

# Direct Entry Facility Product Disclosure Statement

**Incorporating  
Direct Credits and Direct Debits**

Effective as at: 22 February 2013



## Important Information

The Product Disclosure Statement is issued by Westpac Banking Corporation ABN 33 007 457 141, Australian Financial Services Licence Number 233714 and is current as at 22 February 2013. The information in it is subject to change. Westpac will provide updated information by issuing a supplementary or replacement product disclosure statement (if this is required, such as if the change is materially adverse to you) or by posting the information on our website. You can get a paper copy of any updated information without charge by calling us.

If you have received this Product Disclosure Statement electronically, we will give you a paper copy on request, without charge. To obtain a copy, refer to the contact details listed on the back page of this Product Disclosure Statement.

The information set out in this document is general in nature. It has been prepared without taking into account your objectives, financial situation or needs. Because of this, you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation and needs. By providing this Product Disclosure Statement, Westpac does not intend to provide financial advice or any financial recommendations. You should read and consider this Product Disclosure Statement, in its entirety, carefully and seek independent expert advice before making a decision about whether or not this product is suitable for you.

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# 1. Introduction

- 1.1 Our obligation to you** “Us”, “the Bank” and “Westpac” refers to Westpac Banking Corporation, and its related bodies corporate.
- With this document, we are endeavouring to ensure that you have all the information required to maximise the benefits and minimise the risks and charges of this product.
- We also want you to be aware of all the ways in which you can access your Direct Entry transactions service. This will assist to ensure you are able to make the most of Direct Entry Service.
- We encourage you to read this booklet carefully and keep it where you can reference it.
- We encourage you to talk to us at any time about how you could minimise the costs associated with the Direct Entry Product.
- 1.2 How to get additional assistance** If you would like additional explanation of this document, or have a question or a problem, you can contact us by calling 1800 800 388, 24 hours, 7 days a week from anywhere in Australia.
- 1.3 If you have a problem or dispute** If you have a problem with any aspect of your banking please notify us immediately. Please call 1800 800 388, 24 hours, 7 days a week from anywhere in Australia. We will try to resolve the matter as soon as possible. This will usually be within 5 business days.
- If you remain concerned, or believe that you did not get a satisfactory outcome, you can refer the matter to the:
- Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001  
Phone: 1300 780 808  
Fax: (03) 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Internet: [www.fos.org.au](http://www.fos.org.au)
- The Australian Securities and Investments Commission (ASIC) also has a free call infoline - 1300 300 630. You can use this number to make a complaint and to obtain further information about your rights.
- 1.4 Documentation and terms and conditions** The terms and conditions for Direct Entry are set out in the following documentation:
- For Direct Credit, the Credit User Application.
  - For Direct Debit, the Debit User Agreement.
- Each of the above documents governs the transactional relationship between you and us and sets out the terms and conditions that apply to Direct Entry transactions. You should obtain independent advice before you sign any of these documents.
- From time to time, we change the terms and conditions of your Direct Entry facility.
- 1.4.1 Changes to fees**
- When Westpac intends to introduce any new fee, we will send a notice to you in writing to the address shown in our records. This notice will be sent to you at least 30 days before the effective date of the change. In addition, we may also communicate with you through your Direct Entry reports.
- 1.4.2 Other Changes**
- There may be circumstances which require us to change the terms and conditions of your facility without giving you notice. For example, where emergency measures have to be taken to restore or maintain the security of our systems.
- 1.4.3 Changes of your name, address, signatories and other relevant information**
- Please notify us promptly of any changes to your name, authorised signatories, or your address and other contact details. Should you need to make any changes, all requests need to be made in writing at least 3 business days before the required change to take effect. Such changes need to be made through your account manager or for business banking customers, the Business Banking Service Centre in your state.
- Westpac will not be responsible for any errors or losses associated with this facility where we have not received adequate prior notice.

