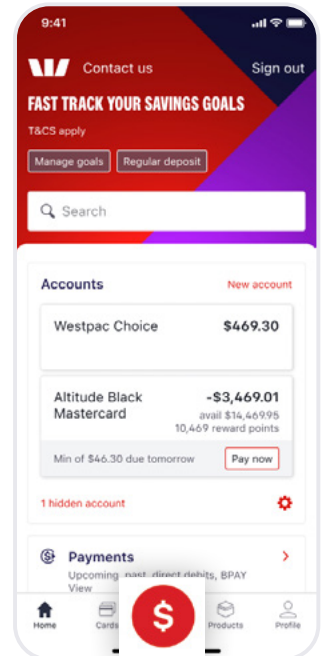
Paying bills from your mobile device is safe and easy.

## Today BPAY®

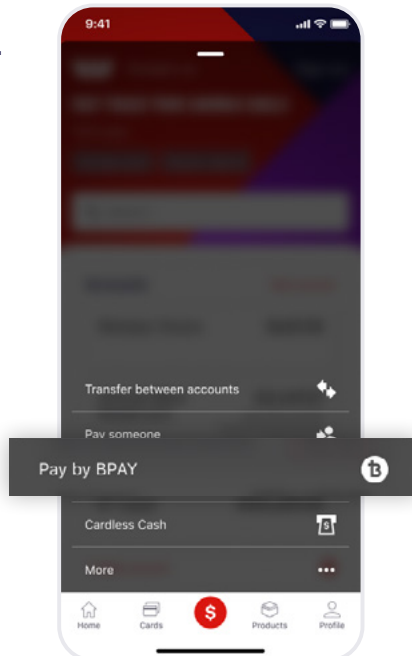
**1** Sign in to the Westpac App.



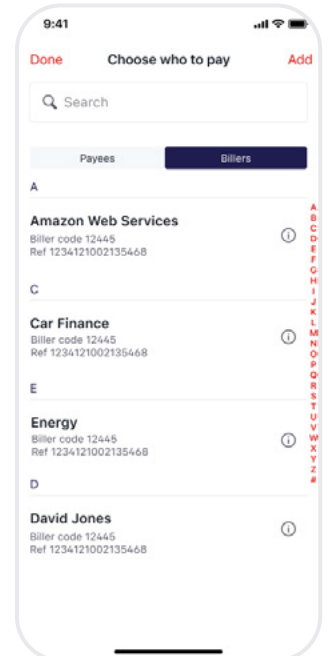
**2** Tap the \$ icon.



**3** Tap **Pay by BPAY®**.



**4** To pay an existing biller, on the **Choose who to pay** screen select the biller you want to pay from the list and **skip to Step 9**.



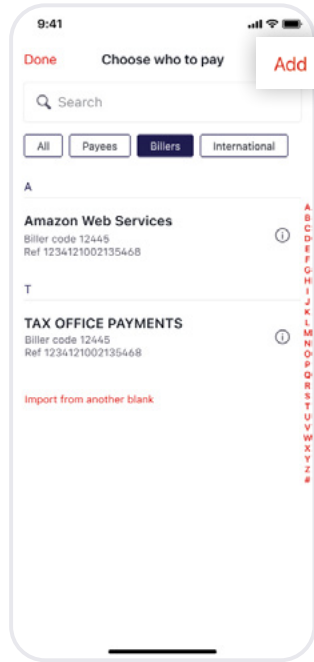
For help, call the Westpac Indigenous Call Centre

**1800 230 144**

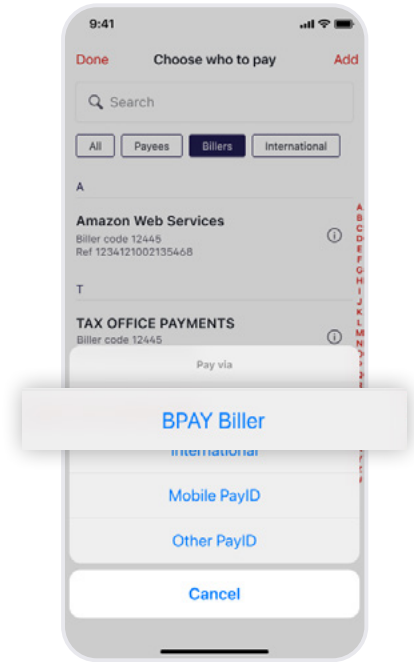
**Things you should know:** Read the Westpac Online Banking Terms and Conditions (PDF 239KB) at [westpac.com.au](https://westpac.com.au) before making a decision and consider whether the product is right for you. Account holders under 14 years old cannot make BPAY Payments in Online Banking. They can 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.

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

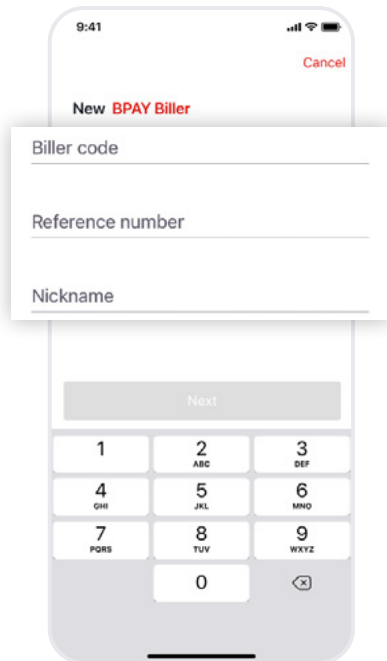
**5** To pay a new biller, on the **Choose who to pay** screen, tap **Add** to enter the new biller details.



