

Corporate Online

User Guide for Payments files.

Issuer

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About Corporate Online

Westpac Corporate Online is an internet-based electronic platform, providing a single point of entry to a suite of global transactional banking services specifically supporting customers in Australia, New Zealand, Papua New Guinea and Fiji.

Control how your organisation uses Corporate Online, including which applications and features staff members can use and which accounts and services they have access to.

Use Corporate Online's flexibility to create a setup that matches your business control, productivity, and flexibility needs which can be changed as required.

Security

Corporate Online employs a range of protective technologies to guard your organisation's information and to assist you in better managing the risks of fraudulent activity. Corporate Online uses encryption technologies to protect your data, tailored access to enable segregation of duties and using a token for authentication as an extra layer of security.

Jurisdiction

Reflecting the differences in the banking and legislative regimes, Corporate Online works slightly differently in Australian, New Zealand, Papua New Guinea, and Fiji. Where possible, these differences are highlighted in this user guide as follows:



This information is specific to customers whose primary banking relationship is with Westpac Australia ("Australian organisations") or who are making payments from accounts domiciled in Australia.



This information is specific to customers whose primary banking relationship is with Westpac New Zealand ("New Zealand organisations") or who are making payments from accounts domiciled in New Zealand.



This information is specific to customers whose primary banking relationship is with Westpac Papua New Guinea ("Papua New Guinea organisations") or who are making payments from accounts domiciled in Papua New Guinea.



This information is specific to customers whose primary banking relationship is with Westpac Fiji ("Fiji organisations") or who are making payments from accounts domiciled in Fiji.

Note

This user guide forms part of your agreement with us and provides information for your use of this product within Westpac Corporate Online.

Certain words used throughout the user guide may have a defined meaning in the Glossary.

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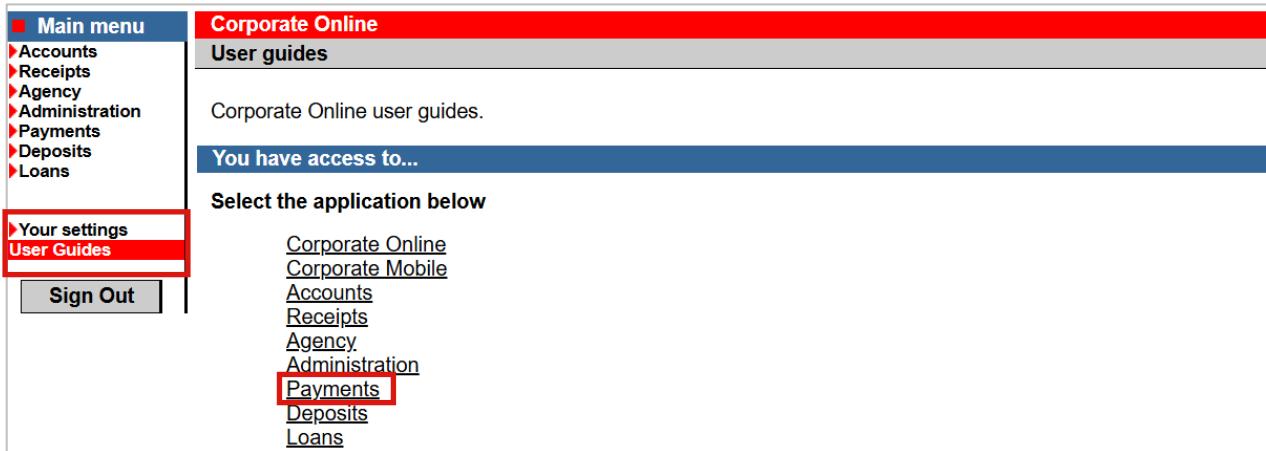
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About this guide

This guide describes how to use the functionality of Westpac Corporate Online for making payments with files. It is one of a suite of guides that cover the wide range of applications and features that are available through Corporate Online.

Where can I find a copy of this guide?

The most up-to-date versions of this and other Corporate Online user guides can be found on the **User guides** screen of Corporate Online.



Main menu

- Accounts
- Receipts
- Agency
- Administration
- Payments
- Deposits
- Loans

Corporate Online

User guides

Corporate Online user guides.

You have access to...

Select the application below

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Receipts

Agency

Administration

Payments

Deposits

Loans

If you must print this document, always download the PDF from Corporate Online, then print from that - do not print a saved PDF or photocopy a paper copy as it may not be current.

What else should I read?

As well as reading this guide, we strongly recommend you read:

- **Introducing Corporate Online**, which covers topics such as logging on and security.
- **Making Payments**, which covers the remainder of the Payments application.

Introducing payments with files

Corporate Online's Payments application provides a range of functionality for making payments with files (in a specified format) and reporting on those payments.

Payment files can be created by systems outside of Corporate Online (e.g., an accounting system), or within Corporate Online by using file creation and file template features.

Payment services and formats

To make payments with a file, you need access to a payment service.

Payment services define what type of payments can be made and the payment account to be used (e.g., direct credits, direct debits BPAY payments, cheques with remittance advices). Payment services are established through your Westpac Representative. Organisations may have more than one payment service.

There are two types of payment service that can be processed via Corporate Online:

- Direct Entry (DE)
- Payment Processing Service (PPS).

Payment services are identified by a service ID. For Australian DE services, there is also a UPS name (User Preferred Specification name). Australian DE services can have more than one UPS name, so always ensure you specify **both** the service ID and the UPS name when referring to the service.

Each service type has its own file formats, which are specific to the country in which they are used. For detailed specifications of the relevant file formats, select **User Guides > Payments** from the left-hand menu.

Information history

The table below details the retention period of information in Online Payments:

Information	Retention period
Payment files not fully authorised on the Pending and Authorise screens	7 days after value date
Payment files on the Payment status and Export screens	24 calendar months from value date
Reports	Between 7 and 100 days as chosen at the time of creation.

Payments with files features

The Corporate Online Payments application is broken down into several features to allow your organisation to manage which tasks can be performed by which users (according to their job role).

The features relevant to making payments with files are:

Feature (as allocated in Administration)	Description	
<input checked="" type="checkbox"/> Manage file templates	Create, amend, and delete templates — see Managing file templates on page 28. Save a file you're creating as a template — see Creating a file by entering transactions on page 21.	
<input checked="" type="checkbox"/> Import payment files	Import a payment file, send it for processing (using a DE or PPS service), and export payment reports. — see Importing files on page 13.	
<input checked="" type="checkbox"/> Make amendments to imported files (<i>New Zealand only</i>)		Make amendments to Direct Entry payment files in New Zealand Direct Entry format (this feature must be requested before it has made available)
<input checked="" type="checkbox"/> Create payment files with templates	Create a DE payment file from an authorised template — see Creating a file from a template on page 18.	
<input checked="" type="checkbox"/> Create payment files without templates	Create a DE payment file by entering transactions — see Creating a file by entering transactions on page 21.	
<input checked="" type="checkbox"/> Extendable cut-offs	Submit Australian DE files after the usual cut-off time up until the extended cut-off time.	

These features are allocated to users by your Organisation's administrator(s), who also allocate the role each user will play (e.g., creator/authoriser) in that feature's workflows.

To use these features, you also require access to an office and an import service of the appropriate type.

Payment file value dates

The Payments application allows you to create and authorise a payment file for processing on a future value date. The "value date" is the date nominated within the payment file to be the day the payment is to be received by beneficiary.

The payment file type will determine what value date can be selected for the payment to be received by the beneficiary.

The table below summarises the future value date allowed for each payment file type.

Payment file type	Forward dating	7-day value dating
Australia		
Direct Entry	90 calendar days	No
Payment Processing	90 calendar days	No
New Zealand		
Direct Entry	90 calendar days	Yes
Fiji and Papua New Guinea		
Direct Entry	90 calendar days	No

Payments features

The other Payment features, which allow you to make “beneficiary” payments and manage beneficiaries, are covered in detail in their own user guide, **Making Payments**.

Fees and charges

Corporate Online’s fees for processing payment files are charged to the office in which the file is processed.

The fees for trans-Tasman payments or trans-Pacific payments are billed in the currency of the country in which the debit account or service is domiciled and charged to the billing account for that currency. For example, if you make payments from a New Zealand account, the fees will be charged in New Zealand dollars to your New Zealand dollar billing account.

Processing fees are calculated on the type of payment file used and the number of transactions within each payment file. Other fees relating to the processing or non-processing of files may also be incurred.

For information on Corporate Online fees and charges, refer to the **Corporate Online Fees and Charges information sheet**, which is published on the Westpac internet site, or talk to your Westpac relationship manager.

Authorisation and channel limits

All payment files made through Corporate Online are subject to the daily channel limit of the organisation and the authorisation limits of the users authorising the payment files.

Amounts are included in these limits on the day the full authorisation of the payment file occurs, not the value date. Payment files in a currency other than the local currency of the country of your organisation’s primary banking relationship are applied as if the payment file was made in the local currency. For example, if an Australian organisation’s limits are in AUD, the value of the non-AUD payment files is then applied as AUD to the Australian organisation’s limits.

For direct debit and direct credit files, the total value of the transactions made to your organisation’s account is used. For Australian organisation’s that use mixed files (includes both credit and debit transactions) the total amount of both the credits and debit transactions is used. For Australian organisation’s that use files with a balancing transaction (self-balancing) the total credit amount of the file is used.

The daily channel limit is the maximum total amount that can be transacted by your organisation via Corporate Online per calendar day.

Authorisation limits apply only to the authorisers. There are no limits to the size or volume of transactions that may be created, even by a creator/authoriser; the restrictions apply only to the authorisers authorising those payments.