### **1.5 Anti-Money Laundering and Counter-Terrorism Financing Obligations**

Please be advised that in order for us to meet our regulatory and compliance obligations we will be increasing the levels of control and monitoring we perform.

You should be aware that:

- transactions may be delayed, blocked, frozen or refused where we have reasonable grounds to believe that they breach Australian law or sanctions (or the law or sanctions of any other country). Where transactions are delayed, blocked frozen or refused Westpac and its correspondents are not liable for any loss you suffer (including consequential loss) howsoever caused in connection with your Direct Entry Facility;
- we may from time to time require additional information from you to assist us in the above compliance process; and
- where legally obliged to do so, we will disclose the information gathered to regulatory and/or law enforcement agencies, other banks, other members of the Westpac Group, service providers or to other third parties.

You provide Westpac the following undertakings and indemnify Westpac against any potential losses arising from any breach by you of such undertakings:

- you will not initiate, engage in or effect a transaction that may be in breach of Australian law or sanctions (or the law or sanctions of any other country); and
- the underlying activity for which your Direct Entry Facility is being provided does not breach any Australian law or sanctions (or the law or sanctions of any other country).

### **1.6 Factors that may influence our advice**

We will always endeavour to recommend the Direct Entry facility that best meets your needs.

From time to time our staff may be offered incentives, such as winning a digital camera for achieving or exceeding planned sales targets, for a group of products or the total value of sales. These incentives will not accrue to staff for selling one product over another, ensuring that the product best meets your needs.

### **1.7 Communication with you**

From time to time, Westpac would like to contact you, or send you information regarding other products and services that may be of benefit to you.

While we encourage you to receive this information, if you do not wish to receive this information, please:

- call us on 132 032
- write to us at GPO Box 3433, Sydney, NSW 2001
- send an email to [acctstats@westpac.com.au](mailto:acctstats@westpac.com.au) or
- call in at any Westpac branch.

You do not need to do this if you have already told us you do not wish to receive information of this sort.

### **1.8 Privacy and confidentiality**

Westpac's Privacy Policy explains our commitment to the protection of your personal information. You may obtain a copy of our Privacy Policy by:

- Calling Telephone Banking on 132 032
- Asking at any of our branches
- Visiting our website at [www.westpac.com.au](http://www.westpac.com.au)

Westpac has a general duty of confidentiality towards you, except in the following circumstances:

- Where disclosure is compelled by law
- Where there is a duty to the public to disclose
- Where the interests of Westpac require disclosure
- Where disclosure is made with your express or implied consent

### 1.9 Your email address

We may use your email address to advise you of any enhancements or changes to your Direct Entry service which may alter our delivery of, or your ability to use, the service. It is our policy to only email marketing material to customers who give us permission to do so. By agreeing to the terms and conditions for the Direct Entry service, you give us this permission. If we send you an email other than an email containing nor more than factual information (for example, an email advising you that the terms and conditions for the Direct Entry service have changed) we will give you an option of not receiving further communication of this nature. This will allow you to opt-out of receiving emails containing marketing material at any time you wish.

You need to keep your email address current. You may update your email address by notifying us in writing using the contact details at the end of this booklet. If you do not provide us with a correct email address, you may not receive important information regarding the Direct Entry service.

Your email address will not be shared with an organisation external to the Westpac Group. It is our policy not to sell, trade or rent your personal information to a third party.

### 1.10 Your Mobile Phone number

We may use your Mobile Phone number to send you Westpac Protect™ SMS codes and any information relevant to this service.

You need to keep your Mobile Phone number current. You may update your Mobile Phone number by contacting Westpac. If you do not provide us with your correct Mobile Phone number, you may not be notified of important information relevant to the use of Westpac Protect™ SMS Codes.

You will be notified of any changes to our records of your Mobile Phone number via an SMS to both your old and new Mobile Phone numbers.

Your Mobile Phone number will not be shared with any organisation external to the Westpac Group. It is our policy not to sell, trade, or rent your personal information to any third party.

