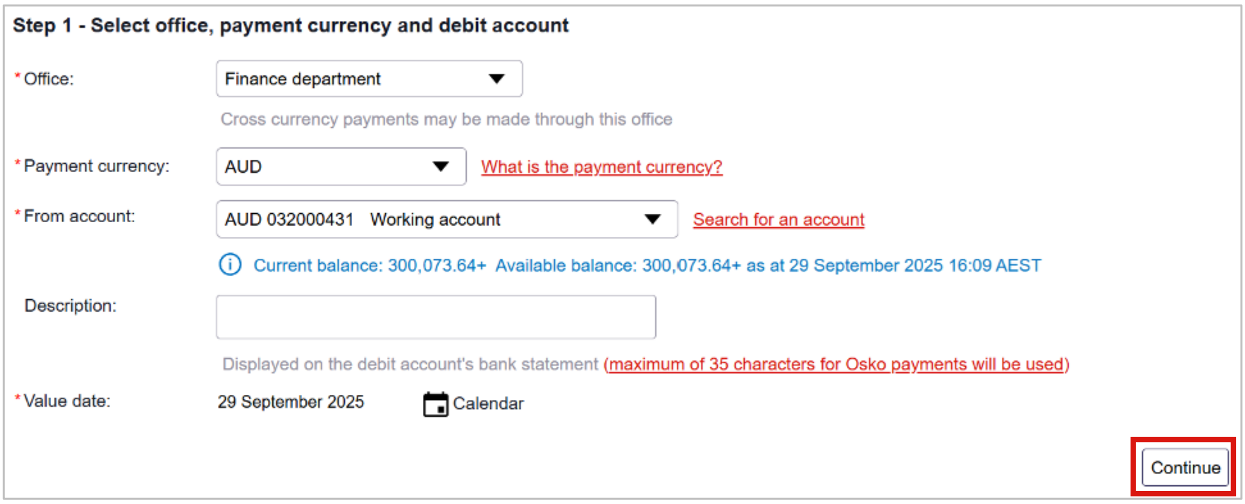
Creating a domestic payment to a new beneficiary.

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**.

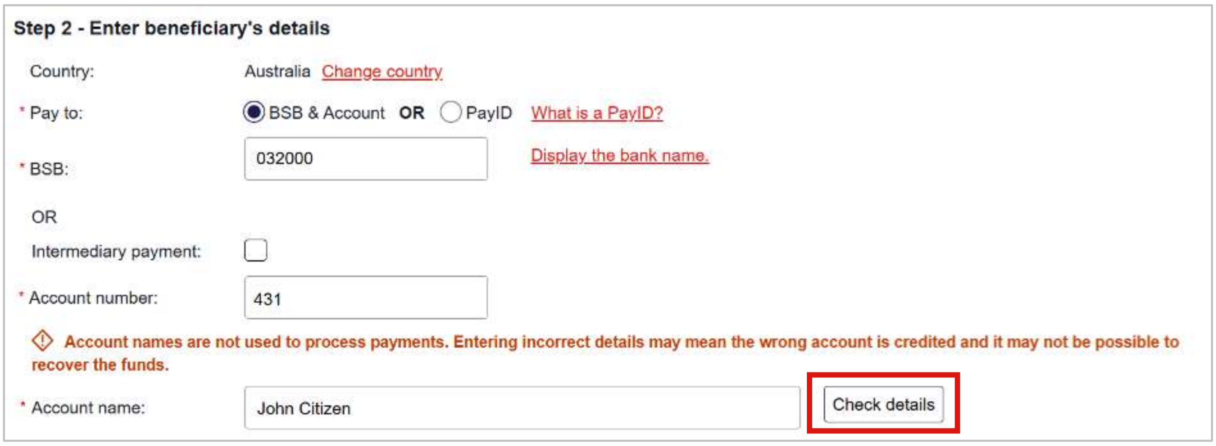
1. From the **Payments** menu, select **New beneficiary payment**.

Entering payment debit details (Bank account)



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 beneficiary details (Bank account in Australia)


Step 2 - Enter beneficiary's details

Country: Australia Change country

* Pay to: BSB & Account OR PayID What is a PayID?

* BSB: 032000 Display the bank name.