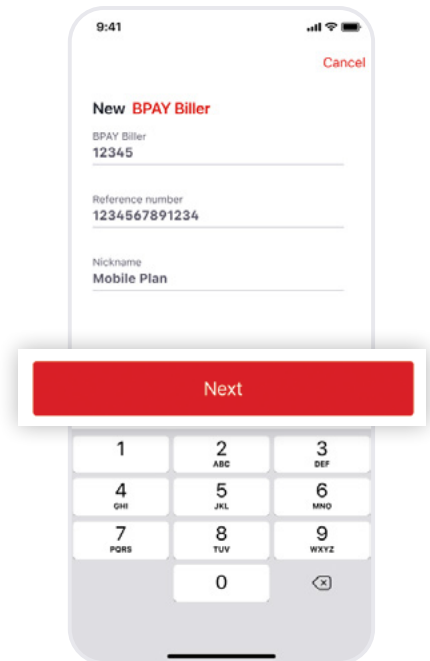
**6** Tap on **BPAY® Biller** and you have a choice of scanning the bill details or manually entering them.



**7** 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.



**8** Tap **Next**.



For help, call the Westpac Indigenous Call Centre

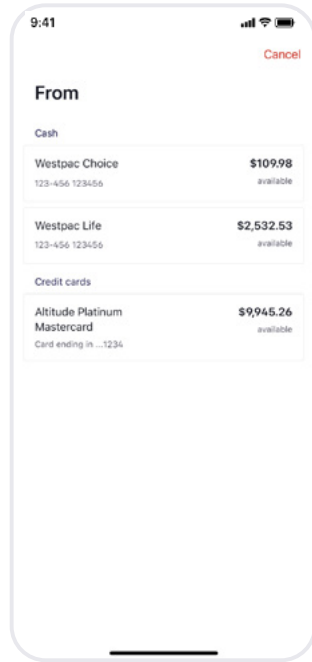
 **1800 230 144**

**Things you should know:** Read the Westpac Online Banking Terms and Conditions (PDF 239KB) at [westpac.com.au](http://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.

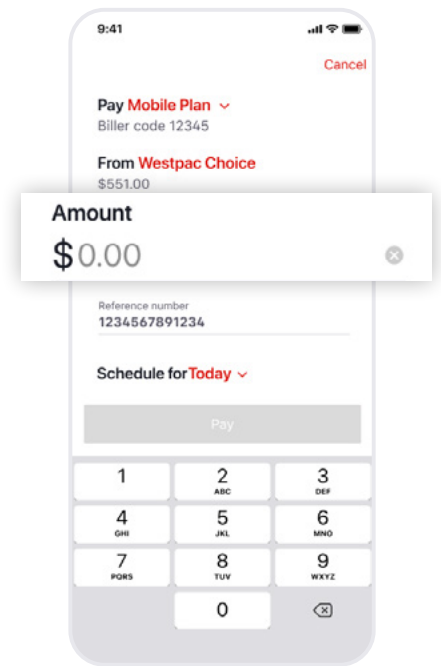
© Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.



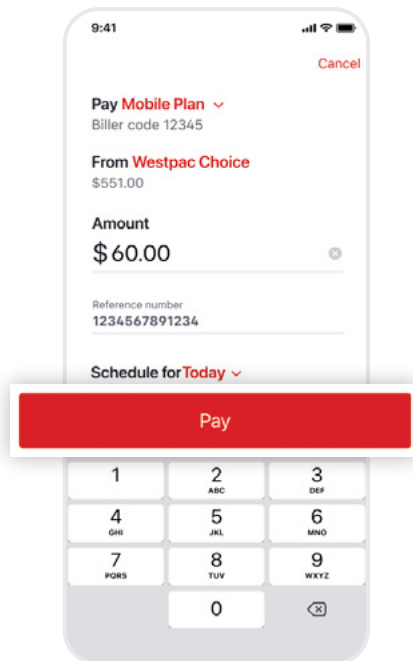
**9** Select from **Account.**



**10** Enter the **Amount.**



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



**Hint**

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

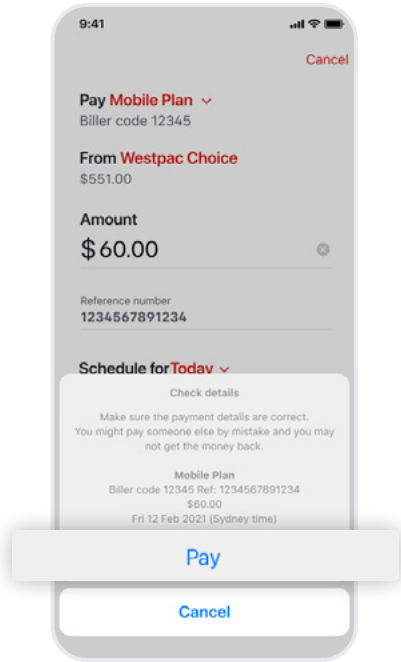
 **1800 230 144**

**Things you should know:** Read the Westpac Online Banking Terms and Conditions (PDF 239KB) at [westpac.com.au](http://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.

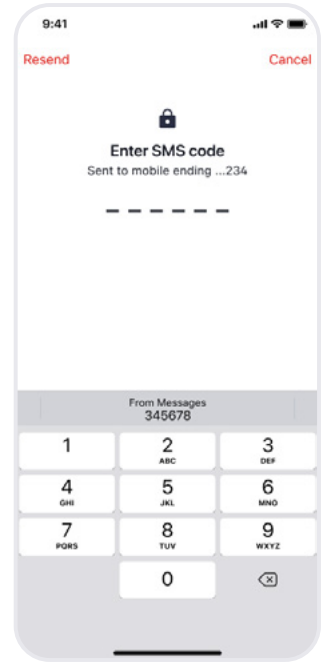
© Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.


/ 25

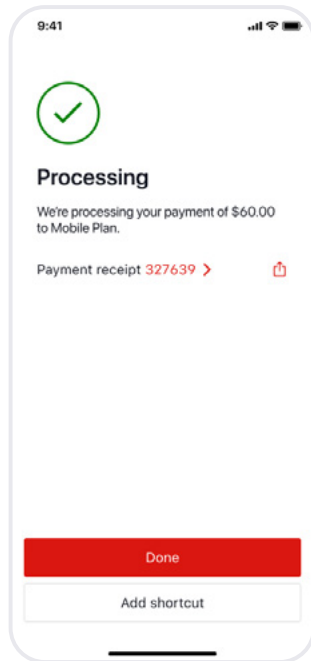
12 After checking details, tap **Pay**.



