

## Creating a domestic payment to a new beneficiary.

Follow this guide to create a payment for a **new beneficiary** (i.e., to a beneficiary whose details you will enter as you create the payment) who has an account in the same country as the account the payment is being made from.

To perform this procedure, you require **Creator** access to the **New beneficiary payment** feature, access to the **Debit account** and the appropriate **Payment currency**.

1. From the left-hand menu, select **Payments > Create payments > New beneficiary**.

Corporate Online displays the **Debit details** screen.

### Entering payment debit details (Bank account)

**Main menu**

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- Transfer funds
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- Beneficiary details
- BPAY biller details
- File templates
- Reports
- Authorise
- View

**Create payment - new beneficiary**

**Debit details** ? Help

Enter your payment details. All information with an asterisk \* is mandatory.

**Step 1 - Select office, payment currency and debit account**

\* Office:  ▼  
Cross currency payments may be made through this office

\* Payment currency:  ▼

\* From account:  ▼ [Search for an account](#)  
Current balance: 331.45+ Available balance: 331.45+ as at 10 November 2021 15:00 AEDT

Description:   
Displayed on the debit account's bank statement (maximum of 35 characters for Osko payments will be used)

\* Value date: 10 November 2021  Calendar

**Continue**

2. Complete the details as follows:

- Select an **Office** from the list.
- Select a **Payment currency** from the list. (i.e.: AUD, NZD, FJD, or PGK)
- Select the **Account** to make the payment from in the same currency as the payment currency above.
- Enter the **Description** to appear on the bank statement of the account chosen.
- Use the calendar to select the **Value date** for the payment up to 90 days into the future (Note: Value date must be 'Today' for Osko payments in Australia).
- Select **Continue**.

### Entering payment debit details (Trade Finance)

- Main menu**
- ▼ Payments
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**Create payment - new beneficiary**

**Debit details** ?

Help

Enter your payment details. All information with an asterisk \* is mandatory.

**Step 1 - Select office, payment currency and debit account**

\* Office:  ▼  
Cross currency payments may be made through this office

\* Payment currency:  ▼

\* From account:  ▼ [Search for an account](#)

\* Value date:  📅 Calendar

**Trade finance loan details**

I/We request the Bank to finance this trade transaction as follows:

\* Term (in days):  day(s)  
Enter the number of days required.

OR

\* Maturity date:  📅 Calendar

\* Trade Finance currency:

\* Interest:  At yield (interest is paid at maturity of trade finance period)  
 Discount (interest is paid up front at drawdown of the requested amount)

\* Your account:  ▼  
Please ensure the account selected is held in the same name as the Westpac Trade Finance facility.

2. Complete the details as follows:

- Select an **Office** from the list.
- Select a **Payment currency** from the list. (i.e.: AUD or NZD)
- Select the **Account** to make the payment from.
- Use the calendar to select the **Value date** for the payment.
- Enter the **Term** in days or use the **Calendar** to select a **Maturity date**.
- Select a **Your account** in the same currency as the "Trade Finance currency".  
 Note: Ensure the selected account is held in the same name as the Trade Finance Facility.
- Select **Continue**.

## Entering beneficiary details (Bank account in Australia)

**Step 2 - Enter beneficiary's details**

Country:  [Change country](#)

\* Pay to:  BSB & Account **OR**  PayID [What is a PayID?](#)

\* BSB:  Display the bank name.

OR

Intermediary payment:

\* Account number:

**Account names are not used to process payments. Entering incorrect details may mean the wrong account is credited and it may not be possible to recover the funds.**

\* Account name:

\* Amount:

\* Payment method:  ▼  
What payment methods are available?

Description:   
This will appear on the beneficiary's statement.

**This description is used to provide information to the beneficiary. It is not used to process the payment.**

3. Complete the details as follows:

- Enter the beneficiary's **BSB** (Bank, State, Branch number).
- Enter the beneficiary's **Account number**.
- Enter the beneficiary's **Account name**.
- Enter the **Amount** of the payment.
- Select a **Payment method** from the list. (Overnight Westpac, RTGS or Osko)
- Enter the **Description** to appear on the beneficiary's bank statement e.g., invoice details.
- Select **Continue**. **Summary** is displayed (Go to page 5).

Continue

## Entering beneficiary details (PayID in Australia)

**Step 2 - Enter beneficiary's details**

Country: Australia  
[Change country](#)

\* Pay to:  BSB & Account **OR**  PayID [What is a PayID?](#)

\* PayID type:  ▼

\* PayID:  Show PayID name

3. Complete the details as follows:

- Select to pay to a **PayID** (Phone number, Email, ABN, or Organisation ID)
- Select the **PayID type**. To learn more about PayID's select the **What is a PayID?** Link.
- Enter the beneficiary's **PayID**.
- Select **Show PayID name**.