OR

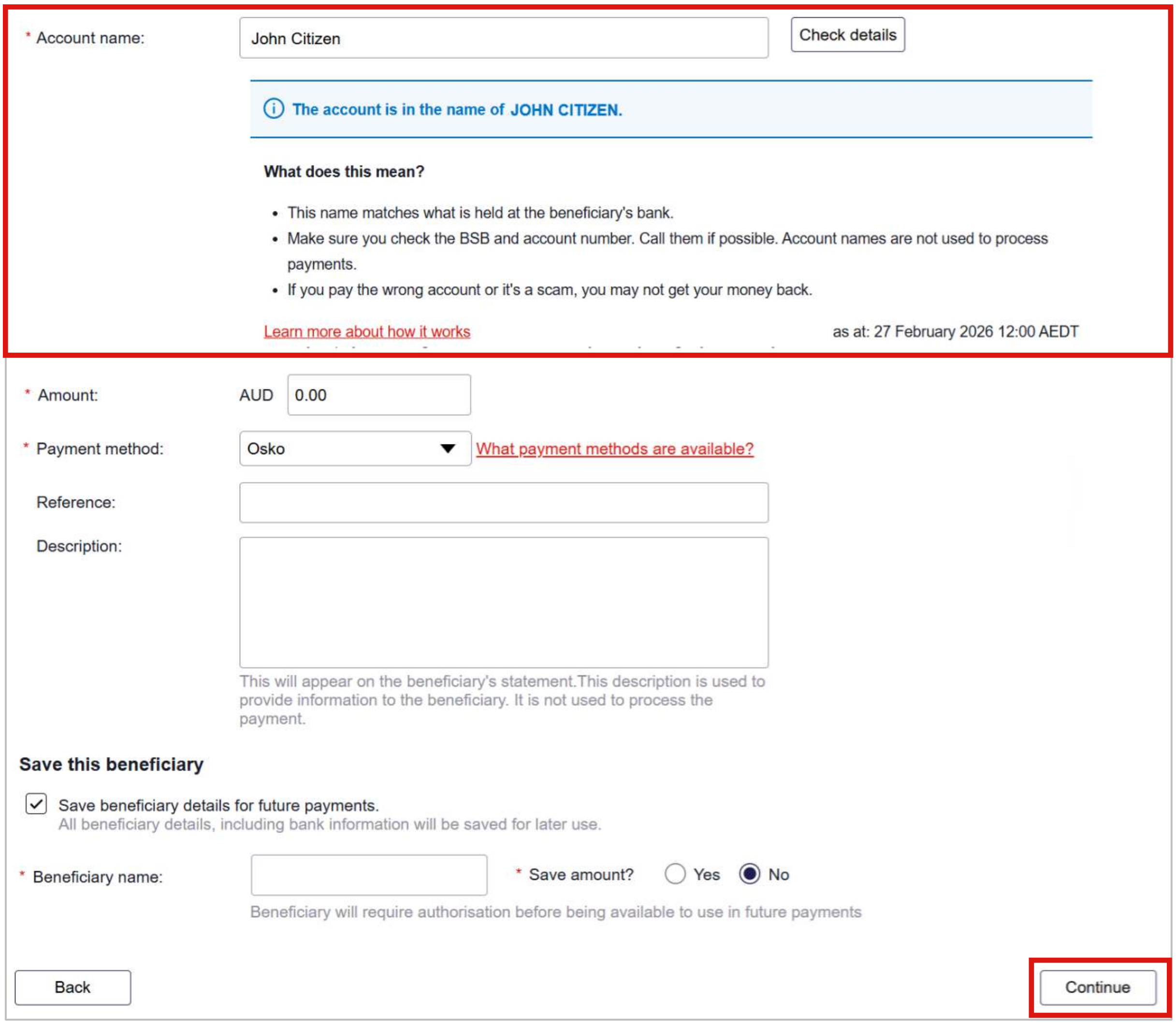
Intermediary payment:

* Account number: 431

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: John Citizen Check details

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


* Account name: John Citizen 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 0.00

* 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.

Save this beneficiary

Save beneficiary details for future payments.
All beneficiary details, including bank information will be saved for later use.