13 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.



13 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** .



Learn more by visiting

 [westpac.com.au/payments-transfers](https://westpac.com.au/payments-transfers)

For help, call the Westpac Indigenous Call Centre

 **1800 230 144**

# 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™

- The easy, secure and fast contactless way to pay.
- Available on compatible Apple 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](https://westpac.com.au/applepay)



### Google Pay™

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

Visit [westpac.com.au/googlepay](https://westpac.com.au/googlepay)



### Samsung Pay™

- 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](https://westpac.com.au/samsungpay)

For help, call the Westpac Indigenous Call Centre

 **1800 230 144**

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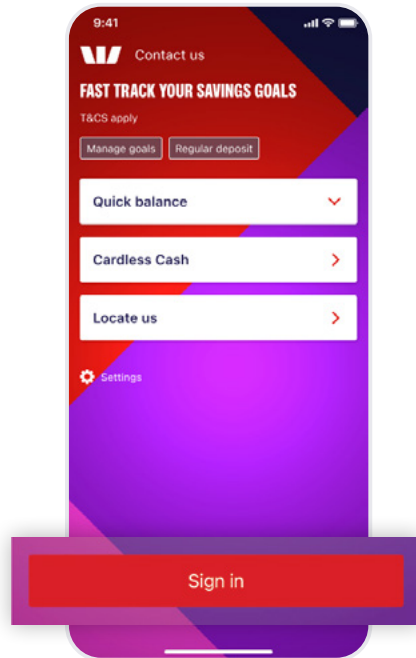
Quick, convenient and secure, eStatements are an electronic version of your paper statements which you can view in Online and Mobile Banking.

### Benefits of eStatements.

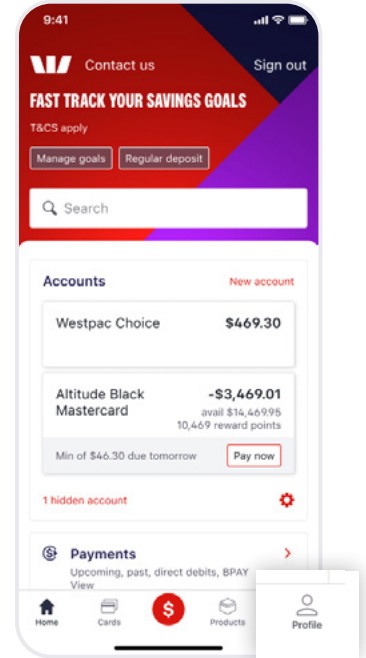
- Protect yourself and lower the risk of ID theft by receiving statements securely within Online and Mobile Banking.
- eStatements are available within Online Banking and are easy to get anytime, anywhere.
- View up to 7 years of statement history in Online and Mobile Banking.
- You can easily provide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

## How to switch to eStatements.

**1** Sign in to the Westpac App.



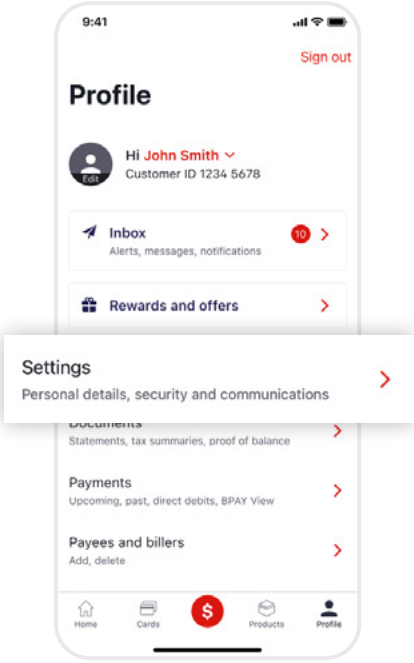
**2** Tap Profile.



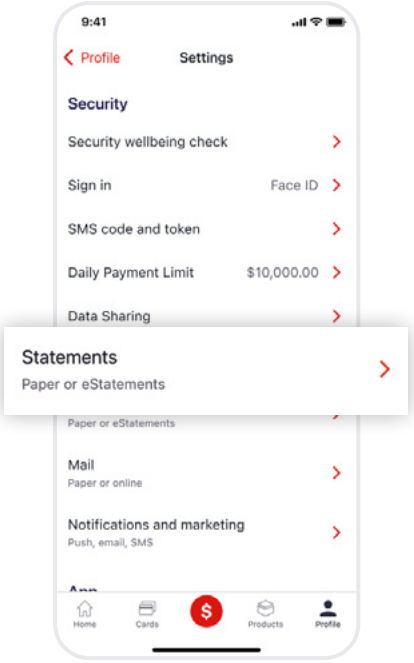
For help, call the Westpac Indigenous Call Centre

**1800 230 144**

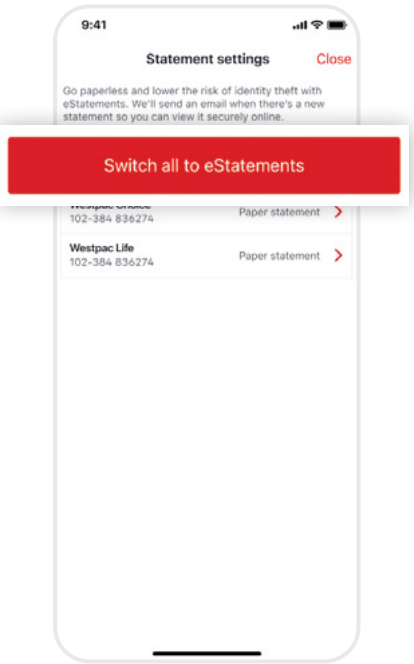
**3** Tap **Settings**.