### 1.11 Tax Obligations

Westpac is required to report details of income earned, withholding tax deducted and TFNs quoted on an account, to the Australian Taxation Office annually. The collection of TFNs and their use and disclosure are strictly regulated by the Privacy Act (1988).

When you invest in Direct Entry, you are required to provide your TFN or your Australian Business Number ('**ABN**'). This is because accounts that earn interest are subject to the Pay-As-You-Go ('**PAYG**') withholding rules.

- If the investment is made in the course of an enterprise (that is, business activities), you may provide an ABN as an alternative to your TFN.
- For joint accounts, the Australian Taxation Office (ATO) requires a minimum of two TFNs or ABNs (one each) from the account holders.
- If a formal trust is established and a trustee makes the investment, the trustee may quote the TFN of the trust.

## 2. Direct Entry Facility Overview

### Key Features and Benefits

The Direct Entry system consists of Direct Credits and Direct Debits and has the ability, where all account and file details are correct and where received by Westpac before the cut off times, to electronically credit or debit accounts at virtually all Australian Banks, Building Societies and Credit Unions on the day nominated by you (the User).

This nominated day (known as the processing or release date) is usually the day before the day when the credit payments are due. Funds are posted overnight and are “visible” and accessible (in the case of salary or creditor payments) the following morning by the recipients.

#### 2.1 Lodgement Details

It is important for you to note that it is your responsibility to ensure that the contents of any electronic files lodged by you or on your behalf are accurate and that you have performed appropriate reconciliations promptly.

The Bank will not be liable for any loss caused by you due to fraudulent or unauthorised files, or errors in files.

#### 2.2 Processing/Release Date

The Direct Entry System is “date sensitive” - the processing date that you include in the header record of your file is the only indication from you that this is the day when you want us to release your funds. This date should be the current or a future working date.

Currently, the industry body, The Australian Payments Clearing Association (APCA) allows for processing to occur on business days and state based public holidays. Where you transmit a Direct Entry file to Westpac with either a national public holiday or a weekend release date, the file will be processed on the next available business day.

Please note:

- You can transmit your file up to fourteen (14) calendar days prior to your nominated processing date.
- A fee may apply where a file is transmitted to us for a release date other than a valid processing date.
- If a file is transmitted with a processing date greater than 14 calendar days, then the file will be deleted and re-transmission will be required.

#### 2.3 Direct Entry Fees and Charges

Once you have entered into the relevant documentation set out in 1.4, Westpac will levy fees and charges as described below. These fees and charges are incurred as a result of your usage and processing undertaken by Westpac or its subsidiaries. In some cases fees are a one off incurred during the establishment process. All other fees are based on a usage basis.

Westpac will debit your nominated charging account for all applicable fees and charges. This debit will occur in the following calendar month. To assist in reconciling these fees and charges, Westpac will issue an Account Analysis and Fee Statement. Westpac will not enter into any other charging arrangement other than the process outlined above.

When Westpac intends to increase existing or introduce new fees, you will be advised, in writing or via other media, a minimum of 30 days prior to commencement.