* Beneficiary name: * Save amount? Yes No

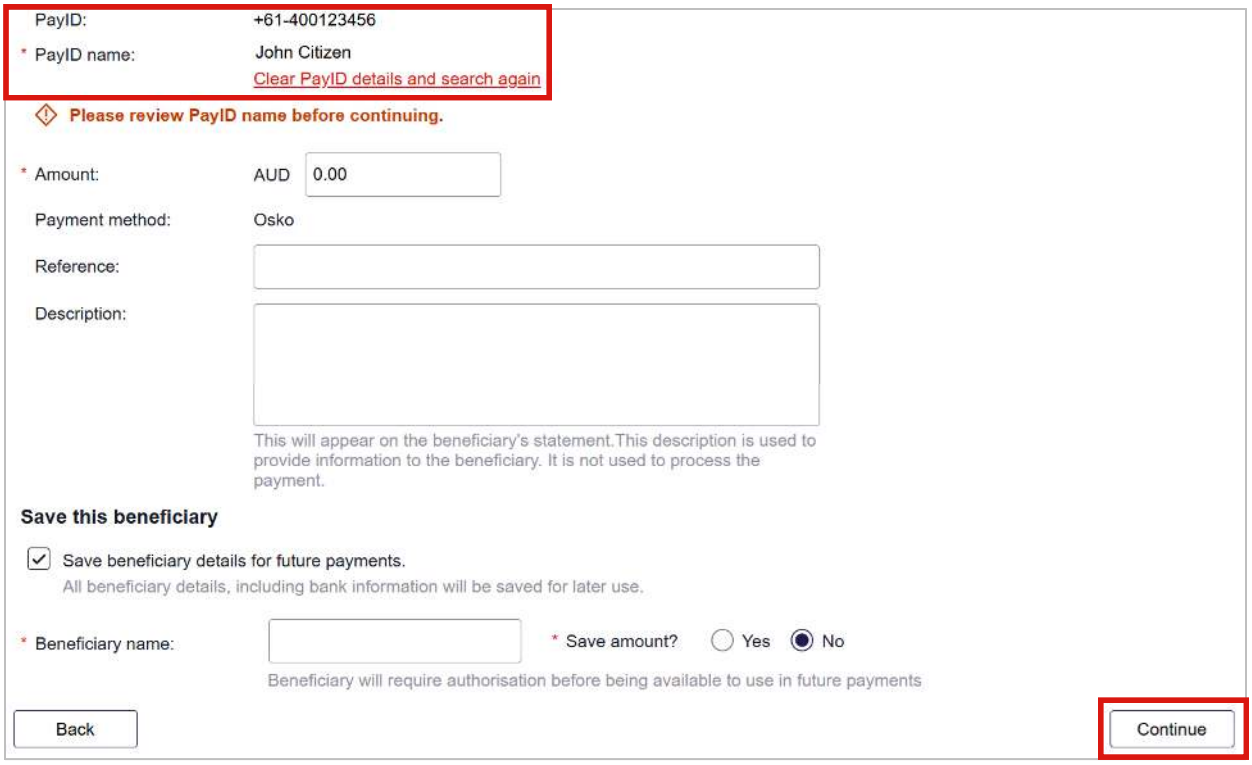
Beneficiary will require authorisation before being available to use in future payments

Back Continue

- 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. (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).

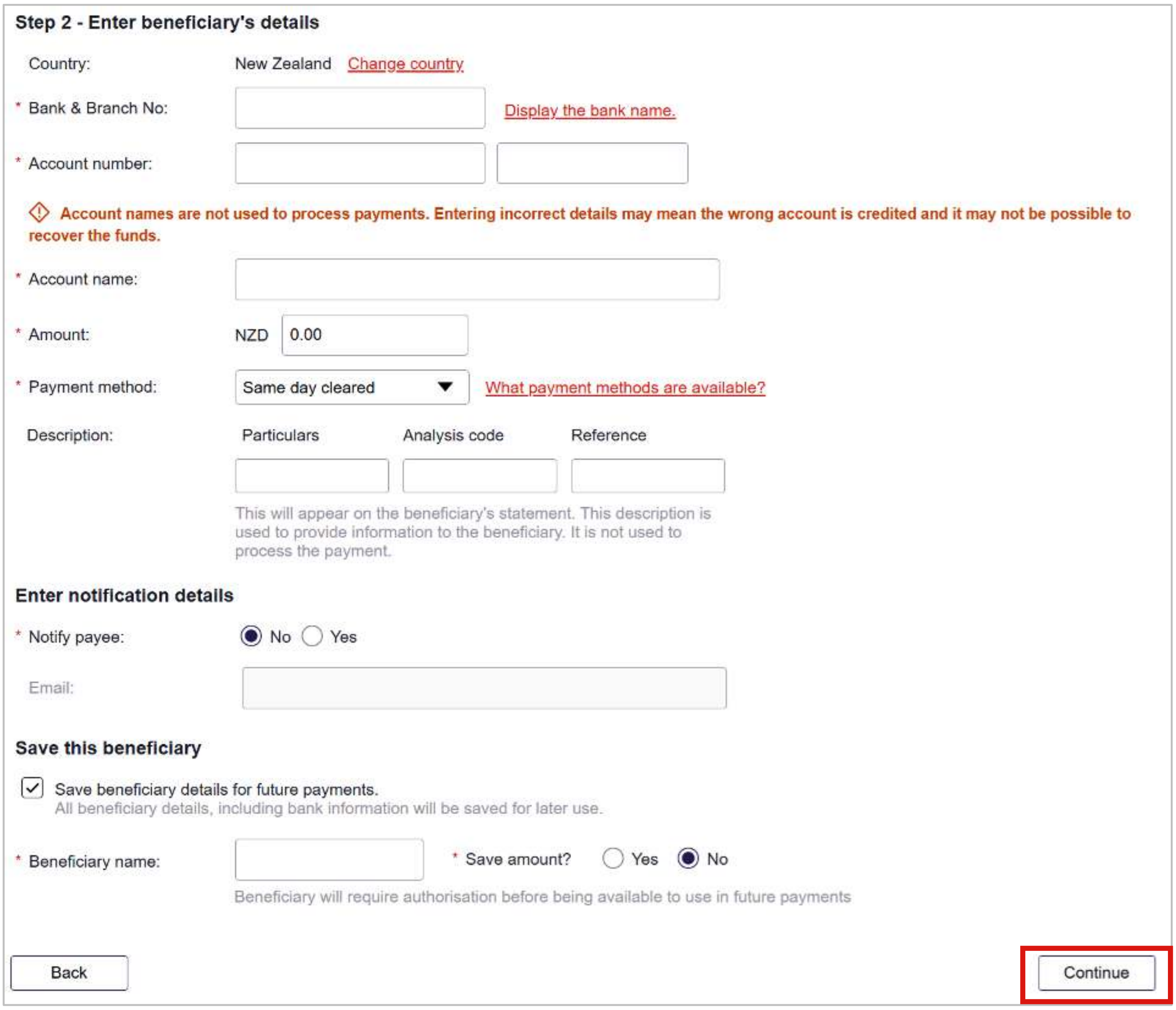
Entering beneficiary details (PayID in Australia)