**4** Tap **Statements** under **Communications**.

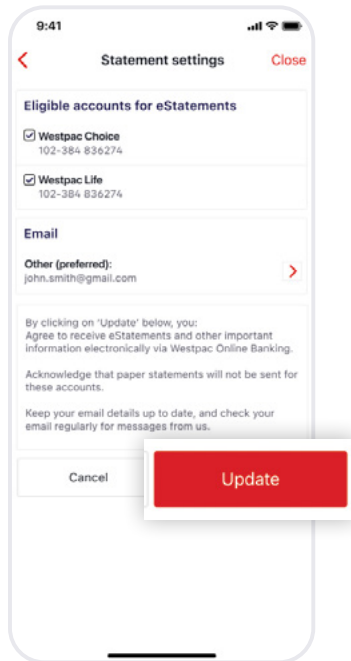


**5** Tap **Switch all to eStatements**.

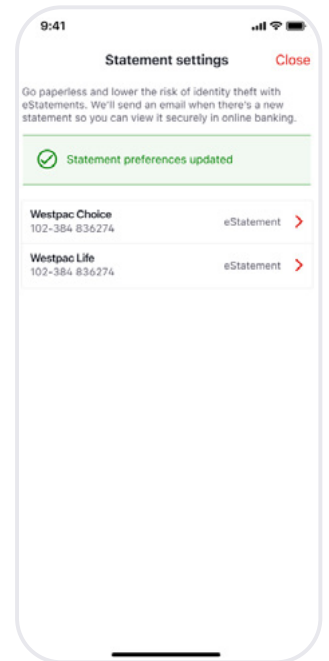


For help, call the Westpac Indigenous Call Centre  
**1800 230 144**

**6** Tap **Update**.



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



 **Your eStatement history.**

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

Learn more by visiting

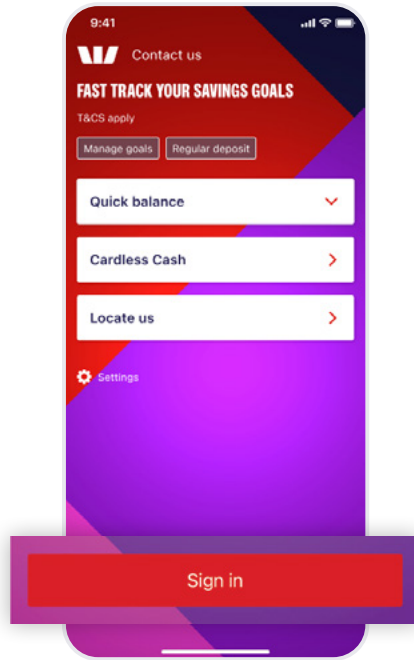
 [westpac.com.au/estatements](https://westpac.com.au/estatements)

For help, call the Westpac Indigenous Call Centre

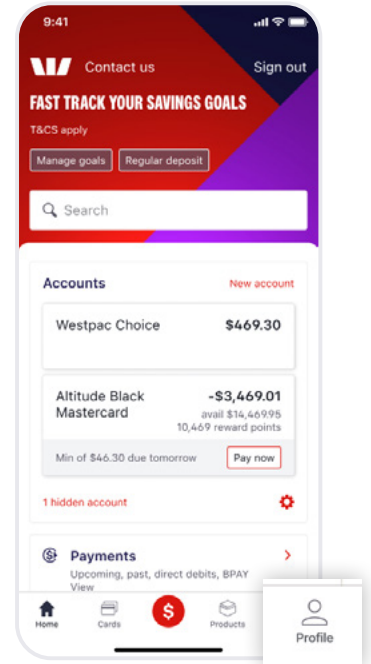
 **1800 230 144**

# How to view your eStatements.

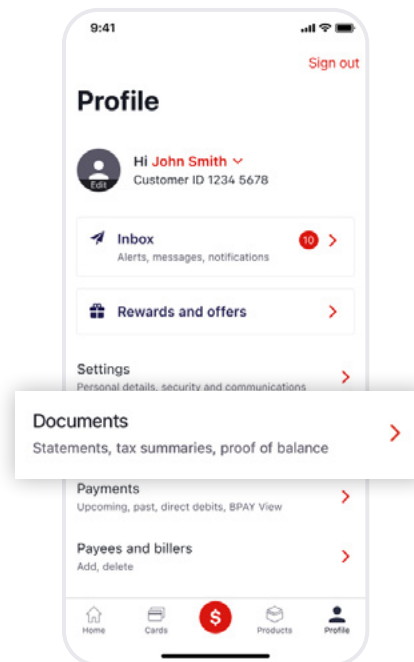
**1** Sign in to the Westpac App.



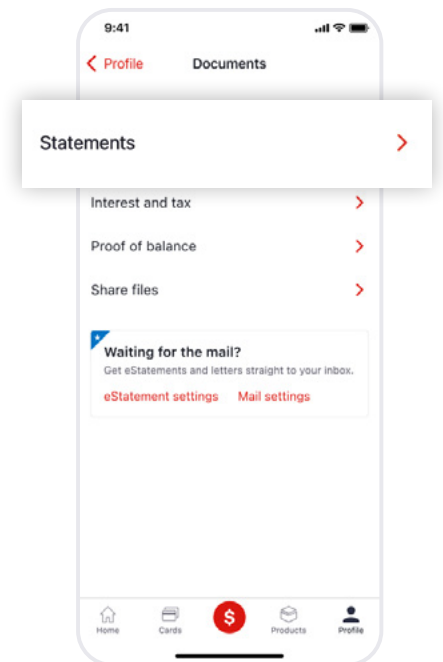
**2** Tap Profile.



**3** Tap Documents.



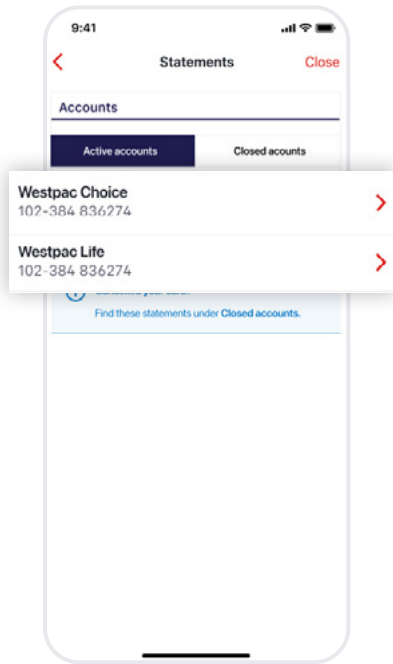
**4** Tap Statements.