## Description of Fees and Charges relating to the Direct Entry Product

Charged Item	Fee	Comments
Direct Credit Establishment	\$275.00	A one off charge for the establishment of your Direct Credit User ID and facility
Direct Debit Establishment	\$550.00-\$1650.00	A one off charge for the establishment of your Direct Debit User ID and facility
Direct Entry Participation Fee	\$55.00	Charged on a monthly basis
Direct Credit Transaction Fee	\$0.11	Charged on volume usage
Direct Debit Transaction Fee	\$0.11	Charged on volume usage
Exceeded TNA Limit	\$55.00	Refer to section 2.4 for further information
Exceeded TAC Limit	\$55.00	Refer to section 2.4 for further information
Late Processing Fee	\$55.00	Charged on a per file basis where you have requested a file to be processed after the existing cut off time. Refer to section 2.6.1 for further information
Rejected Items	\$0.55	Charged on volume usage Transactions to Westpac accounts only
Returned Items	\$2.75	Charged on volume usage
Recall File	\$33.00	Charged on volume usage
Recall Credit Transaction	\$11.00	Charged on volume usage
Duplicate Report	\$11.00	Charged on volume usage
Duplicate Report – Additional Pages	\$1.10	Charged on volume usage
Direct Entry Reports – Additional Pages	\$1.10	Charged on volume usage
Direct Entry Duplicate File Reversal	\$220.00	Charged per file
Exceeded Available Funds	\$55.00	Charged per file
Invalid transactions for service type	\$33.00	Charged per file
Release date in the past	\$33.00	Charged per file
Self balancing not self balanced	\$33.00	Charged per file
Trailer value does not balance	\$33.00	Charged per file
Inactive Service	\$126.50	Charged to re-establish a DE User ID after 12 months of inactivity
Incorrect/Missing UPS	\$33.00	Charged per file

Please note: All fees quoted are inclusive of GST where applicable.

## 2.4 Limits

There are three types of limits associated with Direct Crediting. The type of limit applicable to your facility is agreed between you and Westpac and is based on your processing requirements. Establishment of such limits are subject to credit approval and are governed by separate documentation.

### 2.4.1 Transaction Negotiation Authority Limit (TNA)

This form of TNA is your authority to Westpac to draw funds from the nominated account up to the value of the agreed TNA limit to enable the making of Direct Credits and payment of fees associated with the Direct Credit facility, irrespective of the amount of cleared funds in that nominated account.

If the total value of all Direct Credits requested to be made in Direct Entry file(s) causes the TNA Limit within the relevant TNA cycle period to be exceeded, Westpac will assess the risk involved and decide accordingly. In each case where the value of Direct Credits requested exceeds the TNA limit an **'Exceeded TNA Limit'** fee is payable.

Westpac may also issue a TNA to another financial institution, if Westpac approves you as a Credit User but you, or someone on your behalf lodges the files by which you request the making of Direct Credits, with another financial institution. This form is Westpac's authority to that other Financial Institution to draw funds from the nominated account up to the value of the agreed TNA limit to enable the making of Direct Credits and payment of fees associated with the Direct Credit facility, and applies irrespective of the amount of cleared funds in your nominated account.

### 2.4.2 Transaction Activity Cap Limit (TAC)

A TAC is a limit set by you which gives Westpac the authority to draw funds from a nominated account for the total value of all files that you process plus any fees, provided that available cleared funds are in the nominated account at the time your files are received and at the time the files are processed. Should the value of the file exceed the value of the TAC limit then manual intervention will be required to process such files and will attract a **Exceeded TAC limit fee**. A TAC is only available where the nominated drawing account is held at Westpac.

Should the file value exceed the available funds in your nominated account, the file may be held-over if deemed appropriate by Westpac and in the event of such excesses, any manual intervention required to process such files, will attract a **Exceeded Available Funds** fee.

Note: It is most important that you ensure you have sufficient available cleared funds in your nominated account prior to submitting your Direct Entry file for processing.

### 2.4.3 Intra-Day Overdraft (IDOL) Limit

An IDOL is a limit to which Westpac agrees to allow the nominated account to overdraw during the course of a day. It is separate to any overdraft limit which may apply on an inter-day basis. If an IDOL is agreed in addition to a TNA or TAC the expression "cleared funds" in the above descriptions of those limits includes the amount available under the IDOL.

An IDOL allows Westpac to process your Direct Entry files intra-day with an expectation that your account will be brought back into a positive position before the end of the Business Day. An IDOL, unlike a TNA & TAC provides an effective cash flow management tool for customers wishing to utilise a single limit for their total Payables service (ie other products such as Real Time Gross Settlement (RTGS), Domestic Funds Transfer, RITS & Austraclear). An IDOL may be of more benefit for customers who also have their account structure in a set off arrangement.

