

A photograph of two women sitting at a wooden table in a cafe, looking at a laptop and smiling. The woman on the left has dark hair and is wearing a black floral top and a multi-strand necklace. The woman on the right has blonde hair with pink highlights, wears glasses, and a black top with a white pattern. Large red stylized letters 'W' and 'P' are overlaid on the image. The background is a blurred cafe interior.

Working with Westpac

July 2025





Contents

1

Welcome and
Westpac company
profile and
commitments

2

How to become a
service provider

3

What you can expect
when working with us

4

Supporting
resources



Welcome and Westpac company profile and commitments

1

Welcome and Westpac
company profile and
commitments

2

How to become
a service provider

3

What you can expect
when working with us

4

Supporting
resources



Welcome



I am pleased to introduce the Service Provider Playbook for Westpac, Australia's oldest bank and one of the largest banks in New Zealand.

As Chief Procurement Officer, I want to emphasise building relationships with service providers who share our commitments. We understand the significance of a strong service provider network and the opportunities it presents to businesses like your own.

With our diverse portfolio of financial service brands, including Westpac, St.George, Bank of Melbourne, BankSA, BT, and RAMS, we support and serve over 12.7 million customers.

We seek to conduct business with organisations that abide by our principles and help support our commitments to operate in an ethically, socially, and environmentally responsible manner.

Our goal is to build relationships and collaborate with service providers to maximise the positive impacts of our buying decisions. We take pride in our status as proud signatories of the Australian Supplier Payment Code (ASPC). We recognize the critical importance of cash flow for small and medium-sized service providers and firmly believe in addressing this challenge by upholding the highest ASPC standards and ensuring timely payments.

To ensure our partnership thrives, we have crafted this Service Provider Playbook. It serves as a guide, providing you with an understanding of our expectations and requirements when collaborating with us.

By familiarizing yourself with its contents, you will gain insights into our processes and supporting technologies, our corporate profile and commitments, and where to go if you need help.

We are committed to nurturing long-lasting relationships that benefit both parties involved.

Thank you for considering Westpac as your preferred partner.

A handwritten signature in blue ink, consisting of a stylized 'B' followed by a series of loops and a final horizontal stroke.

Sincerely,
Brian Hagen

Westpac company profile and commitments

As Australia's first bank and oldest company, the Westpac—which started life as the Bank of New South Wales in 1817—represents a central, unbroken thread that runs through Australian history. It has survived and thrived because of the partnerships we have cultivated with service providers across Australia.

One of four major banking organisations in Australia and one of the largest banks in New Zealand. We provide a broad range of banking and financial services in these markets, including consumer, business and institutional banking and wealth management services.

Westpac's portfolio of financial services brands and businesses is focused on our purpose which is creating better futures together. It's what we do, who we are and why we come to work every day.

From ensuring individuals can save, transact and borrow with confidence, to supporting the financial needs of small businesses, multi-national corporates, institutional and government clients, our customers are at the centre of everything we do.

Through our unique portfolio of brands comprising Westpac, St.George, Bank of Melbourne, BankSA, BT and RAMS we support and serve over 12.7 million customers.

Our company's commitments

Our commitments are what we believe in at Westpac. Our commitments are based around helping as it's at the heart of what we do. We expect to partner with like-minded service providers. They are:

ALWAYS DELIVER, SAFELY

We love to tackle the tough stuff. We're tenacious and committed to finding solutions for customers that keep them safe and manage our risk.

MAKE AN IMPACT

We care about making a real, sustainable difference. We create authentic and lasting commitments for our customers and the communities we serve.

OWN IT

We take accountability and do what we say we will. We're focused on what our customers need from us and we won't give up until we've delivered for them.