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**.



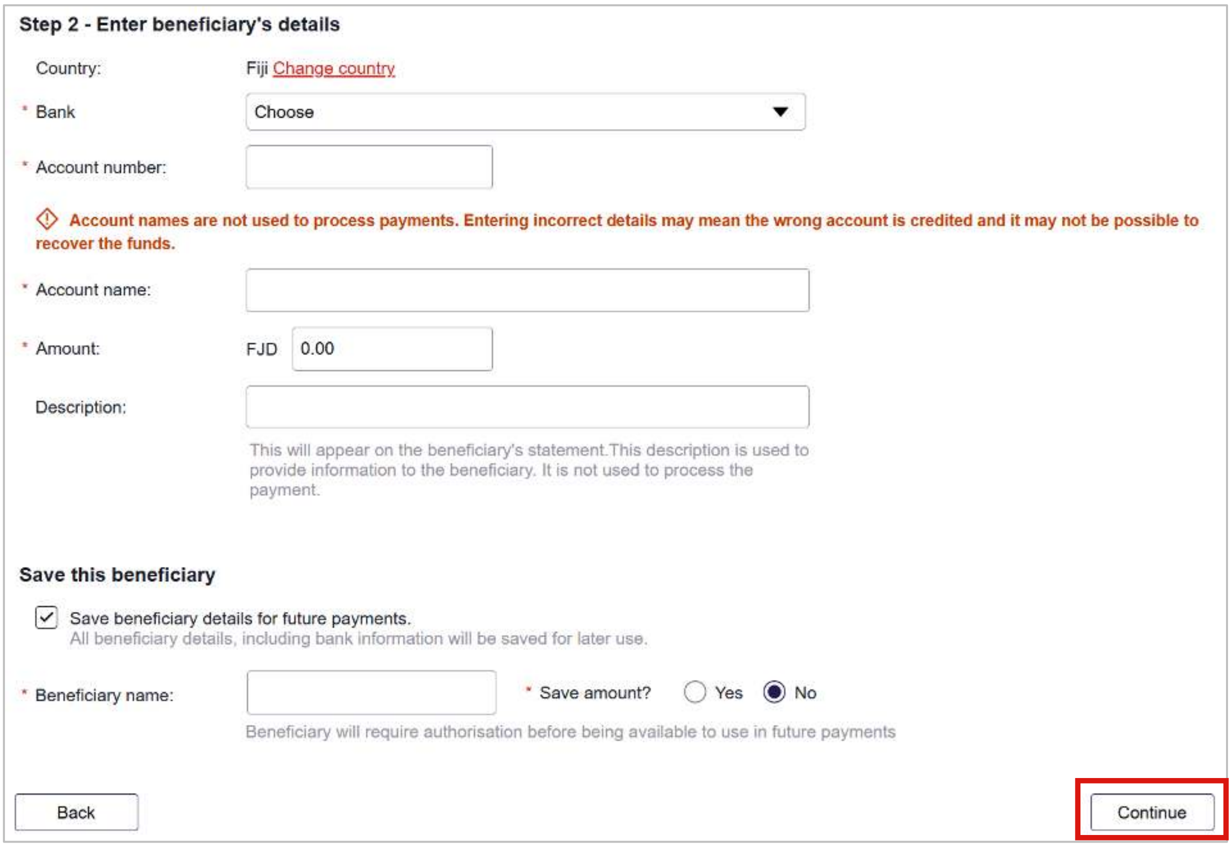
- Confirm the **PayID name** displayed is correct.
- Enter the **Amount** of the payment.
- Enter a **Reference**.
- Enter the **Description** to appear on the beneficiary's bank statement e.g., invoice details.
- Select **Continue**. **Summary** is displayed (Go to page 5).