Each authoriser has a file daily limit (the maximum amount that they can authorise, for files, for any calendar day) and a file individual transaction limit (the maximum that they can authorise for any single transaction within a file).

File limits cover all import files, including those created with File creation. Payment limits cover all beneficiary payments including tax payments.

Authorisation limits can be adjusted by your Corporate Online administrators in Administration.

Hash totals for Direct Entry files

A hash total is a number generated by an algorithm that is useful for cross-checking that a Direct Entry (DE) file is the correct file and contains the same transactions as it did when it was generated.

Hash totals are not unique and, because the algorithm is comparatively simple, should not be viewed as a guarantee against fraud or tampering. However, they can be used as a simple and effective verification tool.

To make use of hash totals, the system that generates your DE files must calculate and display (or report) the hash total when it generates each DE file. After loading that DE file into Corporate Online, you can then check the hash total displayed by Corporate Online against the hash total displayed by your system when the file was generated. If the two hash totals match, it is likely the file is the correct one and contains the same transactions.

Hash totals are displayed on any screens showing the payment file details. For example:

Payment file details			
Office:	Finance Department	Service details:	AUDES0000
File name:	PAYROLL 18032025	Payment file type:	Australian Direct Entry
Value date:	18 March 2025	Payment file status:	Unauthorised
Bank reference:	46182712	Payment file amount:	2.00 Cr
Currency:	AUD		
Hash total:	678784		

Hash totals are displayed for imported DE files and those created using the file creation feature (including those created from templates).

The hash total algorithms are available from your Westpac Representative.

Duplicate checking of direct entry files

The Corporate Online Payments application will identify a payment file imported or created in Corporate Online as a possible duplicate with an asterisk (*) where it contains the same:

- Service details
- Value date
- Amount
- Number of Transactions

This is provided as a warning and does not prevent the payment file from being used.

Audit information

All activities performed by users on files and templates are audited.

To view the audit information for a payment file, select the **View detailed audit information** link that appears at the bottom of the payment file summary screens.

[View detailed audit information](#)

Audit information includes the date and time of each event, a description of the activity, and the name of the user that performed it.

Corporate Online administrators can report on all user activities in Corporate Online. See the **Reporting** section of the **Administering Corporate Online** user guide.

Authorisation and workflows in payments

Corporate Online requires that tasks performed in Payments must be authorised.

To manage the authorisation of tasks, Corporate Online uses the concept of a workflow. Activities such as making payments, processing import files and amending beneficiaries and templates all use workflows. A typical workflow might look like this.



Workflows are used by most Payments features, and some features share workflows. For example, import files and create files share a workflow. Templates has its own workflow.

How many steps make up a workflow?

The number of steps required to create and authorise a task in Corporate Online is determined by the authorisation model chosen by your organisation for that feature (or group of features).

In Payments Corporate Online offers three authorisation models:

- nil authorisation
- single authorisation
- dual authorisation.

Not all authorisation models are offered on all features.

Nil authorisation = 1 step

For some features (e.g., manage templates) Corporate Online allows a nil authorisation model. Under this model, each task is accepted for processing as soon as it has been created (and submitted).



Single authorisation = 2 steps

Single is the simplest authorisation model, in business terms. Each task must be created, then authorised (once), at which time Corporate Online accepts it for processing.



Dual authorisation = 3 steps

Dual is the most robust and flexible authorisation model. Each task is created, then goes through a two-stage authorisation process before being accepted for processing.



Which model are we using?

Your Organisation administrator(s) can tell you which authorisation models your organisation is using for each group of Payments features by running an active profile report for your

organisation (see [Administering Corporate Online](#)). The table below details the available authorisation models for payments:

	Nil authorisation	Single authorisation	Dual authorisation
Transfers (between Westpac accounts in the same currency, domiciled in the same country and in the same office or between Westpac AUD accounts domiciled in Australia and Credit cards attached to a Commercial Card service within the same office)	✓	✓	✓
Beneficiary payments (new and existing beneficiaries), including international, cross currency, alliance payments, and tax payments	✗	✓	✓
Manage beneficiary details	✓	✓	✓
Manage file templates	✓	✓	✓
Import files and file creation (from scratch and from templates)	✗	✓	✓

Different Payments features can use different authorisation models. For example, you might require dual authorisation for Import files but nil authorisation for saving file templates.

Who can perform which steps in a workflow?

Corporate Online allows your organisation to restrict what steps users can perform in a Payments workflow. This defines each user's role. There are two main roles in a workflow:

- creator
- authoriser



In addition, your organisation can determine if individual users can play more than one role in a particular workflow (i.e., can they be both a creator and authoriser) and whether users performing both roles are permitted to authorise the tasks they themselves have created (called "self-authorising").



Users may only create and/or authorise things they have access to. To work on a task in a workflow, a user must have access to everything involved in the task, including:

- the relevant Payments features (e.g., existing beneficiary, import file).
- the office.

- the account from which the payment is made, or the service used.
- the payment currency (if different from the account's native currency).

Your access to these components and your user role is controlled by your Organisation's administrator(s).

One role for all of payments

You will have the same role for all workflows in Payments.

For example, if you are a creator in payments, you will be a creator for all Payments features (e.g., for beneficiary payments, files, file templates).

If you are a creator in Payments, you can still submit tasks in nil authorisation workflows (which effectively authorises them).

Your Organisation administrator(s) can tell you what your role is in Payments.

You may have a different role in other applications (e.g., Accounts, Administration).

Who can authorise?

If your organisation is using dual authorisation, it may choose to restrict which combinations of authorisers can authorise a task. To do this, authorisers are grouped into two groups: primary authorisers and secondary authorisers. Your organisation then determines which combinations are permitted (e.g., any two authorisers, one primary plus one secondary authoriser, one primary authoriser plus any other authoriser).

Bear in mind that if a "security option" is used, any authoriser can perform the first authorisation. The security option restricts which authoriser can perform the second authorisation. Security options only affect authorisation and do not restrict the actions of creators.

Your Organisation administrator(s) can tell you what security options your organisation is using for Payments by running an active profile report for your organisation.

Token re-authentication

If your organisation's authorisation model allows a single user to fully authorise a payment task, they themselves have created, Payments will ask all authorisers to re-authenticate themselves with their token each time they attempt to authorise payment tasks.

Processing payment files

The complete processing of payment files involves several users performing procedures using different parts of Corporate Online at different times in the processing cycle.

The processing cycle for a payment file begins in one of the following ways:

- A user creates a payment file with an external system (e.g., an accounting system), imports that payment file into Corporate Online, then sends it to be authorised. (see [Importing a payment file and sending it to authorise](#) on page 13)
- A user creates a payment file using the file creation feature, then sends it to authorise. (see [Creating a file from a template](#) on page 18 or [Creating a file by entering transactions](#) on page 21).

The rest of the cycle can be summarised as follows:

- One or more authorisers authorise the file according to the authorisation model (see [Authorising a payment file](#) on page 36).
- The Bank accepts the file for processing and produces an exception report (depending on the type of service).
- On the value date, the payments are processed by the Bank and the destination financial institutions.
- A user monitors the progress of the file and transactions with the File status screen (see [Viewing file status](#) on page 45).
- The Bank produces various reports, depending on the type of service.
- A user exports payment file reports. (see [Exporting files after processing](#) on page 47). These are typically loaded into an accounting system for reconciliation.
- A user browses the trace account for returned transactions (see Using Accounts).
- If you use a DERPS service, export the DERPS files (see Using Receipts).

Importing files

The processing of payment files begins with importing a payment file into Corporate Online, sending it for authorisation, and authorising it.

For an overview of the complete payment file processing cycle, see [Processing payment files](#) on page 12.

Importing a payment file and sending it to authorise

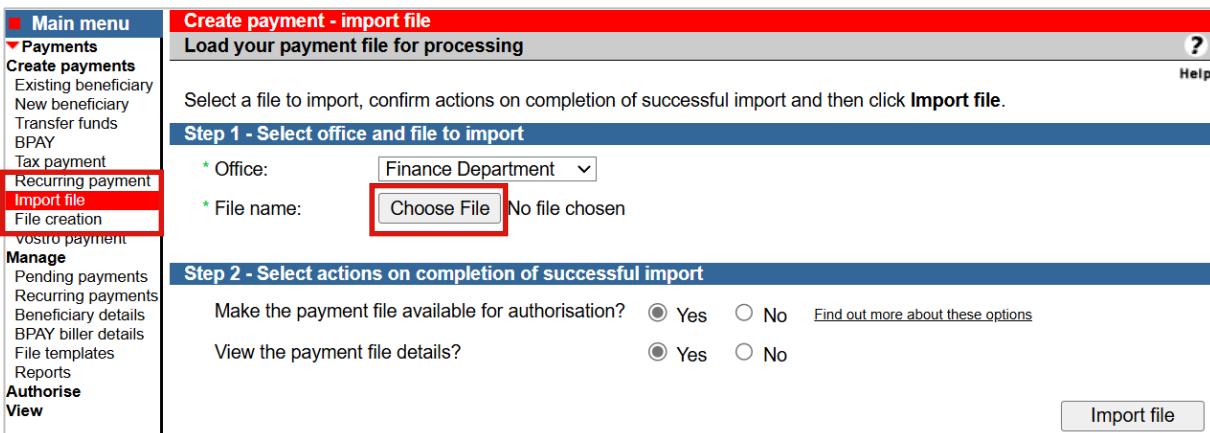
Use this procedure to import a payment file and send it for authorisation.

To import a file, you need:

- creator access to **Import payment file** feature.
- access to an office that permits payments and a payment service within that office.
- access to the account nominated in the file as the debit account for the value of the file (Papua New Guinea and Fiji only)
- access to the accounts nominated in the file as the debit or credit accounts for the value of the file (New Zealand only).