1

Welcome and Westpac company profile and commitments

2

How to become a service provider

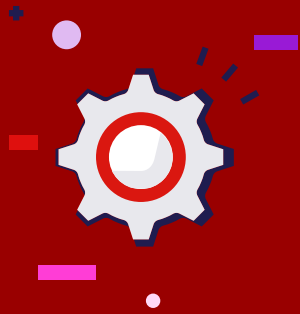
3

What you can expect when working with us

4

Supporting resources





How to become a service provider

1

Welcome and Westpac company profile and commitments

2

How to become a service provider

3

What you can expect when working with us

4

Supporting resources



What we look for when selecting a service provider

WHAT WE LOOK FOR WHEN SELECTING A SERVICE PROVIDER

① Service providers who are safe and secure

We are committed to protecting the privacy and security of personal information of **our** employees and customers. If you provide products or services to Westpac that involve the handling of personal and confidential information, we require you to have appropriate privacy and security safeguards in place.

② Service providers who are responsible and ethical

We want to collaborate with service providers to mitigate the environment, social and governance (ESG or 'sustainability') risks in our supply chain, including issues such as climate change, human rights and modern slavery.

Our Responsible Sourcing Code of Conduct sets out our expectations of service providers and shares our sustainability and risk management principles for doing business.

We encourage our service providers to adopt similar principles with their own service providers.



Responsible Sourcing Code of Conduct

1

Welcome and Westpac company profile and commitments

2

How to become a service provider

3

What you can expect when working with us

4

Supporting resources



What we look for when selecting a service provider

WHAT WE LOOK FOR WHEN SELECTING A SERVICE PROVIDER

3 Service providers who are diverse and inclusive

With thousands of service providers providing us with products and services, we recognise the opportunities our supply chain creates to positively impact people through inclusive and diverse sourcing strategies and practices. Through our **Service provider Inclusion & Diversity Principles**, we seek to promote social and economic participation with our service provider partners.

Westpac is committed to increasing opportunities in our supply chain for businesses that have a social or environmental mission or that are owned by, or employ, people or groups that are traditionally excluded or under-represented in the Australian economy. Westpac is particularly focused on developing relationships with:

- ✓ Indigenous-owned businesses (at least 50% owned) by individuals of Australian Indigenous descent and must be accredited by **Supply Nation** or listed with an Australian Indigenous Chamber of Commerce or equivalent certifying body.
- ✓ Businesses owned by women – at least 51% owned, managed and controlled by one or more women.
- ✓ Australian Disability Enterprises – provides supported employment opportunities to people with disability and is listed on **BuyAbility**.
- ✓ Social Enterprises – has a defined primary social or environmental purpose, derives a substantial portion of its income from trade and is certified by **Social Traders** or hold **Australian Charitable Status**.
- ✓ B Corporations – meets specified standards of social and environmental performance, accountability and transparency and is certified by **B Lab**.

1

Welcome and Westpac company profile and commitments

2

How to become a service provider

3

What you can expect when working with us

4

Supporting resources



What we look for when selecting a service provider

WHAT WE LOOK FOR WHEN SELECTING A SERVICE PROVIDER

④ Service providers who help us grow

We want to work with service providers who leverage their experience and expertise to collaborate with us in creating commitments for Westpac.

Such partnerships transcend the transactional nature of service provider relationships, evolving into strategic alliances that benefit both parties.

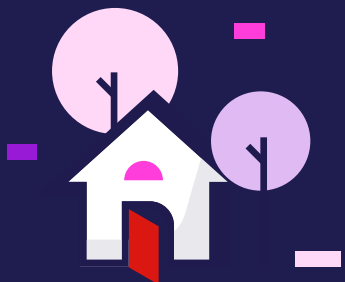
When service providers bring their extensive knowledge and skills to the table, they can better understand our unique needs and challenges. Moreover, your expertise often translates into innovative solutions that can help us stay ahead in a competitive market.

⑤ Service providers who help us stay compliant

At Westpac we view our service providers as important partners, and we take great care in selecting who we work with. We look for service providers who can deliver commitments and meet our business requirements, while sharing our commitment to positive social and environmental outcomes.