Entering beneficiary details (Bank account in New Zealand)



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).

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


Step 2 - Enter beneficiary's details

Country: Fiji 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: FJD 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.

Save this beneficiary

Save beneficiary details for future payments.
All beneficiary details, including bank information will be saved for later use.

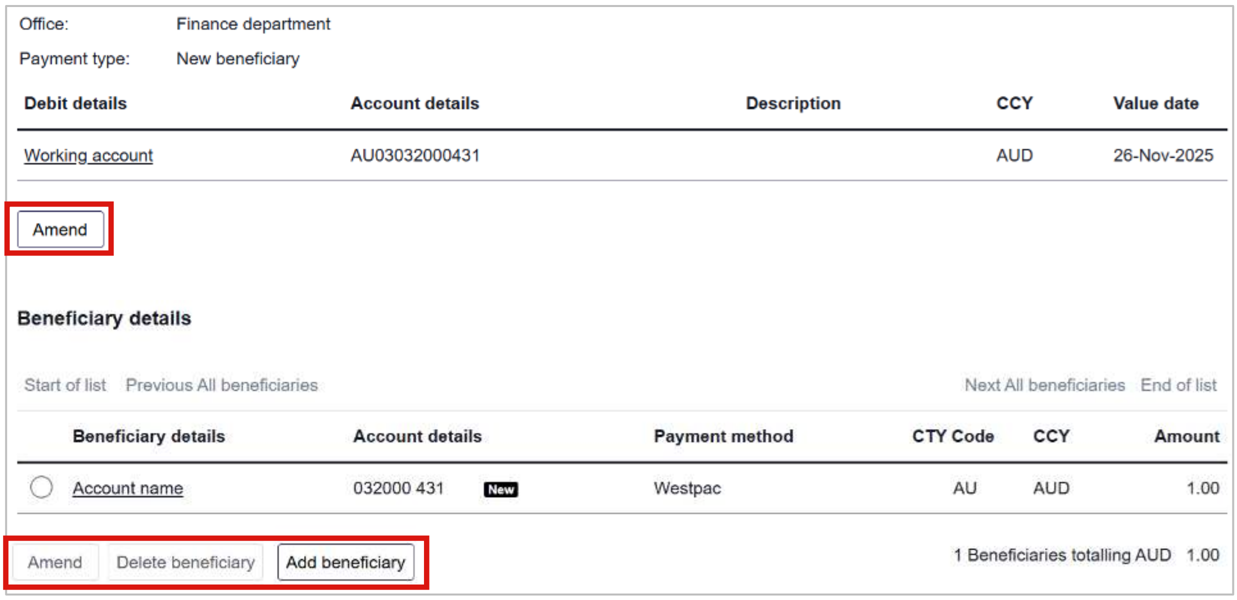
* Beneficiary name: * Save amount? Yes No

Beneficiary will require authorisation before being available to use in future payments

Back Continue

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 below)

Payment summary


Office: Finance department

Payment type: New beneficiary

Debit details	Account details	Description	CCY	Value date
Working account	AU03032000431		AUD	26-Nov-2025

Amend

Beneficiary details

Start of list Previous All beneficiaries Next All beneficiaries End of list

Beneficiary details	Account details	Payment method	CTY Code	CCY	Amount
Account name	032000 431 New	Westpac	AU	AUD	1.00

Amend Delete beneficiary Add beneficiary

1 Beneficiaries totalling AUD 1.00

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.
      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.

Confirmation

If the status is "Created / unauthorised" or "Partially authorised" authorisation is required before the payment is accepted for processing on the value date. Ask another user to sign-in and authorise the payment by selecting Authorise from the menu.