

Creating beneficiaries.

Follow this guide to create a beneficiary for use in future payments.

To perform this procedure, you require **Creator** access to the **Manage beneficiary details** feature and the **Currency** the beneficiary is to receive.

- From the **Payments** menu, select **Beneficiaries**.

Select office, currency or status as required

Office: All offices

Currency: All currencies
Status: All

Search criteria: None

Update list
Clear

Beneficiary list

Start of list Previous 20 beneficiaries Next 20 beneficiaries End of list

Name ▲	CCY	Account details	Account name	Payment method	Status	Last paid
☐ Name	AUD	12345678	Account name	International	A	
☐ Name *	USD	12345678	Account name	International	A	
☐ Name	AUD	12345678	Account name	International	A	
☐ Name	AUD	032000 431	Account name	Westpac	A	

Delete
Amend
Create

- Select **Create**.

Step 1 - Beneficiary details

* Office: Finance department

* Name:

* Currency: AUD

* Paid from: Australian account(s)

Locked: ☒ No The amount, description and payment method (where applicable) can be amended when making a payment.
☐ Yes Only the description can be amended when making a payment.

Vostro beneficiary: ☐

Continue

- Complete the details as follows:
 - Select an **Office** from the list.
 - Enter a **Name** for the beneficiary unique to the selected office.
 - Select the **Currency** the beneficiary is to receive.
 - Select **Yes** to prevent the **Amount** and **Payment method** (*where applicable*) being amended when payments are created to this beneficiary.
 - Select **Continue**.

Entering beneficiary details (Bank account in Australia)

Enter beneficiary's details

Do not trust an email asking you to change beneficiary account details as it could be a scam. Always confirm changes by calling the beneficiary using an existing number you trust. We may not be able to recover your money if it is a scam.

Country: Australia
[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: Check details

4. 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**.
- Select **Check details** to confirm beneficiary details.

* Account name: Check details

The account is in the name of JOHN CITIZEN.

What does this mean?

- This name matches what is held at the beneficiary's bank.
- Make sure you check the BSB and account number. Call them if possible. Account names are not used to process payments.
- If you pay the wrong account or it's a scam, you may not get your money back.

[Learn more about how it works](#) as at: 27 February 2026 12:00 AEDT

Amount: AUD

* Payment method: Osko [What payment methods are available?](#)

Reference:

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.

- Confirm or update the **Account name** based on the **Check details** result.
- Enter the **Amount** of the payment.
- Select a **Payment method** from the list.
- Enter a **Reference** (*Osko only*)
- Enter the **Description** to appear on the beneficiary's bank statement e.g., invoice details.

Entering beneficiary details (PayID in Australia)

Enter beneficiary's details

⚠ **Do not trust an email asking you to change beneficiary account details** as it could be a scam. Always confirm changes by calling the beneficiary using an existing number you trust. We may not be able to recover your money if it is a scam.

Country: Australia
[Change country.](#)

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

* PayID type:

* Phone number:
e.g.: 0212345678 or 0410123456

4. 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

⚠ **Do not trust an email asking you to change beneficiary account details** as it could be a scam. Always confirm changes by calling the beneficiary using an existing number you trust. We may not be able to recover your money if it is a scam.

Country: Australia
[Change country.](#)

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

PayID type:

PayID:

* PayID name:
[Clear PayID details and search again](#)

⚠ **Please review PayID name before continuing.**

Amount: AUD

Payment method:

Reference:

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.

- Confirm the **PayID name** displayed is correct.
- Enter the **Amount** of the payment.
- Enter a **Reference ID** (to a maximum of 35 characters)
- Enter the **Description** to appear on the beneficiary's bank statement e.g., invoice details. (to a maximum of 280 characters).

Entering beneficiary details (Bank account in New Zealand)

Enter beneficiary's details

⚠ **Do not trust an email asking you to change beneficiary account details** as it could be a scam. Always confirm changes by calling the beneficiary using an existing number you trust. We may not be able to recover your money if it is a scam.

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

* Payment method: ▼
[What payment methods are available?](#)

Description:	Particulars	Analysis code	Reference

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:

4. 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** from the list.
- 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.