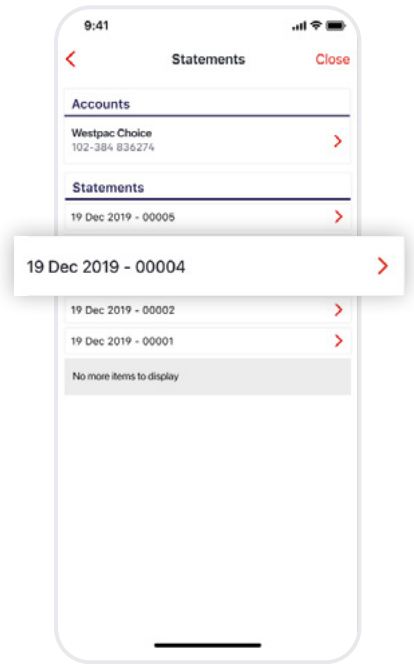
For help, call the Westpac Indigenous Call Centre

 **1800 230 144**

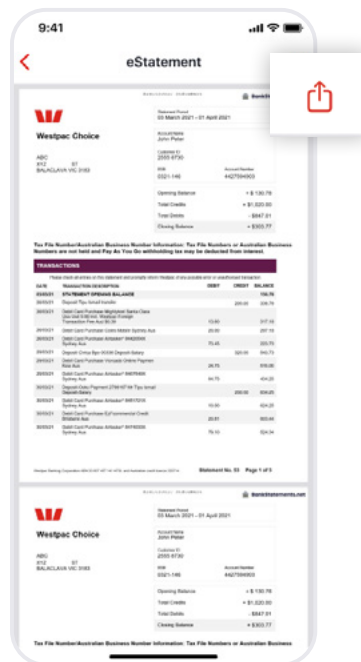
**5** Tap which **account** you want to view your eStatement from.



**6** Tap the **Statement's** date period you want to view.



**7** To download or send a copy of the eStatement, tap the **Share Icon**.



Learn more by visiting

 [westpac.com.au/estatements](https://westpac.com.au/estatements)

For help, call the Westpac Indigenous Call Centre

 **1800 230 144**



# MANAGING YOUR LOST CARD

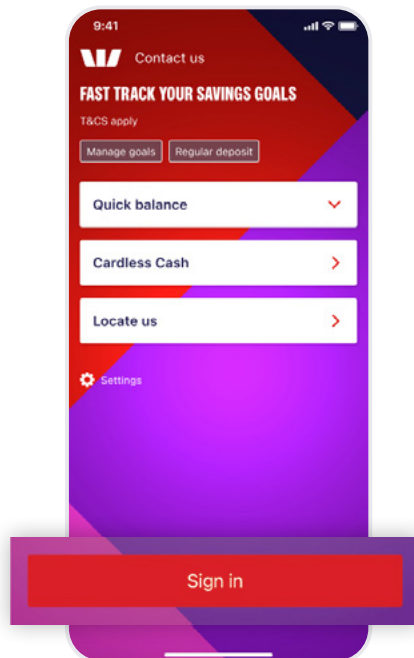


If you lose your card, you can:

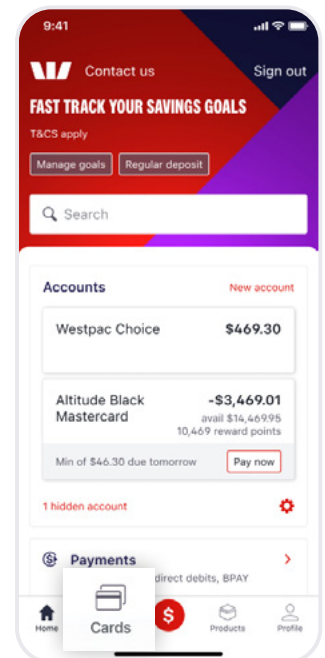
- Lock your card temporarily while you look for your card.
- Report your card lost or stolen and ask the bank to send you a new card.

## How to lock your card temporarily.

**1** Sign in to the Westpac App.



**2** Tap the **Cards** icon. Or search for 'lock' within the App.



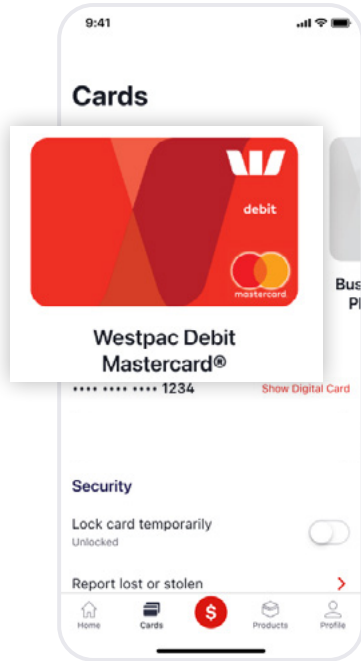
### Security tip:

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.

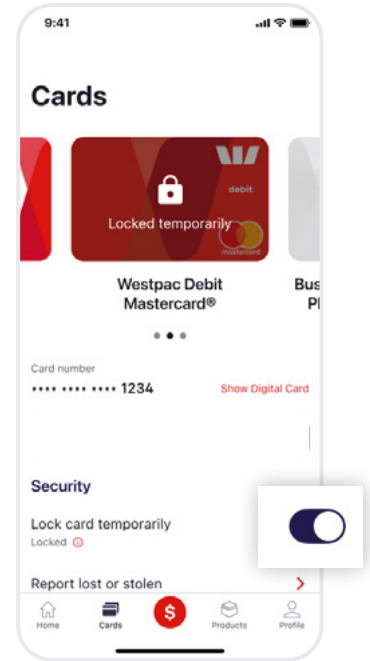
For help, call the Westpac Indigenous Call Centre