### 2.4.4 Managing your Cash Flow

At our discretion, we may, from time to time, honour a transaction or file where the withdrawal results in a debit balance on your account, or takes your account into overdraft. You cannot depend on this service being available. We are under no obligation to honour your direct entry file where it may exceed your limits or available funds and may overdraw your account.

Should we exercise our discretion to honour a Direct Entry File or pay a transaction where no such arrangement exists, additional fees and charges will be incurred as a result. Please refer to 2.3 'Direct Entry Fees and Charges' for more information.

## 2.5 Recalls

The recall facility is an emergency process only that can be used to delete individual credit items in your Direct Entry file or an entire file once all other avenues have been exhausted.

Amendments to amounts or account details are not permitted.

To effect a recall, you must have already transmitted your file.



## **2.6 Direct Entry Cut Off Times**

Currently, the bank will accept your Direct Entry Files up to 6:00pm Sydney time on your nominated processing date. Value for the individual transactions in your file are credited and debited to Westpac accounts on the same day and overnight for other Financial Institutions, Building Societies and Credit Unions.

### **2.6.1 Late Processing**

It may be possible that your Direct Entry file is accepted after the cut off time of 6:00pm Sydney time. However, there is no guarantee that the file will be processed where errors are contained. This facility is offered on a best endeavours basis and no guarantees are provided.

Direct Entry files that are received after 6:00pm Sydney time may not be released until later in the evening and a late processing fee will apply (even where the file was not released due to errors).

## **2.7 Direct Entry Incomplete File**

Direct Entry incomplete file fees are applied to customer payment files that reject from the processing queue and require manual intervention in order to be processed successfully.

## **2.8 Reversal Files**

From time to time, errors may be made where a duplicated file is released. In the case that a genuine error within your office has been made, we may on occasions be able to attempt a reversal of that file. The bank will, where possible, organise for the file to be reversed. Though it is up to all receiving Financial Institutions, Credit Unions and Building Societies to accept our request, all requests for a reversal file must be advised to the bank immediately or within 1 day of the file being released. Reversal files are provided as a last option and fees apply. Westpac makes no guarantees of availability and the processing of a reversal file remains at Westpac's discretion.

## **2.9 Reject Transactions**

On occasions, Westpac will be unable to process transactions as requested within your Direct Entry file. In most cases, this is because the BSB and/or account details provided are invalid. In these cases, Westpac will process the remainder of your file. Where reject transactions occur, we suggest that you refer to the exception report provided, as a reason for the rejected transaction will be provided. It is important that you confirm and amend the invalid details before reprocessing occurs.

## **2.10 Returned transactions**

Unlike rejected transactions, a return will have been effected to the correct Financial Institution, though may have been returned as the account being debited or credited is incorrect. In these cases the value returned would be debited or credited to your nominated account depending on the type of file processed. It is important that you check your bank statements for information on why the transaction has been returned.

## **2.11 Audit Reports**

Westpac provides complete audit reports to assist in the management of all transactions processed, rejected or recalled. These reports are commonly referred to as an Exception and Disbursement Reports.

## **2.12 Inactive Services**

Your Direct Entry Service will become inactive if not utilised during a continuous six month period. Westpac will suspend your Direct Entry service and advise you in writing that your facility has been suspended. Where you have advised Westpac in writing that the facility is still required, the Direct Entry facility will be unsuspended for future use.

If you do not respond to Westpac within the following 12 months of your intention to continue use of your facility, it will be deleted from our systems. In this instance a fee of \$126.50\* will need to be paid for the facility to be re-established.

\*This fee is GST inclusive.