Note: A maximum of 50 accounts can be used for contra (balancing) amounts. Where the payment service is enabled for amendments to import files only 1 debit or credit account for the value of the file can be included.

1. From the **Payments** menu, select **Import file** under the **Create payments** heading.



Main menu

- Payments
- Create payments
- Existing beneficiary
- New beneficiary
- Transfer funds
- BPAY
- Tax payment
- Recurring payment
- Import file**
- File creation
- Vostro payment

Create payment - import file

Load your payment file for processing

Select a file to import, confirm actions on completion of successful import and then click **Import file**.

Step 1 - Select office and file to import

* Office: Finance Department

* File name: Choose File (No file chosen)

Step 2 - Select actions on completion of successful import

Make the payment file available for authorisation? Yes No [Find out more about these options](#)

View the payment file details? Yes No

Import file **Import file** (disabled)

Always check your data to ensure the account details are correct before importing a payments file. The receiving institutions that process the transactions will use only the BSB and account number (AU, Fiji, and PNG) or bank/branch number and account number (NZ). They do not process by matching the payee account name to the account details.

2. Select an office from the list.
3. To locate the file to import, select **Choose file**

Select the file to import.

The selected file name is added to the import screen.

4. Back on the **Create payments – import file** screen, review, and update actions on completion of a successful import.

Step 1 - Select office and file to import

* Office: Finance Department

* File name: Choose File Payroll 18032025.txt

Step 2 - Select actions on completion of successful import

Make the payment file available for authorisation? Yes No [Find out more about these options](#)

View the payment file details? Yes No

5. Select **Import file**.

The **File import progress report** is displayed.

The file is imported. The time taken depends on the size of the file.

You can continue using Corporate Online while a file is importing just be sure not to close the **File import progress report**.

Once the file import is complete, a message is displayed.

Payment file import progress report 18 March 2025 13:18 AEDT

Office: Finance Department
File name: Payroll 18032025.txt

Import file status

Start time: 1:19:02 PM
Kilobytes received: 5 Total file size: 5 kb
Estimated time remaining: completed

Your file has been successfully imported and is ready for authorisation.

Select **OK** to view and then authorise payment file details.

6. Select **OK** to close the report.

If the payment file contained a basic error, a message is displayed on the report. For example:

Import file error

An error has been encountered when trying to import the selected file. The reason that this file cannot be imported is due to the following.

The file processing date, (line 1, column 75), contained within this file is invalid.
The file cannot be imported.

Correct the payment file details in the system that created the file (you cannot correct it in the Payments application), then re-create the payment file, then import the corrected file.

Some payment file errors are not detected at this stage: they will be reported on the **Pending payments files** screen.

See [Troubleshooting file import errors](#) on page 16.

7. If you selected to view file details at the completion of a successful import, the **Create payments - Import file confirmation** screen is displayed.
8. The next step depends on your authority level and the status of the payment file.

Status	Authority level	Next step...
Imported - waiting to be sent to authorisation	All	View and print file details and then select Go to pending payments .
Unauthorised	Creator and self-authoriser	Your available authorisation limits are displayed. View and print file details, then select Authorise now .
Unauthorised	Creator only	View and print file details and then select Go to pending payments .

9. The **Files** tab of the **Manage pending payments** screen is displayed.

The screenshot shows the 'Manage pending payments' interface. The left sidebar has a 'Main menu' with 'Payments' expanded, showing 'Create payments', 'Existing beneficiary', 'Transfer funds', 'BPAY', 'Tax payment', 'Recurring payment', 'Import file', 'File creation', and 'Vostro payment'. Below this is a 'Manage' section with 'Pending payments' (which is selected and highlighted in red) and 'Recurring payments', 'Beneficiary details', 'BPAY biller details', 'File templates', 'Reports', 'Authorise', 'View', 'Payment status', 'File status', 'Export', 'Set preferences', and 'Site map'. The top navigation bar shows 'Payments (19)' and 'Files (2)'. The main content area has a heading 'Select office, status or date as required' with fields for 'Office' (set to 'Finance Department'), 'Status' (set to 'All'), 'Service ID' (set to 'All'), 'From' (set to 'All'), 'To' (set to 'All'), and 'Search criteria' (set to 'None'). On the right are buttons for 'Update list', 'Clear', and 'Reset list parameters'. Below this is a 'Payment file list' table with columns: File name, Service details, Date, CCY, Amount, WBC ref, No, and Status. The first row shows 'PAYROLL 18032025.TXT', 'NZDES9097321DC', '19/03/2025', 'NZD', '49.00 Cr', '163315856', '24', and 'U' (which is highlighted with a red box).

10. Check your file has been imported and has a status of **U - Unauthorised**, it is ready to be authorised. See [Authorising a payment file](#) on page 36.
 - If the file has a status of **I - Imported - waiting to be sent to authorisation**, the file is ready to be sent to authorisation. See [Working with pending files](#) on page 25.
 - If the file has a status of **F - File loading in progress**, the file is still being imported. Wait until the file is processed before proceeding.
 - If the file has a status of **E - Error in validation of file**, an error has been detected. Select the **file name** link to review the errors.

Troubleshooting file import errors

Most errors detected during the import process must be fixed in the system that created the payment file.

The following table may assist in tracking down the errors.

Problem area	Notes	
Value date or processing date	The value date for any imported file must be either today or within the future date range allowed.	
		Australian files can be dated up to 90 calendar days in the future
		New Zealand files can be dated up to 90 calendar days in the future
		Papua New Guinea files can be dated up to 90 calendar days in the future
		Fiji files can be dated up to 90 calendar days in the future
Not authorised to load the file. Service ID or import service identifier. User Preferred Specification (UPS)		Check that you have access to the service ID (and UPS name for Australian DE files) specified in the file (in the header record) you are importing, in the office you selected to import the file into. If you do not have access to the specific service ID identified in the files you need to import, your Organisation administrator(s) can grant you access to the relevant service ID in an appropriate office. If the service ID (and UPS name) in the file is wrong, the details in the creating system may need to be updated.
		For NZ DE, check you have access to the NZ domiciled payment account.
		For PNG DE, check you have access to the PNG domiciled payment account.
		For Fiji DE, check you have access to the Fiji domiciled payment account.
File errors	The file does not match the format specified or the internal checks (e.g., header or trailer totals) do not match. Check the system creating the files has been properly configured.	

Using file creation

File creation allows you to create DE payment files, either by entering transactions from scratch or by including transactions from an authorised file template.

When creating files from scratch, you can opt to save the transaction information you enter as a template. This is highly recommended. Payment files cannot be amended and resubmitted (e.g., to correct errors such as incorrect account numbers) so, even if you must delete the template you saved (because you don't need it anymore) this is still a lot less bother than re-entering all the transactions in the file should you need to correct them.

Files created from file templates always inherit the DE service ID that is included in the template, and this cannot be changed. You may only include transactions from within the template: you cannot add additional transactions on the fly. Any changes to the transactions (including amounts if they are locked) must be made in the template.

Once you send a created file to authorise, Corporate Online treats that file exactly like an imported DE file and generates the same DE disbursement reports. For an overview of the complete payment file processing cycle, see [Processing payment files](#) on page 12.

Restrictions

Templates can include a maximum of 500 transactions. Templates may be created for Australian and New Zealand Direct Entry Service IDs only.

For New Zealand Direct Entry file templates, you also need access to an NZD account domiciled in New Zealand.

Fees and charges

Payment files created from templates will incur the same fees and charges as imported files.

For information on fees and charges, refer to the **Corporate Online Fees and Charges information sheet**, which is published on the Westpac internet site, or talk to your Westpac Representative.

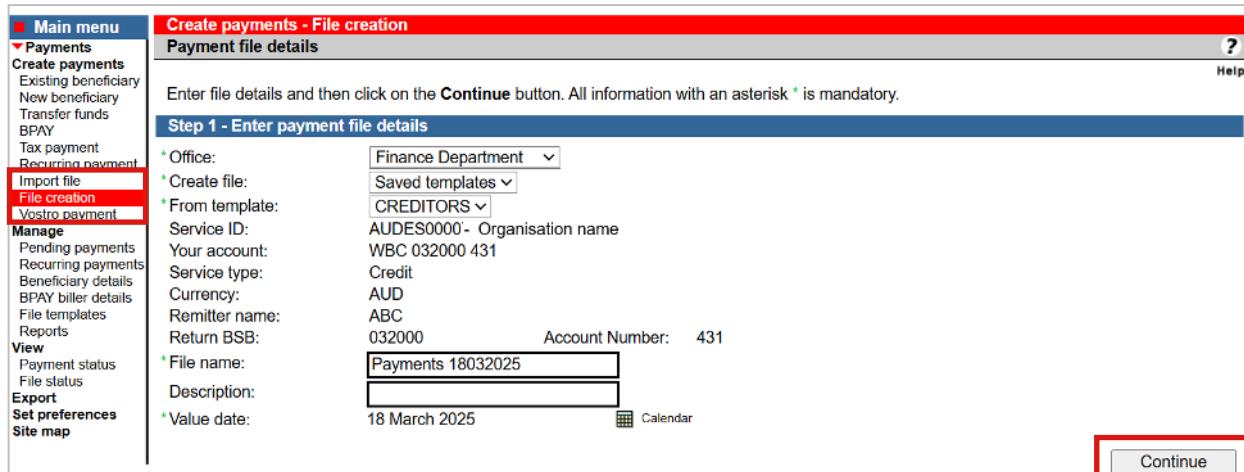
Creating a file from a template

Use this procedure to create a payment file from a fully authorised file template.