Our procurement process helps us develop strong relationships with service providers that seek to deliver commitments and who appreciate the governance, risk, and compliance requirements of our highly regulated industry.

The risk assessment process is a critical part on the journey towards becoming a service provider with us. It allows us to get to know your organisation and is critical to ensure that engagements are compliant with the relevant Westpac policies and standards and with the APRA Prudential Standard CPS 230 – Operational Risk Management.



What you can expect when working with us



Section 3 outlines what we may ask of you at each of the stages shown here.

1 Welcome and Westpac company profile and commitments

2 How to become a service provider

3 What you can expect when working with us

4 Supporting resources





About Coupa

Once we have identified an opportunity you will go through our procurement process which is powered by Coupa.

We are digitising our procurement process and how we work with service providers using **Coupa**.

By utilising Coupa, which is free for service providers, you will benefit more from your partnership with us by having:

- ① more assurance and visibility of payments,
- ② an easier way to connect with our people, and
- ③ freedom to self-serve.

It's part of our commitment to being easy to do business with.

Many of our service providers already use Coupa to do business with other organisations, but some service providers may not be familiar with Coupa, or may need some extra help. The good news is, it's relatively straightforward for these service providers to get set up.

Using our digital platforms to work with us is mandatory.

ABOUT COUPA

STARTING
WITH WESTPAC
AND RISK
ASSESSMENT

SOURCING AND
CONTRACTING

ONBOARDING

MANAGE

OFFBOARDING

1

Welcome and Westpac
company profile and
commitments

2

How to become
a service provider

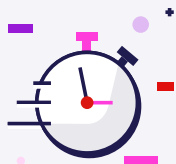
3

What you can expect
when working with us

4

Supporting
resources

Starting with Westpac and risk assessment



Starting with Westpac

We will ask you to share the scope of goods or services you offer and provide examples of your work to demonstrate your capability. Given your deep expertise in your industry, we may also ask for market insights and trends you are seeing.



Risk assessment

We will ask you to participate in an online risk assessment to assist us in meeting our regulatory requirements as an Australian Financial Institution. You will be provided with login details when it's time to start.

Your participation in the risk assessment is mandatory for us to work with you.

Once the risk assessment is complete, depending on what you're providing us, you may be asked to provide additional information regarding certain controls and capabilities relating to areas such as your privacy, security or sustainability practices.

ABOUT COUPA

**STARTING
WITH WESTPAC
AND RISK
ASSESSMENT**

SOURCING AND
CONTRACTING

ONBOARDING

MANAGE

OFFBOARDING

1

Welcome and Westpac
company profile and
commitments

2

How to become
a service provider

3

What you can expect
when working with us

4

Supporting
resources

Sourcing and contracting



Sourcing

Depending on what we are buying, we complete sourcing events which might involve a market engagement, request for information, competitive tender, or direct negotiation. You will be provided with login details when its time to respond.

For smaller sourcing events, we may ask you to provide a quote or price for what we are buying and about your capability to deliver what we need.



Contracting

We will ask you to enter into an agreement that will depend on the risk and commitments of what we are buying.

A materiality assessment will be performed on all services engaged through a provider to identify the operational risk impact of the Service to Westpac and its customers and if it would be considered a Material Service under APRA's standard CPS230 Operational Resilience.

The agreement protects both Westpac and you for the duration of the engagement we have with you.

We use different forms of agreements, ranging from **Purchase Order terms and conditions**, Master Service agreements or a Short Form contract.

ABOUT COUPA

STARTING
WITH WESTPAC
AND RISK
ASSESSMENT

**SOURCING AND
CONTRACTING**

ONBOARDING

MANAGE

OFFBOARDING

1

Welcome and Westpac
company profile and
commitments

2

How to become
a service provider

3

What you can expect
when working with us

4

Supporting
resources

Onboarding



After we have signed the contract and are ready to start work we will onboard you via the Coupa Service provider Portal (CSP), a free platform service providers will use to receive purchase orders, submit invoices and track payments.