## 2.13 Risks

- Financial institutions rely solely on account number details when processing transactions and are not required to check that the account number details provided are correct or that the account name corresponds with the name of the holder of the account. You may not be entitled to bring any claim against any financial institution participating in the direct entry system if an item in a file has been processed in accordance with the account number details you have provided.
- Westpac does not verify the accuracy of the contents of direct entry files lodged with it, or whether items in a file have been duplicated.
- You may become liable for amounts (including losses or damages suffered by financial institutions participating in the Direct Entry system) in connection with any failure to observe your obligations as a credit user or debit user in the Direct Entry system. For further information on your potential liabilities as a credit or debit user please refer to your Credit User Application and/or your Debit User Agreement.
- There is a risk that payments will not be received on time using the Direct Entry System due to systems or telecommunications link availability, scheduled outage, equipment failure or other reasons.
- There is a risk that Westpac may terminate your use of the Direct Entry services in some circumstances.

### 3. Direct Entry Facility Options

Product Rationale	Comments/Features	Benefits	Disadvantages
<b>Direct Credit Facility</b>	A payment file consisting of multiple credit payment instructions. A File can contain up to 999,999 transactions and a value of \$99,999,999.99.	<ul style="list-style-type: none"> <li>• The bank will create and process a file value (less any rejected transactions) to your nominated account</li> <li>• Allows the creation of multiple transactions in one file</li> <li>• Lower costs than other payment methods</li> <li>• Quicker receipt of funds to beneficiaries</li> <li>• Better cash flow within your business, as you are in control of the debiting process</li> <li>• No need to issue cheques and the costs associated with cheques</li> </ul>	<ul style="list-style-type: none"> <li>• The bank generates narrative that appears on your bank statement.</li> <li>• Contra entry may not easily be reconciled with your accounting package.</li> <li>• The bank will create and process a file value (less any rejected transactions) to your nominated account. This may impact your accounting package and the reconciliation process</li> </ul>
<b>Direct Debit Facility</b>	A drawing file consisting of multiple debit payment instructions. A File can contain up to 999,999 transactions and a value of \$99,999,999.99.	<ul style="list-style-type: none"> <li>• The bank will create and process a file value (less any rejected transactions) to your nominated account</li> <li>• Allows the creation of multiple transactions in one file</li> <li>• Lower costs than other payment methods</li> <li>• Quicker receipt of funds from beneficiaries</li> <li>• Better cash flow within your business, as you are in control of the debiting process</li> </ul>	<ul style="list-style-type: none"> <li>• The bank generates narrative that appears on your bank statement.</li> <li>• Contra entry may not easily be reconciled with your accounting package.</li> <li>• The bank will create and process a file value (less any rejected transactions) to your nominated account. This may impact your accounting package and the reconciliation process</li> </ul>

Product Rationale	Comments/Features	Benefits	Disadvantages
<p><b>Self Balanced Facility</b></p>	<p>File contains multiple transactions, with one single contra entry to your nominated transaction account.</p> <p>A File can contain up to 999,999 transactions and a value of \$99,999,999.99.</p>	<ul style="list-style-type: none"> <li>• You generate the contra entry to your account.</li> <li>• You nominate the payment narrative to appear on your bank statement</li> <li>• Bank will check that the value of the contra entry is being processed to your nominated transaction account</li> <li>• Total file value debited to your nominated drawing account</li> <li>• Allows the creation of multiple transactions in one file</li> <li>• Lower costs than other payment methods</li> <li>• Quicker receipt of funds to beneficiaries</li> <li>• Better cash flow within your business, as you are in control of the debiting process</li> <li>• No need to issue cheques and the costs associated with cheques</li> </ul>	<ul style="list-style-type: none"> <li>• Total file value is debited or credited to your nominated drawing account. Any rejected value or recalled items are returned the same day.</li> </ul>
<p><b>Mixed Facility</b></p>	<p>Allows the creation of multiple debits/credits in the same Direct Entry file. May either be a balanced file or the contra value (either debit or credit) will be processed to your nominated transaction account.</p> <p>A File can contain up to 999,999 transactions and a value of \$99,999,999.99.</p>	<ul style="list-style-type: none"> <li>• One file containing multiple debit and credit transactions</li> <li>• Allows the creation of multiple transactions in one file</li> <li>• Lower costs than other payment methods</li> <li>• Quicker receipt of funds to beneficiaries</li> <li>• Better cash flow within your business, as you are in control of the debiting process</li> <li>• No need to issue cheques and the costs associated with cheques</li> </ul>	<ul style="list-style-type: none"> <li>• Must be both a Direct Debit &amp; Direct Credit User with the industry body, APCA.</li> <li>• Need to be an approved User with Westpac to create the one file.</li> <li>• Increased security risks due to the type of file being created</li> </ul>