To create a file, you need:

- creator access to Payments and the **Create payment files with templates** feature.
- access to an office and a DE service ID within that office.
- New Zealand only: access to the account nominated in the file as the debit or credit accounts for the value of the file.

1. From the **Payments** menu, select **File creation** under the **Create payments** heading.



The screenshot shows the 'Create payments - File creation' interface. The left sidebar has a 'Main menu' with 'Payments' expanded, showing 'Create payments' (with 'Existing beneficiary' and 'New beneficiary' options), 'Transfer funds', 'BPAY', 'Tax payment', 'Recurring payment', 'Import file', 'File creation' (which is selected and highlighted with a red box), 'Vostro payment', 'Manage' (with 'Pending payments', 'Recurring payments', 'Beneficiary details', 'BPAY biller details', 'File templates', 'Reports', 'View' (with 'Payment status', 'File status'), 'Export', 'Set preferences', and 'Site map'), and 'Help'. The main area is titled 'Step 1 - Enter payment file details'. It contains the following fields:
- Office: Finance Department (dropdown)
- Create file: Saved templates (dropdown)
- From template: CREDITORS (dropdown)
- Service ID: AUDES0000- Organisation name
- Your account: WBC 032000 431
- Service type: Credit
- Currency: AUD
- Remitter name: ABC
- Return BSB: 032000 Account Number: 431
- File name: Payments 18032025
- Description: (empty text area)
- Value date: 18 March 2025 (with a calendar icon)
A 'Continue' button is at the bottom right, also highlighted with a red box.

2. Enter the payment file details as described below and then select **Continue**.

Field	Description
Office	Select the office to create the file in.
Create file	Select Saved templates from the list.
From template	Choose the template to base this file on from the list. Only fully authorised templates appear in the list.
Service ID Your account Service type Currency Remitter name Return account	These fields are set in the template and cannot be altered at this point. If you need to correct them, amend the template, and re-authorise it.
File name	Enter a file name. This is the name used in the Pending payments , Authorise and File status screens to identify the file. It does not have to be unique.
Description	Enter a description (not mandatory).
Value date	Use the calendar to set the value date for this payment file up to 90 calendar days into the future.

The file with is saved with a status of created, and the **Template details** screen is displayed, showing the transactions copied from the template.

Step 2 - Select transactions to include in the payment file

Account name	Account details	Tran. Lock code	Description	Amount
<input checked="" type="checkbox"/> John Citizen	032000 123456	050	Invoice AB28	1.00
<input checked="" type="checkbox"/> Mark Citizen	032000 654321	050	Invoice SR45	3.00
<input type="checkbox"/> Mary Citizen	032000 654321	050	Invoice YA19	1.00
<input type="checkbox"/> Melissa Citizen	032000 123456	050	Invoice ZB65	4.00
<input type="checkbox"/> Select all on this page.				
<input type="checkbox"/> Amend all transactions <small>Amount and description only</small>				
<input type="button" value="Start of list"/>		<input type="button" value="Previous 20 transactions"/>	<input type="button" value="Next 20 transactions"/>	<input type="button" value="End of list"/>

Please ensure the BSB and account number details are correct before proceeding. The Receiving Institutions process using only the BSB and account number details. They do not process by matching the payee account name to the BSB and account number.

3. For each transaction you want to include in the payment file:

- select it by ticking the checkbox
- update the amount (if it is unlocked); and
- amend the description if required OR to apply the same Description and / or Amount to all transactions select **Amend all transactions...**

Enter the **Amount** and / or **Description** to apply to all transactions.

Amend the details of all transactions

The Amount or Description entered will be applied to all transactions available for selection.

Amount:
Applies only to unlocked transactions

Description:

and then select **Save to all transactions**.

Corporate Online updates the details of all transactions in the template.

If there are more than 20 transactions in your template, use the navigation links at the bottom of the screen to move between screens (see [Navigating a list screen using the navigation links](#) on page 55).

4. When all transactions have been included, select **Continue**.

The file is saved with a status of created, and the **Payment file summary** screen displayed.

Payment file details

Office:	Finance Department	Service type:	Credit
Service ID:	AUDES0000 - Organisation name	Return account:	032000 431
Your account:	032000 431	Payment file amount:	4.00 Cr
File name:	PAYMENTS 18032025		
Value date:	18 March 2025		
Currency	AUD		

Transaction details

Account name	Account details	Tran. Lock	Code	Description	Amount
John Citizen	032000	New	050	Invoice AB28	1.00
Mark Citizen	032000	New	050	Invoice SR45	3.00

2 Credits totalling: 4.00
0 Debits totalling: 0.00
Net total: 4.00

Transactions with account details not previously paid will be indicated as **New**.

5. Review the file as required:

- To amend the details of transactions in the file or to add additional transactions from the file template, select **Amend** from the **Transaction details** section.
Amend or Add transactions (as per step 3 above) then select **Continue**.
Corporate Online saves the updated file and returns to this screen.
- To amend the payment file details (of the template details displayed on the top part of the screen you can amend the remitter name, file name, description, and value date) select **Amend** in the **Payment file details** section.
Amend the file details, then select **Continue**.
The amended file details are saved.

5. The next step depends on your authority level for payments.

Authority level	Next step...
Creator only	Select Send to authorise .
Creator and self-authoriser	Your available authorisation limits are displayed. Select Authorise now . If asked, enter your token details. To authorise later with other payments, select the Send to authorise link.

The status of the file is updated and the **Payment file confirmation** screen displayed. Where “Unauthorised” or “Partially authorised,” the payment file must be fully authorised before the cut-off time on the value date, or it will not be processed on that value date. See [Authorising a payment file](#) on page 36.

Creating a file by entering transactions

Use this procedure to create a payments file by entering transactions (i.e., from scratch).

To create a file, you need:

- creator access to Payments and the **Create payment files without templates** feature.
- access to an office and a DE service ID within that office.
- New Zealand only: access to the accounts nominated in the file as the debit or credit accounts for the value of the file.

1. From the **Payments** menu, select **File creation** under the **Create payments** heading.



The screenshot shows the 'Create payments - File creation' interface. The left sidebar has a 'Main menu' with 'Payments' expanded, showing 'Create payments' (with 'Existing beneficiary', 'New beneficiary', 'Transfer funds', 'BPAY', 'Tax payment', 'Recurring payment', 'Import file', 'File creation' (highlighted in red), and 'Vostro payment'). Other menu items include 'Manage' (Pending payments, Recurring payments, Beneficiary details, BPAY biller details, File templates, Reports), 'View' (Payment status, File status), 'Export', 'Set preferences', and 'Site map'. The main area is titled 'Step 1 - Enter payment file details'. It contains fields for: *Office (Finance Department), *Create file (New file), *Service ID (AUDES0000 Organisation name), Your account (WBC 032000 431), Service type (Self Balancing), Currency (AUD), and *Remitter name (Organisation name). Below these are sections for 'Do you want rejected payments to be returned to the same account?' (radio buttons for Yes and No), 'Return BSB' (032000), 'Account Number' (431), 'File name' (Payroll 18032025), 'Description' (empty), and 'Value date' (18 March 2025). The 'Continue' button at the bottom right is highlighted with a red box.

2. Enter the payment file details as described below and then select **Continue**.

Field	Description	
Office	Select the office to create the file in.	
Create file	Select New file from the drop-down list.	
Service ID	Select the service ID to be used for this file.	
Your account		Determined by the service ID selected
		Select the debit or credit account for this template.
Service type	Determined by the service ID selected	
Currency	Determined by the service ID selected	
Remitter name	Enter the business name that will appear on the recipient's bank statement. If you need multiple remitter names, you will need to create one file for each remitter name.	
Do you want rejected payments to be returned to the same account?		If you choose Yes, returned payment transactions will be posted to account specified above (by the service). If you choose No, specify an account.
Return BSB and Account Number		If you chose No, enter a valid BSB and account for your returned transactions.
File name	Enter a file name. This is the name used in the Pending payments , Authorise and File status screens to identify the file. It does not have to be unique.	

Field	Description	
Description	Enter a description (not mandatory).	
Value date	Use the calendar to set the value date for this payment file.	
		Australian DE files can be dated up to 90 calendar days in the future.
		New Zealand DE files can be dated up to 90 calendar days in the future.

Corporate Online saves the file with a status of created, then displays the **Transaction details** screen.

Step 2 - Transaction details

* Transaction type / code:

* BSB: * Account Number:
Please ensure the above details are correct as they are used to process the transaction.

* Account name:
The Account name is not used to process the transaction.

* Amount: AUD
The description is used to provide information to the beneficiary of this transaction.
It is not used to process the transaction.

* Description:
This reference is for your internal use.

User reference:

Lock amount? No The amount and description can be amended when saving as a template.
 Yes Only the description can be amended when saving as a template.

3. Enter details for the first transaction as described below and then select **Continue**.

Field	Description
Transaction code/type	Select a transaction code from the list. Some service IDs restrict the list of permitted transaction codes (e.g., credit only services).
BSB or Bank/Branch No.	Enter a BSB or bank/branch number.
Account number	Enter the account number of the recipient for this transaction. 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.
Account name	Enter an account name. Always ensure the account details are correct before entering them into a payments file. The receiving institutions that process the transactions will use only the BSB and account number (AU) or bank/branch number and account number (NZ). They do not process by matching the payee account name to the account details.
Amount	Enter the amount of the transaction.
Description	Enter a description that will appear on the recipient's bank statement.
User reference	Enter your own internal reference (to assist in reconciling transactions with your systems).

Field	Description
Lock amount?	If you save this file as a template, choose yes to prevent the amount being amended when files are created from that template. You can change this setting by amending the template.
 	The formats and validation rules for some fields are different between Australia and New Zealand.