CSP is a free tool to service providers easily do business with customers, like Westpac, who use Coupa. The CSP makes managing customers and transactions easy. Service providers can manage content and settings on a customer-by-customer basis, including viewing purchase orders, setting up delivery methods, creating hosted catalogues, sending invoices, checking the status of transactions, and more.

The CSP is also where you can manage advance ship notices (ASNs), helping you keep us updated with delivery times – this is really important to us.

For help on how to use the CSP, visit the [help page](#). Use the chat function to connect with an operator who is ready to assist.

When we sign the contract and during onboarding, we will agree with you the method of receiving purchase orders and invoicing.

- 1 Coupa Service provider Portal (CSP).**
The preferred method for most service providers to submit invoices is using the CSP. There's no need for complex eCommerce set-ups and it's the fastest way to get invoices paid. You will receive an email from us with an invitation to join the CSP.
- 2 Commerce XML (cXML).**
The preferred method for high transaction volume service providers is using Commerce XML (or cXML). Commerce XML is an XML-based standard developed to help buyers and sellers to transact electronically – and works with punchout catalogues. With a punchout catalogue, users follow a link to a service provider's eCommerce website where they shop as normal, before being brought back to Coupa when they check out. This type of set up requires significantly more work from service providers but it enables service providers to link Coupa directly with their core systems for transaction management.
- 3 Other methods.**
For service providers that transact with us infrequently, a purchase order can be issued to the service provider via email with an option to create an invoice instantly by clicking on a link in the email. This supports fast invoice payment, but it will not provide visibility of multiple purchase orders and service providers will not be able to track the payment status of an invoice.

Remember, we can only process valid invoices. We understand the importance of cashflow for small to medium service providers and how we can play a role in addressing this by committing and adhering to the ASPC standards. To avoid delays in payment, ensure the invoice is **valid**.

ABOUT COUPA

STARTING
WITH WESTPAC
AND RISK
ASSESSMENT

SOURCING AND
CONTRACTING

ONBOARDING

MANAGE

OFFBOARDING

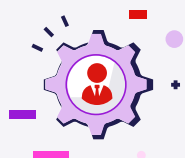
1
Welcome and Westpac
company profile and
commitments

2
How to become
a service provider

3
What you can expect
when working with us

4
Supporting
resources

Manage



Once you have established a relationship with Westpac, it is important that we continue to develop and manage this together.

How we do this will depend on the scale and scope of the products and services you provide. We operate four distinct levels of governance that is commensurate to the work you are doing with us.

You will be informed of our governance requirements when we are negotiating your contract.

For our higher risk service provider engagements, we will establish regular forums for us to both share feedback on how to continue managing and developing our relationship. This would encompass governance and management activities to ensure effective and sustainable relationships through scheduled meetings and cadences to review performance, risks, controls, incidents, and regulatory requirements, and administering and maintaining agreements.

At our governance forums we may:

- 1 **Review survey results** and mutually agree on ways we can improve the relationship.
- 2 **Undertake performance improvement programmes** where we build competencies and capabilities, resolve quality issues, and share innovative services or products.
- 3 **Undergo performance management** where we provide feedback and identify and mitigate any risks within our agreement.

We also need you to keep your contact details up-to-date with us. You can manage your own access and set up users via the CSP. Updates to your payment or primary addresses needs to be updated directly with us via the Supplier Advocacy team. When the contract is complete, ensure you return or destroy any data or information shared as per the terms of our agreement.

ABOUT COUPA

STARTING
WITH WESTPAC
AND RISK
ASSESSMENT

SOURCING AND
CONTRACTING

ONBOARDING

MANAGE

OFFBOARDING

1

Welcome and Westpac
company profile and
commitments

2

How to become
a service provider

3

What you can expect
when working with us

4

Supporting
resources

Offboarding



Managing the transition of services smoothly, whether back in-house or to a new provider, is crucial. To make sure the offboarding process is clear and easy to follow, we will use a strategy developed for disengaging from the service provider, outlining timelines and responsibilities.