 **1800 230 144**

**3** Swipe to select the card you'd like to lock.



**4** Tap the **toggle button** to turn 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

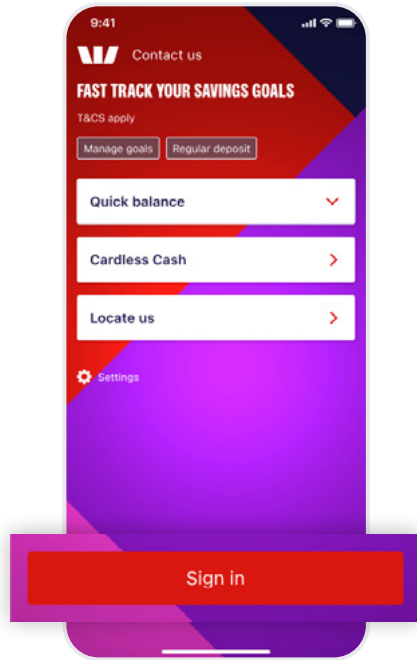
 [westpac.com.au/lock-card](https://westpac.com.au/lock-card)

For help, call the Westpac Indigenous Call Centre

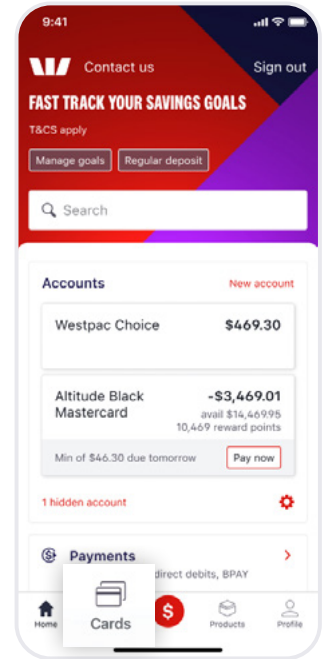
 **1800 230 144**

# How to report your card as lost or stolen.

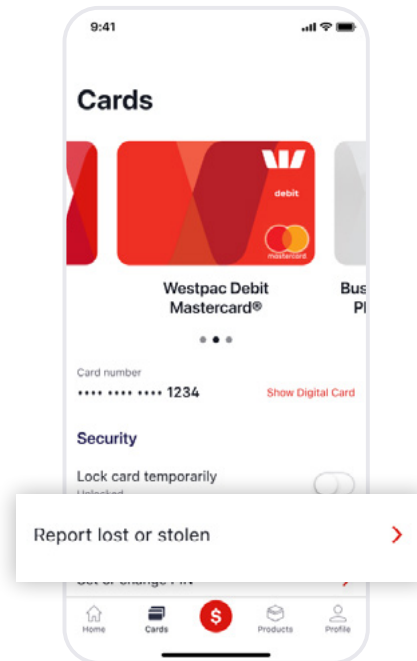
**1** Sign in to the Westpac App.



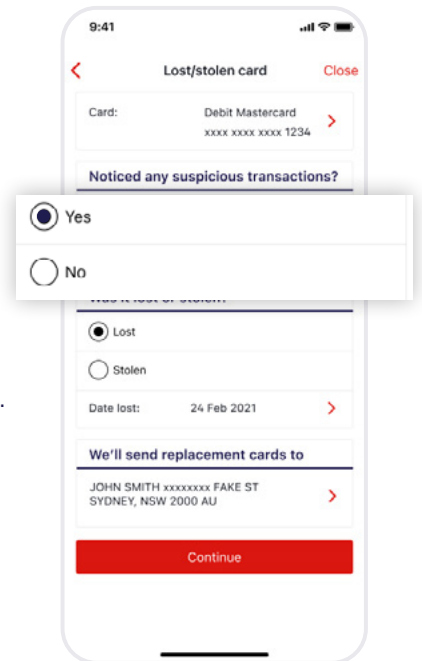
**2** Tap the **Cards** icon. Or search 'lost' within the app.



**3** Swipe to select your card then tap **Report lost or stolen**.



**4** If you've noticed a suspicious transaction on your card, like purchases you didn't make, tap **Yes**. If not, select **No** then select whether your Card was lost or stolen, and the date this occurred.



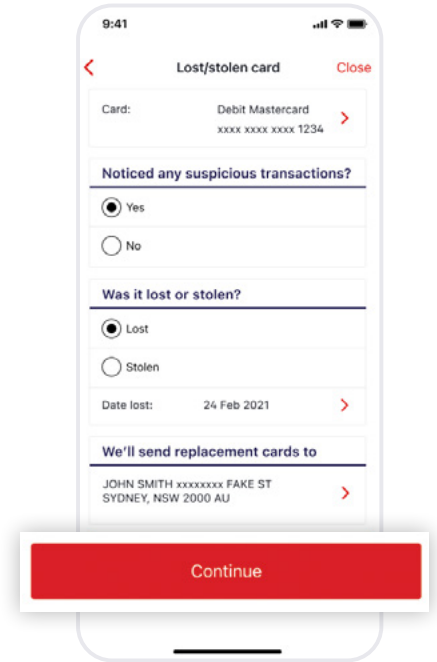
For help, call the Westpac Indigenous Call Centre

**1800 230 144**

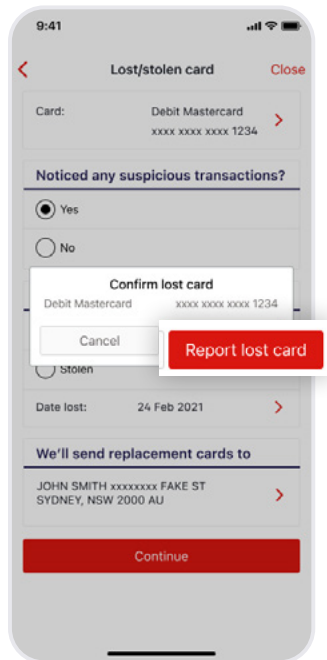
**5** Select the address you want your new card to be sent to.