Corporate Online saves the file with a status of created, then displays the **Payment file summary** screen.

Payment file details

Office:	Finance Department	Service type:	Self Balancing
Service ID:	AUDES0000 - Organisation name	Return account:	032000 431
Your account:	032000 431	Payment file amount:	2.00 Cr
File name:	PAYROLL 18032025		
Value date:	18 March 2025		
Currency	AUD		

Amend

Enter search criteria

Search by: **View all transactions** **Update list** **Clear** **Reset list parameters**

Transaction details

Account name ▲	Account details	Tran. Lock	Code	Description	Amount
<input type="radio"/> John Citizen	032000 New	053		Employee 44	1.00
<input type="radio"/> Mary Citizen	032000 New	053		Employee 19	1.00
					2 Credits totalling: 2.00
					0 Debits totalling: 0.00
					Net total: 2.00

Delete transaction **Amend** **Add transaction**

Transactions with account details not previously paid will be indicated as **New**.

4. Review the file as required:

- To add another transaction, select **Add transaction**.
Enter the transaction details (as per step 3 above), then select **Continue**.
The transaction details are saved.
- To amend a transaction, select a transaction and then select **Amend**.
Amend the transaction details (as per step 3 above), then select **Continue**.
The amended transaction details are saved.
- To delete a transaction, select a transaction then select **Delete transaction**.
Select **OK** to the confirmation message. The transaction is deleted from the file.
- To amend the payment file details (of the template details displayed on the top part of the screen you can amend the remitter name, file name, description, and value date) select **Amend** in the Payment file details section.
Amend the file details, then select **Continue**.
The amended file details are saved.
- If you want to save the transactions you have entered as a template for re-use (recommended, as files cannot be amended or re-used, only templates), tick the option and enter a template name (unique within this office).

Save this file as a template



Save this file as a template:

The template will be ready to use in future payment files immediately.

5. The next step depends on your authority level for payments.

Authority level	Next step...
Creator only	Select Send to authorise .
Creator and self-authoriser	Your available authorisation limits are displayed. Select Authorise now . If asked, enter your token details. To authorise later with other payments, select the Send to authorise link.

The status of the file is updated and the **Payment file confirmation** screen displayed. Where “Unauthorised” or “Partially authorised,” the payment file must be fully authorised before the cut-off time on the value date, or it will not be processed on that value date. See [Authorising a payment file](#) on page 36.

If the file has been saved as a template, the template must be authorised (or submitted if you’re using nil authorisation) before it can be used to create files. See [Authorising a file template](#) on page 40.

Pending files

The Files tab of the Manage pending payments screen allows you to track the progress of a file. It also displays any errors detected in the file prior to it being fully authorised and sent for processing.

Once the file has been accepted by the bank for processing, follow its progress with the Manage file reports screen (see [Viewing file status](#) on page 45).

For an overview of the complete payment file processing cycle, see [Processing payment files](#) on page 12.

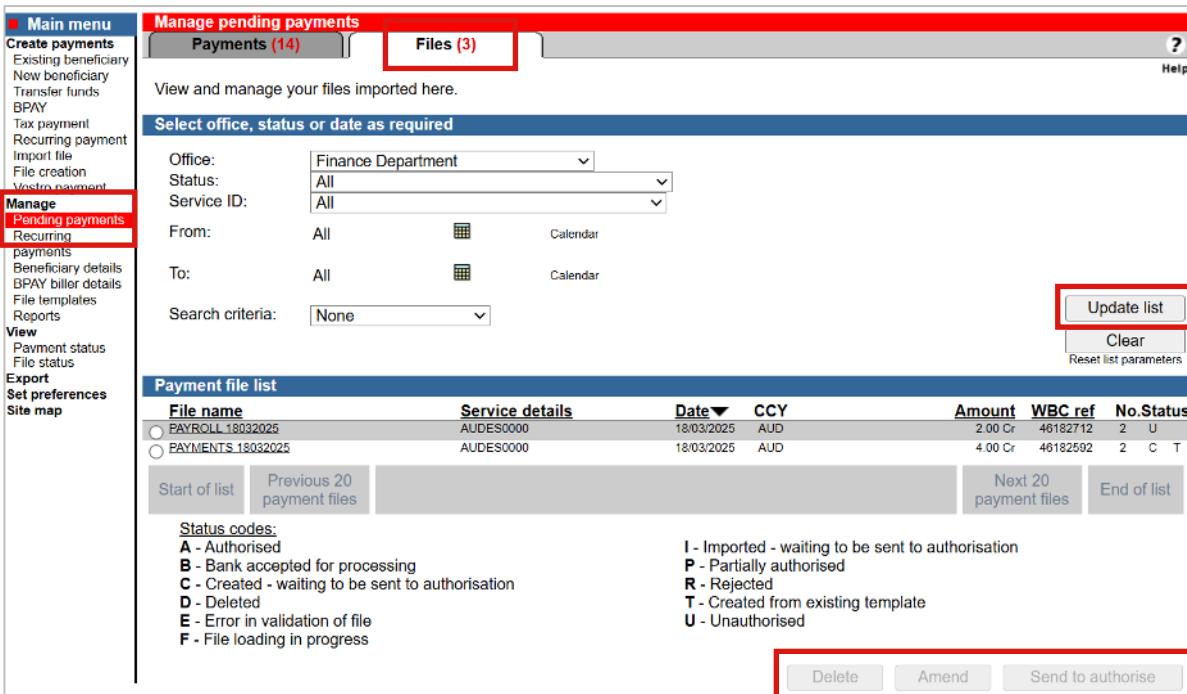
Working with pending files

Use this procedure to view or work with pending files.

To perform this procedure, you need

- creator and access to Payments and the **Import file** feature.
- access to an office.
- access to the payment service for the file you want to work with.

1. From the **Payments** menu, select **Pending payments** under the **Manage** heading.
2. Select the **Files** tab.



The screenshot shows the 'Manage pending payments' screen with the 'Files' tab selected. The sidebar on the left contains a 'Main menu' with various payment-related options like 'Create payments', 'Import file', and 'Manage'. The 'Manage' section is expanded, showing 'Pending payments' as the selected option. The main area has a title 'Manage pending payments' with tabs for 'Payments (14)' and 'Files (3)'. Below this is a search/filter section with fields for 'Office' (set to 'Finance Department'), 'Status' (set to 'All'), 'Service ID' (set to 'All'), 'From' (set to 'All'), 'To' (set to 'All'), and 'Search criteria' (set to 'None'). There are buttons for 'Update list', 'Clear', and 'Reset list parameters'. The 'Payment file list' table shows two entries: 'PAYROLL 18032025' and 'PAYMENTS 18032025'. The table includes columns for 'File name', 'Service details', 'Date', 'CCY', 'Amount', 'WBC ref', and 'No. Status'. At the bottom, there are buttons for 'Delete', 'Amend', and 'Send to authorise'.

3. If required, set search criteria (including Office, Status, Service ID, and dates) for the list of files to display, then select **Update list**.

Files that match the selection criteria are displayed. For more information on navigating around list screens see:

- [Entering dates with the calendar](#) on page 54.
- [Displaying items on a list screen](#) on page 54.
- [Sorting items on a list screen](#) on page 55.
- [Navigating a list screen using the navigation links](#) on page 55.
- [Searching a list](#) on page 56.

Note: Payments not fully authorised 7 days after the value date will be removed.

4. Perform any of the following:

- To send a file to authorise select the file then select **Send to authorise**.
If the file's value date is a national public holiday (in the relevant country), a warning is displayed.
If the next business day is within the future date limit for the type of file you are sending to authorise, you can choose to roll the value date to the next business day or cancel. If the next business day is outside the future date limit, you will not be able to send this file to authorise at this time.
The status of the file is updated to Unauthorised.
This file must be fully authorised before the cut-off time on the value date, or it will not be processed on that value date. See [Authorising a payment file](#) on page 36.
- To view a file's details (including import errors) select a **file name** link.
The **Payment file information** screen is displayed.
From there you can view the transactions by selecting the **View payment file transaction details** link.
- To delete a file, select the file then select **Delete**.
The **Delete payment file confirmation** screen is displayed.
Select **Delete now**.
The file is deleted.
- To amend a file:
Payment files created within the Payments application can be amended; up until they have been fully authorised.

Note: Changes are permitted to New Zealand Direct Entry import files providing the payment service has been enabled for amendments and you have been assigned the Amend import files feature – see [Payments with files features](#) on page 5.

To amend a payment file, select the file then select **Amend**.

The **Payments file summary** screen is displayed.

Go to step 4 of [Creating a file by entering transactions](#) on page 21.

A file's status may mean some of these actions cannot be performed.

Payment file status codes

The following status codes are used for files:

File status	Description	Explanation
A	Authorised	<p>The payment file has been fully authorised and will be processed on its value date.</p>    
B	Bank accepted for processing	<p>The payment file has been fully authorised and accepted by the bank for processing, it has been fully authorised, and the value date has been reached. Track the file's processing by the Bank with its file status (see Working with pending files on page 25).</p>
C	Created – waiting to be sent to authorisation	<p>The payment file has been created within Corporate Online but not has not yet been sent for authorisation (see To send a file to authorise on page 26).</p>
D	Deleted	<p>The payment file has been deleted and will not be processed.</p>
E	Error in validation of file	<p>Errors were encountered in the process of importing (validating). To view the errors, select the file name link from Pending files.</p>
F	File loading in process	<p>The payment file is in the process of being imported.</p>
I	Imported - waiting to be sent to authorisation	<p>The payment file has been imported but has not yet been sent for authorisation (see Working with pending files on page 25).</p>
P	Partially authorised	<p>The payment file has been authorised by one authoriser, but your organisation's authorisation model requires a second authorisation before the Bank will accept the file processing (see Authorising a payment file on page 36).</p>
R	Rejected	<p>The payment file has been rejected by one of the authorisers. If it was imported, it must be re-imported.</p>
U	Unauthorised	<p>The payment file has been sent for authorisation but has not yet been authorised (see Authorising a payment file on page 36).</p>

Managing file templates

A file template is a model for creating DE payment files using the File creation feature.