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

Enter beneficiary's details

Do not trust an email asking you to change beneficiary account details as it could be a scam. Always confirm changes by calling the beneficiary using an existing number you trust. We may not be able to recover your money if it is a scam.

Country: Papua New Guinea (Independent State)
[Change country.](#)

* Bank

* 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

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.

4. 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.

Entering beneficiary details (international)

Enter beneficiary's details


Do not trust an email asking you to change beneficiary account details as it could be a scam. Always confirm changes by calling the beneficiary using an existing number you trust. We may not be able to recover your money if it is a scam.

* Beneficiary bank country:

* Account number or IBAN: [What is an IBAN?](#)

* Account name: [What is an account name?](#)


 Please ensure both the Account number / IBAN and Account name are correct. Incorrect details can cause delays in payments being made.

* Beneficiary street address: (Post office address is not to be used)

* City:

* Beneficiary address country:

Amount: USD

* [Reason for payment:](#)

Description:


 The description must be provided as it is used to process the payment. The information must include an invoice number or underlying commercial reference with the invoice description. If the description is inaccurate or incomplete the payment may be rejected or delayed by the beneficiary bank and associated fees may be incurred.

* Will this payment be going via an [Intermediary bank](#)? ☒ No ☐ Yes

Other banks may convert the proceeds and impose [additional fees and charges](#). For further information, please [contact us](#).

Bank charges

* Who should pay the overseas bank charges?

4. Complete the details as follows:

- Select the **Beneficiary bank country** where the beneficiary account is held.
- Enter the beneficiary's **Account number** or IBAN.
- Enter the beneficiary's **Account name**.
- Enter the beneficiary's full business or residential **street address** (not being a post box address). Address details should include:
 - Street Number / Building Name / Street name
 - City / State / Postcode
 - Country (from the list provided)
- Enter the **Amount** of the payment, in the destination currency.
- Select a **Reason for payment** from the list where the **Beneficiary bank country** requires.
- Enter the **Description** to appear on the beneficiary's bank statement e.g., invoice details.
- Select **Yes** if the payment is going via an **Intermediary bank** and select an Intermediary country from the list.
- Select who should pay **Overseas Bank charges**.

Note: Not available for payments from accounts in Australia.
- Select Continue.

Step 3 - Beneficiary bank details

Country: India

Currency: USD

Search for beneficiary bank:

Search by:
☒ Bank SWIFT / BIC code
☐ Bank name / city

* Bank SWIFT / BIC code:

5. Complete the details as follows:

EITHER

- Enter the **Bank SWIFT / BIC code** and select **Search**.
- The SWIFT / BIC code is validated and the corresponding bank details displayed.

OR

- Select to search by **Bank name / city**, complete the fields, and select **Search**.
- A list of banks meeting the search criteria are displayed.
- Select a bank followed by **Continue**.

Note: Where no matching bank is found return to the previous screen and select to use an **Intermediary Bank**.

Step 3 - Beneficiary bank details

Country: India

Currency: USD

Bank name: State Bank Of India

Bank city: Mumbai

Bank SWIFT / BIC code: SBININBBXXX

* Branch identifier: /
[Clear bank details and search again](#)

What is the **branch identifier**? 30 alphanumeric characters

- Enter the **Branch identifier** (which also may be referred to as a National clearing code) where required.
- If you have chosen to send the payment via an Intermediary bank repeat the above steps to enter the details of the **Intermediary bank**.

Finalising the beneficiary details

5. Complete one of the following:

- Select **Send to authorise** to make the beneficiary available for authorisation.
- OR
- Where your access also allows you to authorise beneficiaries select **Authorise now**.
- OR
- Where your organisation does not require beneficiaries to be authorised select **Submit** to make the beneficiary immediately available for use in future payments.

Confirmation

If the status of the beneficiary is “Created / unauthorised” or “Partially authorised” authorisation is required before the beneficiary can be used. Ask another user to sign-in and authorise the beneficiary by selecting **Authorise** from the left-hand menu. If the status is “Authorised” the beneficiary is ready to use in payments.