## 4. Access to Direct Entry

There are various ways in which you are able to access the features and benefits of Direct Entry. Depending on your processing needs and requirements, one of the following delivery methods would suit your business needs.

### How to access Direct Crediting

Options	Features	Benefits
<b>XCOM/ Netmaster</b>	XCOM/Netmaster is a direct link between your business and the bank, dedicated to you and your transactions. This link allows for large volumes to be transferred more quickly than a modem.	<ul style="list-style-type: none"> <li>• Provides secure transfer of data</li> <li>• Available 24 hours a day, 7 days a week</li> <li>• Fast transmission</li> <li>• Can handle large volume of transactions</li> </ul>
<b>Westpac Extranet</b>	The Westpac Extranet interfaces directly with your communication system, providing you with a secure and dedicated link to the bank's systems. This secure connection enables you to transmit and receive data and because the Westpac Extranet has Points Of Presence (POPs) right across Australia, you get local call rates (for connection) wherever you are.	<ul style="list-style-type: none"> <li>• Can handle large volume of transactions</li> <li>• Secure and dedicated link to the banks systems</li> <li>• Local call rates</li> <li>• Cost based on usage</li> </ul>
<b>Third Party Processor/ Payroll Bureau</b>	A Third Party that provides payroll/ human resource solutions for companies. Eg makes payroll payments and creates pay slip and super contributions on behalf of the company.	<ul style="list-style-type: none"> <li>• No need for software</li> <li>• Provide total Human Resource solution (Super deductions &amp; Pay slips)</li> </ul>
<b>Business Online</b>	Business Online provides customers with a seamless, secure way to do their banking online. When customers enter Business Online they will see a summary of their business account balances and most recent outstanding payments. They can also view account details, transfer funds, pay others and access valuable business tools and content. Business Online also offers the capability of online purchasing via Westpac B2Buy.	<ul style="list-style-type: none"> <li>• Schedule payments 90 days in advance</li> <li>• View non Westpac accounts</li> <li>• SecurID tokens for added security</li> <li>• Do your banking 24hrs a day 7 days a week</li> <li>• 128-bit encryption</li> </ul>
<b>Corporate Online</b>	Corporate Online consolidates all online payments to provide ease of access, improved menu navigation, flexible transactional processes, superior account information and export capability.	<ul style="list-style-type: none"> <li>• Single sign in and seamless navigation to a suite of services</li> <li>• Access to the Westpac web site online applications is: <ul style="list-style-type: none"> <li>– via the internet</li> <li>– available on a 24 x 7 basis (except for scheduled publicised maintenance)</li> </ul> </li> <li>• Portability (accessible through the internet anywhere)</li> <li>• Security, including the: <ul style="list-style-type: none"> <li>– 'Authoriser' Token for each Online Payments customer</li> <li>– Token Password unique to each Online Payments customer</li> <li>– SSL (Secure Socket Layer) internet connection, meaning that the internet connection encryption</li> <li>– https: (hyper text transfer protocol secure internet connection with secure' meaning that it is a secure site)</li> <li>– Enhanced customer experience – intuitive and easy to use</li> <li>– Customisable company structure that can grow with the customer's business</li> </ul> </li> </ul>

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## Contact details

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