A final performance review would be conducted to address any outstanding issues or obligations and to address the return or destructions of any assets including data.

Documenting the disengagement process and lessons learned will help improve future engagements.

ABOUT COUPA

STARTING
WITH WESTPAC
AND RISK
ASSESSMENT

SOURCING AND
CONTRACTING

ONBOARDING

MANAGE

OFFBOARDING

1

Welcome and Westpac
company profile and
commitments

2

How to become
a service provider

3

What you can expect
when working with us

4

Supporting
resources



Supporting resources

1

Welcome and Westpac company profile and commitments

2

How to become a service provider

3

What you can expect when working with us

4

Supporting resources



Getting support



Where can I go for help?

Supplier Advocacy team

The Westpac Supplier Advocate recognises the part our service providers, particularly small and diverse service providers, play in the community. The Supplier Advocate is the voice of service providers within Westpac for:

- 1 ensuring obligations under the Australian Supplier Payment Code are met,
- 2 ensuring valid invoices are paid within 30 days,
- 3 on-boarding new service providers, including providing advice regarding the invoicing and payment process, and
- 4 any queries, complaints, or escalations.



Contact our [Supplier Advocacy team](#).

Raising concerns of reportable conduct involving Westpac

Westpac has a dedicated Whistleblower Channel which allows service providers (including their current and former employees) who have knowledge of, or reason to suspect, any reportable conduct which involves Westpac, and anyone connected within the Westpac to confidentially raise their concerns.

Reports can be completely anonymous, or you can identify yourself to those authorised by Westpac to manage such reports. More details can be found here: **Speaking Up Policy** (PDF 394KB) or search 'Speaking Up Policy' at westpac.com.au.

Broadly, 'reportable conduct' under our policy includes any conduct which is dishonest, corrupt, fraudulent, or illegal, including any suspected modern slavery or human rights violations, involving Westpac's operations or supply chain where it has significant implications for Westpac. Safely report such conduct via our Speak Up reporting system at <http://westpac.whispli.com/whistleblowing> or by calling a dedicated 24-hour independent Whistleblower Hotline: 1800 989 569 (an Australian free call number), which is operated by a third party.

GETTING SUPPORT

ADDITIONAL RESOURCE

1

Welcome and Westpac company profile and commitments

2

How to become a service provider

3

What you can expect when working with us

4

Supporting resources

Additional resource



Before we can pay an invoice, it needs to be valid.

An invoice does not need to be issued in paper form, electronic invoices in PDF format can be provided via e-mail and should include:

1 Purchase Order (PO) number.

Please ensure you have received a PO from Westpac in advance of providing products or services. The PO number must be also be clearly marked on the invoice.

2 Correct description.

- Tax invoice** – If your business is registered for GST, your invoices should clearly, display the words 'Tax invoice'.
- Regular invoice** – If your business is not registered for GST, the word 'Invoice' should be clearly displayed on the invoice.
- Other** – Invoice statements (a statement collating amounts owed) and quotes (a statement with an estimated cost for goods/services) will not be accepted.

3 Invoice number and invoice issue date.

A unique invoice number should be assigned to each invoice for payment tracking purposes, along with the date you are issuing the invoice.

4 Your contact details.

This includes:

- your business name** (must match with ABR records),
- business address** – include your postal address if different from your business address,
- business contact details** – contact number and email address, and
- Australian Business Number** (ABN).

5 Payment details.

This includes:

- The account name, BSB and account number.**
- A brief description of the goods or services you have provided.** This includes the quantity, unit price, GST amount (if GST has not been charged this must be clearly stated), and the total (inc/exc GST). Also include the Westpac cost centre for each item (this will help us direct your invoice to the correct business unit for payment).

GETTING
SUPPORT

ADDITIONAL
RESOURCE

1

Welcome and Westpac
company profile and
commitments

2

How to become
a service provider

3

What you can expect
when working with us

4

Supporting
resources

Thank you

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