A file template holds up to 500 payment transactions. It is created by entering transactions from scratch, by copying transactions from an existing template, or by copying transactions from an imported payment file.

File templates are the only way to save and re-use (clone or copy) a payment file from within the Payments application.

When a file template is used to create a payment file, the individual transactions in the template can be included or excluded and the transaction amounts and descriptions can be amended. The transaction amounts can be locked to prevent amendment if required.

File templates are always created for a specific DE service ID in a specific office. They can be copied from one DE service ID to another template within the same office; however, it should be with the same service type.

Once a file template is created and authorised, it can be used to create payment files on an ongoing basis.

File templates are the best way to create ad hoc payment files as they can be amended and reused (e.g., to correct errors such as incorrect account numbers).

Restrictions

Templates can include a maximum of 500 transactions.

Templates may be created for Australian and New Zealand Direct Entry Services only.

Fees and charges

There are no fees for creating and managing templates. However, payment files created from templates will incur the same fees and charges as imported files.

For information on fees and charges, refer to the **Corporate Online Fees and Charges information sheet**, which is published on the Westpac internet site, or talk to your Westpac relationship manager.

File template workflows and user roles

File templates must be authorised before they can be used to create files. To manage the creation and authorisation of file templates, Corporate Online uses a workflow.

The file template workflow has an authorisation model which determines how you go about managing templates and how many users must authorise a template (nil, 1 or 2).

The file template workflow is separate from the import files workflow used by file creation. The authorisation model chosen for templates may be different from the import files one.

However, your user role in each Payments workflow (e.g., can you create, can you authorise, can you do both?) is the same for all workflows in Payments. For example, if you are a creator/authoriser who can self-authorise import files, you are also a creator/authoriser who can self-authorise templates (if you have access to those features).

Your organisation's Corporate Online administrators can tell you what models are used for the various Payments workflows and what user role you have in Payments.

Creating a file template

Use this procedure to create a new file template:

- from an existing file template (in the same office for the same service type).
- from an existing payment file (in the same office for the same service type, with between 3 and 500 transactions).
- from scratch (by entering all the transactions manually).

To create a file template, you need:

- creator access to Payments and the **Manage file templates** feature.
- access to an office and a Direct Entry service ID within that office.

For New Zealand Direct Entry file templates, you also need access to an NZD account domiciled in New Zealand.

- From the **Payments** menu, select **File templates** under the **Manage** heading.

Template name	Service ID	Service type	Account details	Transactions	Status
CREDITORS	AUDES0000	Credit	032000 431	4	A
PAYROLL	AUDES0000	Credit	032000 431	2	A

- Select **Create**.

The **Manage file templates — Template details** screen is displayed.

- Enter the template details as described below and then select **Continue**.

Field	Description
Office	Select the office to use this template in.
Template name	Enter a name for this template. The template name must be unique within the office.
Service ID	Select the service ID to be used with this template.
Template type	Select how you want to create template. <ul style="list-style-type: none"> from existing template from existing payment file new template (enter transactions from scratch)

4. The next step depends on the **template type** selected

If template type = From existing template

A list of templates for the selected office are displayed.

Existing template selection						
Template name ▲	Service ID	Service type	Account details	Transactions	Status	
<input checked="" type="radio"/> CREDITORS	AUDES0000	Credit	032000 431	4	A	
<input type="radio"/> PAYROLL	AUDES0000	Credit	032000 431	2	A	
Start of list	Previous 20 templates				Next 20 templates	End of list
Status codes: A - Authorised D - Deleted I - Incomplete - waiting to be sent to authorisation						
P - Partially authorised R - Rejected U - Created / unauthorised						
Continue						
Template Summary						

Templates of all statuses are displayed, including incomplete.

- (a) Select an existing file template to copy, then select **Continue**.

The new template is saved with the transactions from the selected template.

Go to step [Template summary](#) on page 32.

If template type = From existing payment file

A list of payment files for the selected office are displayed.

Existing payment file selection							
File name ▲	Service details	Date	CCY	Amount	WBC ref	No.	Status
<input checked="" type="radio"/> CREDITORS	AUDES0000	05/10/2023	AUD	1.00Cr	43216546	4	U
<input type="radio"/> PAYROLL	AUDES0000	25/08/2024	AUD	1.00Cr	45064871	4	U
Start of list	Previous 20 payment files				Next 20 payment files	End of list	
Status codes: B - Bank accepted for processing D - Deleted I - Incomplete / waiting to be sent to authorisation P - Partially authorised							
R - Rejected T - Created from existing template U - Unauthorised / created * - Possible duplication							
Continue							
Template Summary							

Only those files with between 3 and 500 transactions are displayed.

Files of all statuses are included, including incomplete.

- (a) Select a file to use as a base for your template, then select **Continue**.

The new template is saved with the transactions from the selected file. Go to step

[Template summary](#) on page 32.

If template type = New template

The new template details section of the screen is displayed.

New template details	
Your account:	WBC 032000 431
Service type:	Credit
Currency:	AUD
* Remitter name:	<input type="text"/>
Name shown on recipient's bank statement.	
Do you want rejected payments to be returned to the same account? <input checked="" type="radio"/> Yes <input type="radio"/> No	
* Return BSB:	<input type="text" value="032000"/>
*Account Number: <input type="text" value="431"/>	
This is the nominated BSB and Account where rejected payments are returned.	
<input type="button" value="Continue"/> Step 2 - Enter transaction details	

- (a) Enter the new template details as described below and then select **Continue**.

Field	Description	
Your account		<i>Determined by the service ID selected</i>
		Select the debit or credit account for this template.
Service type	<i>Determined by the service ID selected</i>	
Currency	<i>Determined by the service ID selected</i>	
Remitter name	Enter the business name that will appear on the recipient's bank statement. If you need multiple remitter names, you will need to create one template for each remitter name	
Do you want rejected payments to be returned to the same account?		If you choose Yes, returned payment transactions will be posted to account specified above (by the service). If you choose No, specify an account.
Return BSB and Account Number		If you chose No, enter a valid BSB and account for your returned transactions.

The template is saved with a status of incomplete.

If you decide not to proceed with the template, you will need to delete it (see [Working with file templates](#) on page 34).

The **Transaction details** screen is displayed.

- (b) Enter details for the first transaction in the template (see [Template transaction details](#) on page 33), then select **Continue**.

The transaction is saved to the template.

Go to step [Template summary](#) on page 32.

Template summary

After you have created a template (from another template, from a file, or by entering the first transaction), the **Template summary** screen is displayed.

Template details					
Office:	Finance Department				
Template name:	PAYROLL				
Service ID:	AUDES0000 - Organisation name			Service type:	Self Balancing
Your account:	032000 431			Return account:	032000 431
Currency:	AUD			Amount:	2.00 Cr
<input type="button" value="Amend"/>					
Select filter criteria					
Search by:	<input type="button" value="View all transactions"/>				<input type="button" value="Update list"/> <input type="button" value="Clear"/> <small>Reset list parameters</small>
Transaction details					
Account name ▲	Account details	Lock	Tran. Code	Description	Amount
<input type="radio"/> John Citizen	032000 1234	New	053	Employee 44	1.00
<input type="radio"/> Mary Citizen	032000 1234	New	053	Employee 17	1.00
<input type="button" value="Delete transaction"/> <input type="button" value="Amend"/> <input type="button" value="Amend all transactions"/> <input type="button" value="Add transaction"/> <small>Amount and description only</small>					2 Credits totalling: 2.00 0 Debits totalling: 0.00 Net total: 2.00

Transactions with account details not previously paid will be indicated as **New**.

You can now complete and review your template.

5. Perform any of the following:

- To add another transaction, select **Add transaction**.
Enter the transaction details (see [Template transaction details](#) on page 33), then select **Continue**.
The transaction is saved to the template.
- To amend a transaction, select a transaction then select **Amend**.
Amend the transaction details as required (see [Template transaction details](#) on page 33), then select **Continue**.
The updated transaction details are saved.
- To amend the description if required OR to apply the same Description and / or Amount to all transactions select **Amend all transactions...**
Enter the **Amount** and / or **Description** to apply to all transactions.

Amend the details of all transactions	
The Amount or Description entered will be applied to all transactions available for selection.	
Amount:	<input type="text"/>
<small>Applies only to unlocked transactions</small>	
Description:	<input type="text"/>
<input type="button" value="Cancel"/> <input type="button" value="Clear"/> <input type="button" value="Save to all transactions"/>	

and then select **Save to all transactions**.

The details of all transactions in the template are updated.

- Delete a transaction, select a transaction, then select **Delete transaction**.
Select **OK** to the confirmation message.

- To amend the template details (of the template details displayed on the top part of the screen you can amend the template name, remitter name, and the trace account) select **Amend** under the template details.
Amend the template details, then select **Continue**.
The amended template details are saved.
7. The next step depends on the authorisation model you are using for Manage templates and your authority level.

Authorisation model for Manage templates	Next step...		
	Nil authorisation Select Submit The status is updated to Authorised. This template can now be used to create files. See Creating a file from a template on page 18.		
 or 	Single or Dual authorisation	Creator only	Select Send to authorise.
		Creator and self-authoriser	Select Authorise now. If asked, enter your token details. To authorise later with other payments, select the Send to authorise link.