**Enter beneficiary's details**

Country: Australia  
[Change country](#)

\* Pay to:  BSB & Account  PayID [What is a PayID?](#)

PayID type: Phone number

PayID: +61- 0212345678

PayID name: ABC Company Pty Ltd  
[Clear PayID details and search again](#)

**Please review PayID name before continuing.**

Amount: AUD

Payment method: Osko

Reference:

Description:

- Confirm the **PayID name** displayed is correct.
- Enter the **Amount** of the payment.
- Enter a **Reference**.
- Enter the **Description** to appear on the beneficiary's bank statement e.g., invoice details.
- Select **Continue**. **Summary** is displayed (Go to page 5).

Continue

## Entering beneficiary details (Bank account in New Zealand)

**Step 2 - Enter beneficiary's details**

Country: New Zealand  
Change country

\* Bank & Branch No:   
Display the bank name.

\* Account number:

**Account names are not used to process payments. Entering incorrect details may mean the wrong account is credited and it may not be possible to recover the funds.**

\* Account name:

\* Amount: NZD 0.00

\* Payment method: Same day cleared ▼  
What payment methods are available?

Description: 

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This will appear on the beneficiary's statement.

**This description is used to provide information to the beneficiary. It is not used to process the payment.**

**Enter notification details**

\* Notify payee:  No  Yes

Email:

3. Complete the details as follows:

- Enter the beneficiary's **Bank & Branch No.**
- Enter the beneficiary's **Account number.**
- Enter the beneficiary's **Account name.**
- Enter the **Amount** of the payment.
- Select a **Payment method** list. (Overnight or Same day cleared)
- Enter the **Description** to appear on the beneficiary's bank statement e.g., invoice details.
- Where the payment method is Same day cleared enter the **Email address** of the beneficiary if required.
- Select **Continue**. Summary is displayed (Go to page 5).

Continue

## Entering beneficiary details (Bank account in Fiji / Papua New Guinea)

**Step 2 - Enter beneficiary's details**

Country: Papua New Guinea (Independent State)  
Change country

\* Bank: Choose ▼

\* Account number:

**Account names are not used to process payments. Entering incorrect details may mean the wrong account is credited and it may not be possible to recover the funds.**

\* Account name:

\* Amount: PGK 0.00

Description:   
This will appear on the beneficiary's statement.

**This description is used to provide information to the beneficiary. It is not used to process the payment.**

3. Complete the details as follows:

- Select a **Bank** from the list.
- Enter the beneficiary's **Account number.**
- Enter the beneficiary's **Account name.**
- Enter the **Amount** of the payment.
- Enter the **Description** to appear on the beneficiary's bank statement e.g., invoice details.

- Select **Continue**. Summary is displayed (see next page)

Continue

## Payment summary

Create payment - new beneficiary

Payment summary

This is a summary of your payment. You can make changes, if required. Click **Authorise now** to authorise the payment.

Payment details

Office: Chair Services Pty Ltd  
Payment type: New beneficiary

Debit details	Account details	Description	CCY	Value date
Account B	AU03032000431	Payment to ABC	AUD	02-Sep-2021

Current balance: 334.50+ Available balance: 334.50+ as at 2 September 2021 12:58 AEST

Amend

Beneficiary details

Beneficiary details	Account details	Payment method	CTY Code	CCY	Amount
<input type="radio"/> ABC Company Pty Ltd	085005 12345678 <span style="background-color: black; color: white; padding: 2px;">New</span>	Overnight	AU	AUD	4.00

Amend    Delete beneficiary    Add beneficiary    1 Beneficiaries totalling AUD 4.00

Note: Beneficiaries with account details not previously paid will be indicated as New

### 4. Complete the following:

- Review the details of the payment and make any amendments. You can add up to 99 beneficiaries.
- Select **Send to authorise** to make the payment available for authorisation. Send to authorise
- OR**
- Where your access also allows you to authorise confirm there are available funds in the from account and that you have enough available authorisation limits and then select Authorise now. Authorise now

## Confirmation

Online Payments displays the **Payment confirmation** screen. If the status of the payment is “Created / unauthorised” or “Partially authorised” authorisation is required before the payment is made. Ask another user to sign-in and authorise the payment by selecting **Authorise** from the left-hand menu.