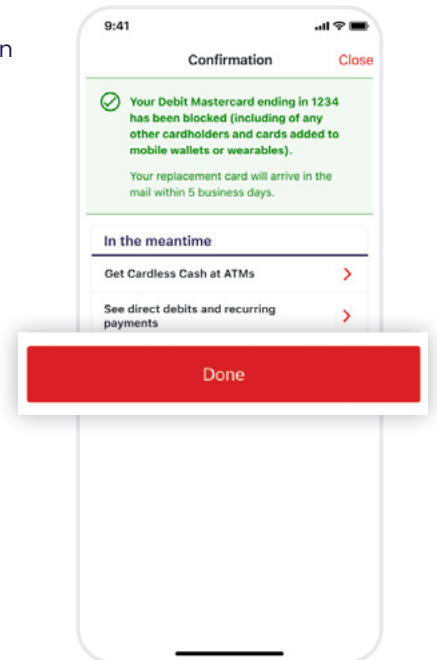
**6** Tap **Continue**.



**7** To confirm, tap **Report lost card**.



**8** 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.



For help, call the Westpac Indigenous Call Centre

 **1800 230 144**

## 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](https://westpac.com.au/digitalcard)

Learn more by visiting

 [westpac.com.au/lostcard](https://westpac.com.au/lostcard)

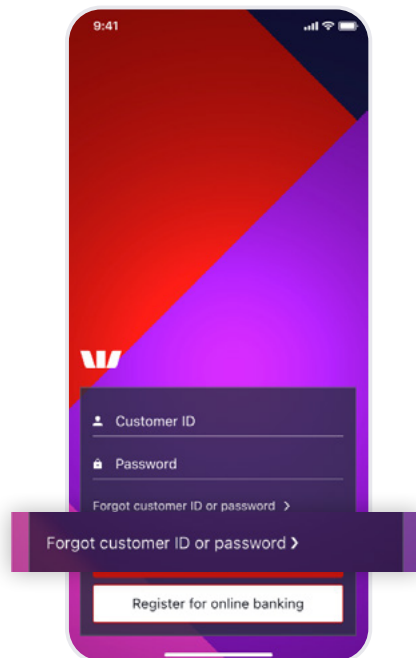
For help, call the Westpac Indigenous Call Centre

 **1800 230 144**

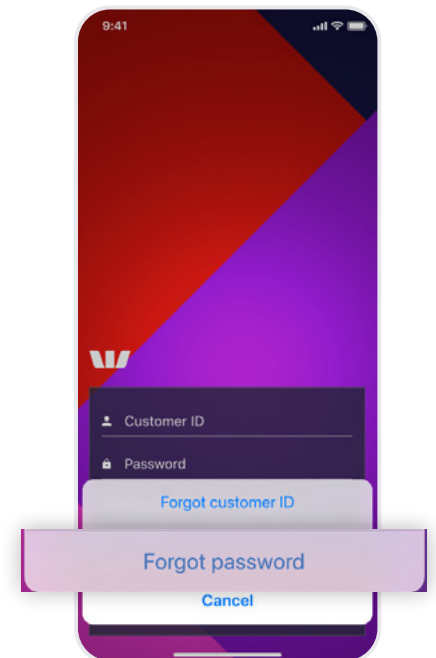
# RESETTING YOUR PASSWORD



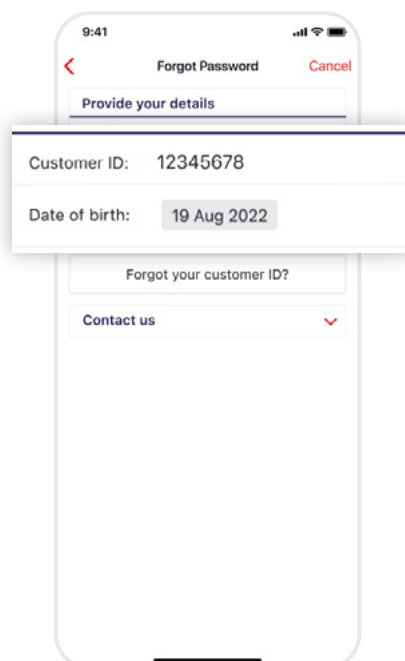
**1** Tap **Forgot customer ID or password.**



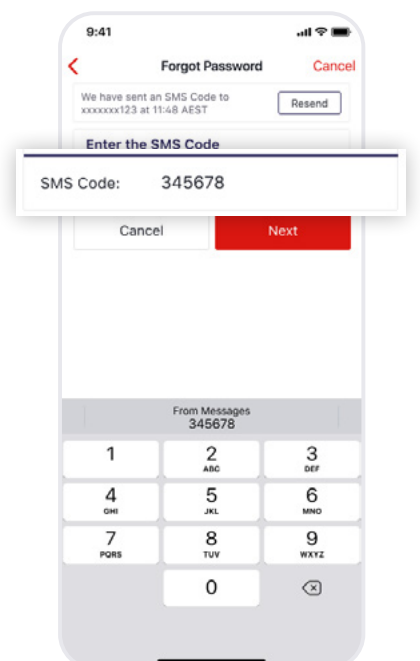
**2** Tap **Forgot password.**



**3** Enter your **Customer ID** (on your statement) and **Date of birth.**



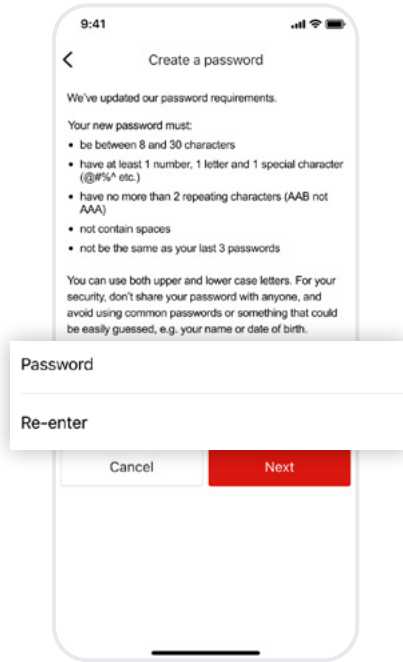
**4** Enter the **security code** sent to your registered mobile.