The status of the file template is updated and the **Template confirmation** screen displayed.

Where “Unauthorised” or “Partially authorised,” this payment must be fully authorised before the cut-off time on the value date, or it will not be processed on that value date. See [Authorising a file template](#) on page 40.

Template details and transactions are saved as you select the continue button on each screen. You do not need to save the template at the end: the template will remain with its default status of incomplete until it has been sent to authorise or submitted.

Template transaction details

Step 2 - Enter transaction 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.

* Transaction code / type:	<input type="button" value="Choose"/>	* Account Number:	<input type="text"/>
* BSB:	Please ensure the above details are correct as they are used to process the transaction.		
* Account name	The account name is not used to process the transaction.		
* Amount:	AUD	0.00	
* Description:	The description is used to provide information to the beneficiary of this transaction. It is not used to process the transaction.		
User reference:	<input type="text"/> This reference is for your internal use.		
Lock amount?	<input checked="" type="radio"/> No	The amount and description can be amended when creating a payment.	
	<input type="radio"/> Yes	Only the description can be amended when creating a payment.	

To create a template transaction, enter the following transaction details as described below and then select **Continue**.

Field	Description
Transaction code/type	Select a transaction code from the drop-down list. Some service IDs restrict the list of permitted transaction codes (e.g., credit only services).
BSB/Bank and Branch No.	Enter a BSB or bank/branch number
Account number	Enter the account number of the recipient of this transaction. 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.
Account name	Enter an account name. Always ensure the account details are correct when entering them for a template. The receiving institutions that process the transactions use only the BSB and account number (AU) or bank/branch number and account number (NZ). They do not process by matching the payee account name to the account details.
Amount	Enter the amount of the transaction. If you choose to lock the amount, this cannot be amended when files are created from this template. If you do not lock the amount, you can set it to zero.
Description	Enter a description that will appear on the transaction recipient's bank statement. This can always be amended when files are created from this template (even if the amount is locked)
User reference	Enter your own internal reference (to assist in reconciling transactions with your systems).
Lock amount	Choose yes to prevent the amount being amended when files are created from this template.
	The formats and validation rules for some fields are different between Australia and New Zealand.

Working with file templates

Use this procedure to view or work with an existing list of beneficiaries.

To work with a template, you need:

- creator access to Payments and the **Manage file templates** feature.
- access to the office and DE service ID for the template.

The authority level you have affects how you go about amending a template.

Authority level for Manage templates	Next step...
Creator only	You may only amend templates that have not been authorised or have been rejected.
Creator and authoriser	You may amend templates with any status.

- From the **Payments** menu, select **File templates** under the **Manage** heading.

Template name	Service ID	Service type	Account details	Transactions	Status
CREDITORS	AUDES0000	Credit	032000 431	4	A
PAYROLL	AUDES0000	Credit	032000 431	2	A

Templates are only displayed for service IDs you have access to.

- If required, set search criteria (including Office, service ID and Status) for the list of file templates to display, then select **Update list**.

File templates that match the selection criteria are displayed. For more information on navigating around list screens see:

- [Entering dates with the calendar](#) on page 54.
- [Displaying items on a list screen](#) on page 54.
- [Sorting items on a list screen](#) on page 55.
- [Navigating a list screen using the navigation links](#) on page 55.
- [Printing with print preview](#) on page 55.

- Perform any of the following:

- To view the details of a file template, select a **template name** link.
The **File template information** screen is displayed.
From there you can view and print file template details.
- To print the file template list, select **Print preview**.
The list of file templates is displayed for printing.
- To amend a file template, select the file template then select **Amend**.
Corporate Online displays the **Template summary** screen.
Go to step 5 of [Creating a file from a template](#) on page 28.
- To delete a file template, select a file template then select **Delete**.
The **Delete file template** screen is displayed.
Select **Delete now**.
The template is deleted and cannot be recovered.

Authorising

To ensure processing, many items in online Payments must be authorised in terms of your organisation's chosen authorisation model for that item (see: [Which model are we using?](#) on page 9.) by the [Payment file cut-off times](#) on page 39.

Authorising a payment file

Use this procedure to authorise a payment file so it can be processed.

Files must be fully authorised before the relevant cut-off time (see [Payment file cut-off times](#) on page 39.)

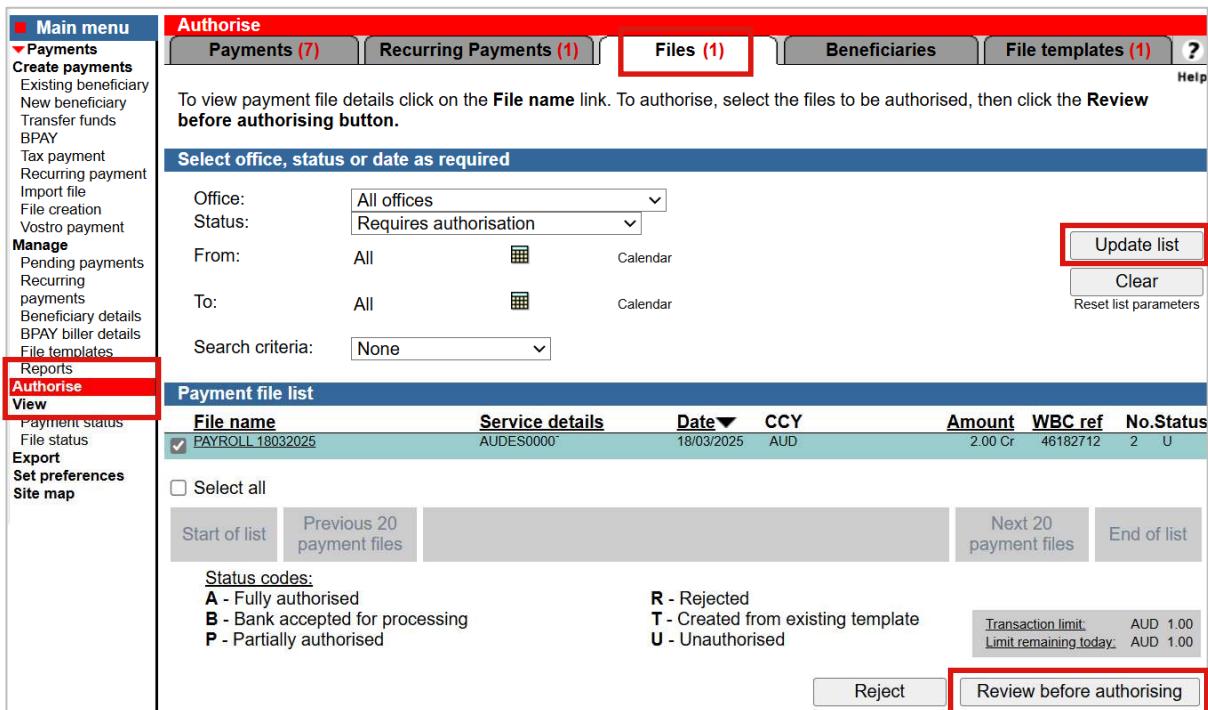
To authorise a payment file, you need:

- **authoriser** access to Payment's application and the **Import file** feature.
- access to the office and payment service for the file to be authorised.

Your user role (e.g., primary, or secondary) may mean you cannot authorise a task, depending on who created it, who first authorised it, and your organisation's authorisation model. See [Who can authorise?](#) on page 11.

Your authorisation or channel limits may mean you cannot authorise a file. See [Authorisation and channel limits](#) on page 7.

1. From the **Payments** menu, select **Authorise**.
2. Select the **Files** tab.



File name	Service details	Date	CCY	Amount	WBC ref	No.Status
PAYROLL 18032025	AUDES0000	18/03/2025	AUD	2.00 Cr	46182712	2 U

Status codes:
A - Fully authorised
B - Bank accepted for processing
P - Partially authorised
R - Rejected
T - Created from existing template
U - Unauthorised

Transaction limit: AUD 1.00
Limit remaining today: AUD 1.00

Reject Review before authorising

The number of files requiring authorisation is displayed on the tab at the top of the screen.

If required, set search criteria (including Office, Status and Dates) for the list of files to display, then select **Update list**.

Files that match the selection criteria are displayed. For more information on navigating around list screens see:

- [Entering dates with the calendar](#) on page 54
- [Displaying items on a list screen](#) on page 54
- [Sorting items on a list screen](#) on page 55
- [Navigating a list screen using the navigation links](#) on page 55
- [Searching a list](#) on page 56

Note: Payments not fully authorised 7 days after the value date will be removed.

Your available authorisation limits are displayed.

3. Select the file you want to authorise, then select **Review before authorising**.

If your organisation uses an authorisation model that allows an individual user to authorise a file, they themselves have imported or created, the **Token validation** screen is displayed. Enter your token details in the usual manner.

The **Authorise — Payment file information** screen is displayed.

Payment file details			
Office:	Finance Department	Service details:	AUDES0000
File name:	PAYROLL 18032025	Payment file type:	Australian Direct Entry
Value date:	18 March 2025	Payment file status:	Unauthorised
Bank reference:	46182712	Payment file amount:	2.00 Cr
Currency:	AUD		
Hash total:	678784		

Payment file summary			
User ID:	0000	Value of credits:	2.00
User Name:	Organisation name	Value of debits:	0.00
Number of credits:	2		
Number of debits:	0		

Payment file cut-off time information			
To allow processing on the selected date, this payment file must be fully authorised by the cut-off time below.			
Payment file cut-off:	18:00 AEDT	18 March 2025	

Additional payment information			
Created by:	J Citizen	Date and time:	18 March 2025 13:39 AEDT
Last updated by:	J Citizen	Date and time:	18 March 2025 13:43 AEDT
View detailed audit information		Transaction limit:	AUD 1.00
		Limit remaining today:	AUD 1.00

Go to file list	Reject now	Authorise now
---------------------------------	----------------------------	-------------------------------

Transactions with account details not previously paid will be indicated as **New**. (Not applicable to imported files)

To view a list of transactions making up the file select the **View payment file transaction details** link.