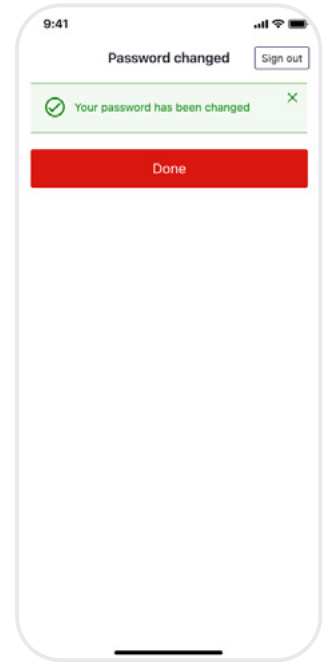
For help, call the Westpac Indigenous Call Centre

 **1800 230 144**

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



**6** Your password has been reset.



**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](https://westpac.com.au/resetpassword)

For help, call the Westpac Indigenous Call Centre

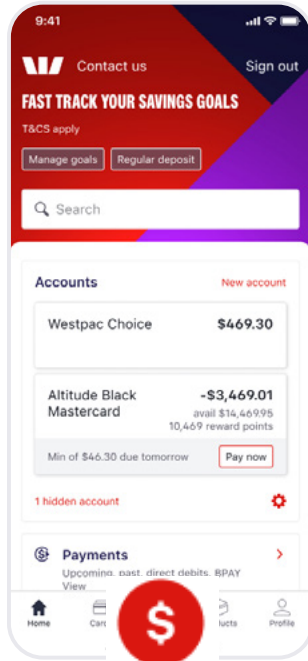
 **1800 230 144**

# CARDLESS CASH

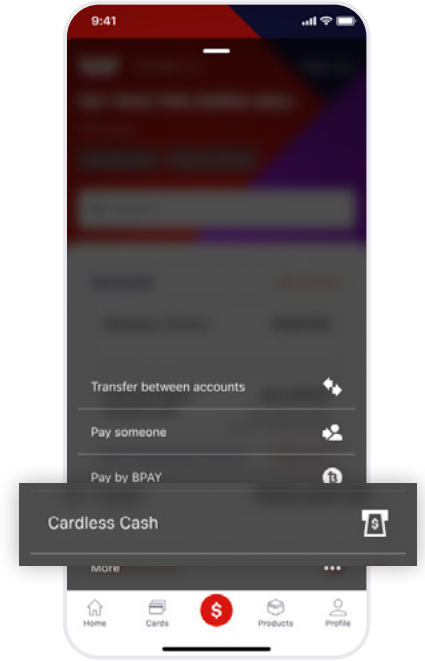


How to withdraw money at an ATM with the Westpac App.

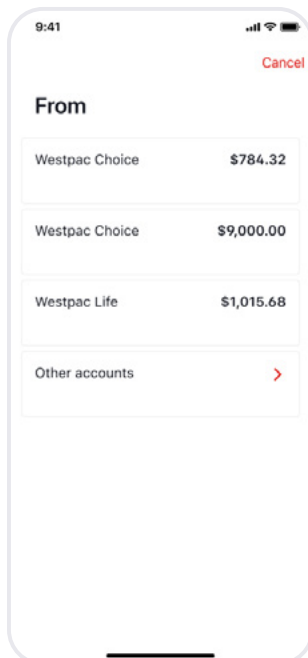
**1** Open the Westpac App and select **\$** from the bottom menu.



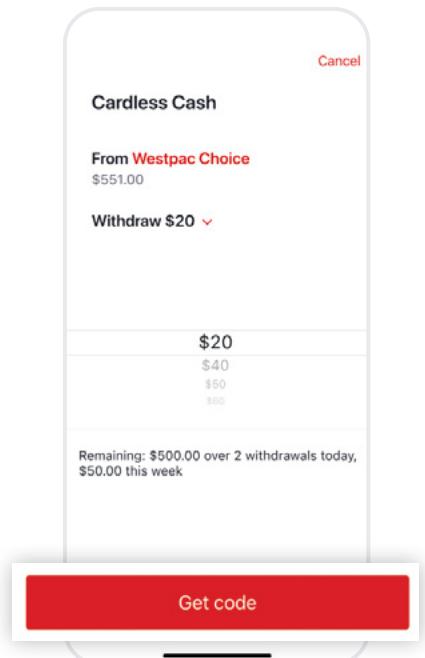
**2** Select **Cardless Cash**.



**3** Select the account you want to withdraw **From**.



**4** Choose the withdrawal amount and tap **Get code**.

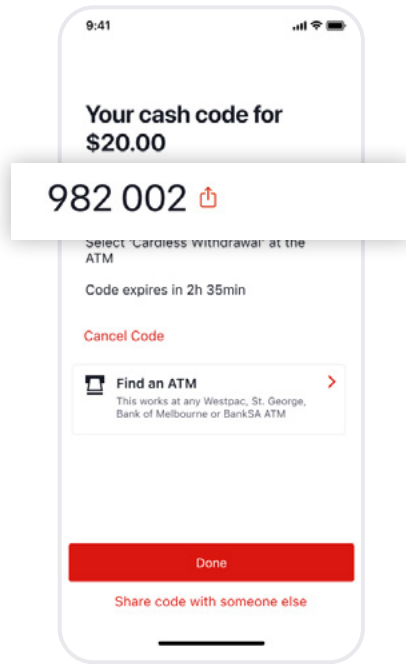


For help, call the Westpac Indigenous Call Centre

 **1800 230 144**



**5** Your **cash code** will be generated.



**ATM:**

At the ATM: Select **Cardless withdrawal** from any Westpac, St. George, Bank of Melbourne or BankSA ATM.

Learn more by visiting

 [westpac.com.au/cardlesscash](https://westpac.com.au/cardlesscash)

For help, call the Westpac Indigenous Call Centre

 **1800 230 144**

For help, call the Westpac Indigenous Call Centre

 **1800 230 144**

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## We're here to help.



Visit [westpac.com.au/personal-banking/online-banking](https://westpac.com.au/personal-banking/online-banking)



Westpac Indigenous Call Centre  
**1800 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](https://infrastructure.gov.au/national-relay-service)

Visit [westpac.com.au/web-accessibility](https://westpac.com.au/web-accessibility) for further information on our accessible products and services for people with disability.

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*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.*