4. **To authorise the file**, review the file and then select **Authorise now**.

If the current time is before the cut-off time for the type of file you are authorising, The status of the file is updated depending on the authorisation model used and the previous status of the file.

Authorisation model for Import files	File's status prior to authorisation	Action
	Single authorisation	Unauthorised The file status is updated to Authorised and the file is sent for processing. Its status will then be updated to Bank accepted.
	Unauthorised	The file status is updated to Partially authorised. This file must be second authorised before it can be used.
	Part authorised	The file status is updated to Authorised and the file is sent for processing. Its status will then be updated to Bank accepted.

Track the progress of the processing of your file with the **File status** screen. See [Viewing file status](#) on page 45.

If the cut-off time for the type of file you are authorising has passed, what happens next depends on whether cut-off extensions are available for the file type and whether you have an extended cut-off arrangement in place.

Cut-off arrangement in place	What happens next (first authoriser) ...
No arrangement in place or no extension available for: <ul style="list-style-type: none"> • AU PPs files • NZ DE files • FIJI Direct credit files • PNG Direct credit files 	A warning that the cut-off time has passed is displayed. Choose to roll the value date to the next available day or cancel the authorisation. If you are processing an Australian DE file, you may still have time to arrange an extension for today only by calling Australian Direct Entry operations.
Ad hoc arrangement for today only (arranged by calling Australian Direct Entry Operations on the day it is needed)	 A warning that the cut-off time has passed is displayed. Choose between using the cut-off extension and processing the file tonight or rolling the value date to the next business day by selecting the relevant button on the warning.
Extendable cut-off feature (which the first authoriser of the file has access to)	 A warning that the cut-off time has passed is displayed. Choose between using the cut-off extension and processing the file tonight or rolling the value date to the next business day by selecting the relevant button on the warning.
Permanent arrangement	 The late authorisation of the file is accepted, and no warning message is displayed. You will be charged according to your organisation's agreed fee schedule.

- If you use a dual authorisation model for payment files and the first authoriser chooses to use a cut-off extension, the file must be second authorised before the extended cut-off time passes or the file will not be processed tonight.
- The second authoriser will not see any warning messages as the extended cut-off time has already been accepted.
- If the extended cut-off time has passed, the second authoriser will have the choice of rolling the value date to the next business day or not authorising the file.

If the extended cut-off time has passed, a warning is displayed.

Choose to roll the value date to the next business day or cancel the authorisation.

If the value date is a national public holiday, a warning is displayed.

If the next business day is within the future date limit for the type of file you are authorising, you can choose to roll the value date to the next business day or cancel. If the next business day is outside the future date limit, you will not be able to authorise this file at this time.

5. Alternatively, if you want to reject this payment file, select **Reject now**.

The status of the payment file is updated to **Rejected**.

Payment file cut-off times

To ensure payment files are processed by their value date, cut-off times are imposed. Note: Files are processed on Banking days only (i.e.: excluding weekends and national public holidays).

	Direct Entry	Payment processing service
	6.00 pm AEST	5.00pm AEST for next day processing 8.00am AEST for same day processing
	9.00 pm NZST	Not applicable
	3:30 pm PGT	Not applicable
	2:30 pm FJT	Not applicable

Extendable cut-off time arrangements (AU DE only)

Cut-off extensions are available until 7.00pm AEST for Australian Direct Entry only.

The Australian Direct Entry cut-off time can be extended to a pre-determined time. These extensions are offered on a best endeavour's basis: payments made after the standard cut-off time cannot be guaranteed (see the *Corporate Online Terms and Conditions*). Files accepted under a cut-off extension must be error free and within your agreed limits.

Extended payment file cut-offs are offered in three ways:

- ad hoc "today only" extensions, arranged by calling us on the day that you need the extension.
- the extend payment cut-offs feature, which allows you to choose to extend the payment cut-off on a per file basis (a Payments feature, allocated to users by your Corporate Online administrator)
- a permanent extended cut-off arrangement (arranged through your Westpac relationship manager), which applies every day to all files.

After the extended cut-off time has passed, the choice of rolling the value date of the payment or file to the next business day or cancelling the authorisation is provided.

Adding the extended cut-off feature

If your organisation does not currently have access to the extended cut-off feature, contact your Westpac Representative. You will need to complete a **Corporate Online Organisation Amendment Form (Applications and Features)**, have that processed by Westpac, then use Administration to assign the feature to the relevant authorisers. For more details on adding features, see **Administering Corporate Online**.

Authorising a file template

If you are using single or dual authorisation for templates, you must authorise a template before it can be used to create files.

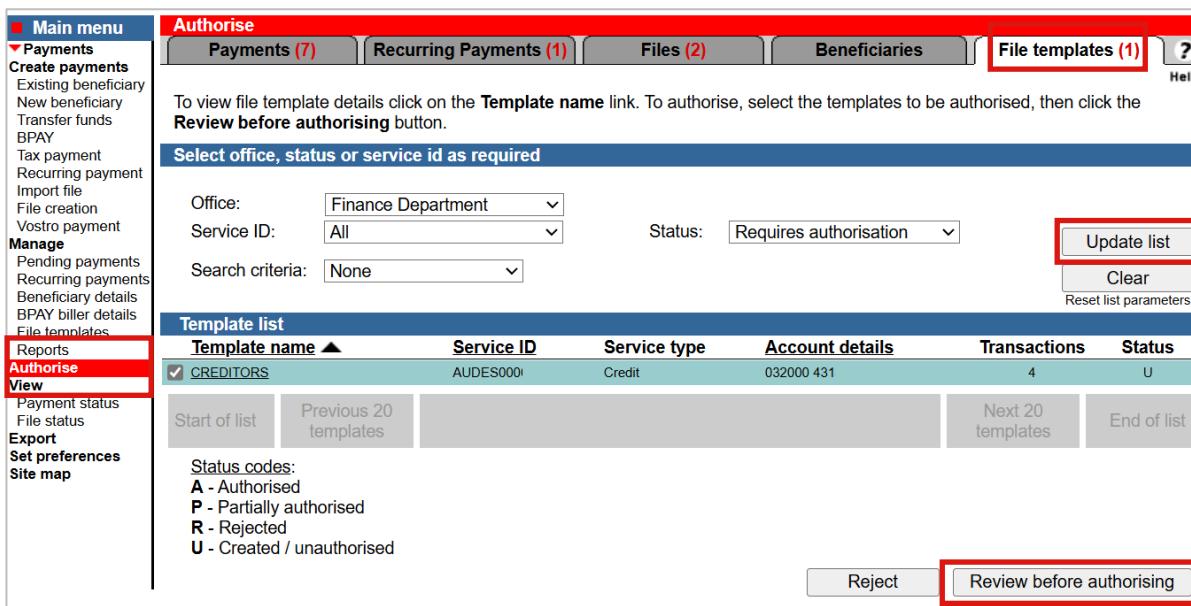
This procedure does not apply if you are using a nil authorisation model for manage templates: all templates are fully authorised when the creator selects Submit.

To authorise a file template, you need:

- **authoriser** access to Payments and the **Manage file templates** feature.
- access to the office and DE service ID for the template.

Your user role (e.g., primary, or secondary) may mean you cannot authorise a task, depending on who created it, who first authorised it, and your organisation's authorisation model. See [Who can authorise?](#) on page 11.

1. From the **Payments** menu, select **Authorise**.
2. Select the **File templates** tab.



Template name	Service ID	Service type	Account details	Transactions	Status
<input checked="" type="checkbox"/> CREDITORS	AUDES0001	Credit	032000 431	4	U

The number of templates requiring authorisation is displayed on the tab at the top of the screen.

If required, set search criteria (including Office, Service ID, and Status) for the list of templates to display, then select **Update list**.

File templates that match the selection criteria are displayed. For more information on navigating around list screens see:

- [Entering dates with the calendar](#) on page 54.
 - [Displaying items on a list screen](#) on page 54.
 - [Sorting items on a list screen](#) on page 55.
 - [Navigating a list screen using the navigation links](#) on page 55.
 - [Searching a list](#) on page 56.
3. Select the Template to authorise, then select **Review before authorising**.

If your organisation uses an authorisation model that allows an individual user to authorise a template, they themselves have created, the **Token validation** screen is displayed. Enter your token details in the usual manner.

The **Authorise — Template information** screen is displayed.

Template details					
Office:	Finance Department	Status:	Unauthorised		
Template name:	CREDITORS	Service type:	Credit		
Service ID:	AUDES0000 - Organisation name	Return account:	032000 431		
Your account:	032000 431	Amount:	9.00 Cr		
Currency:	AUD				
Transaction summary					
Account name	Account details	Tran. Lock	Code Description	Amount	
John Citizen	032000 123456 New	050	Invoice AB28	1.00	
Mark Citizen	032000 654321 New	050	Invoice SR45	3.00	
Mary Citizen	032000 654321 New	050	Invoice YA19	1.00	
Melissa Citizen	032000 123456 New	050	Invoice ZB65	4.00	
				4 Credits totalling:	9.00
				0 Debits totalling:	0.00
				Net total:	9.00

Please ensure the BSB and account number details are correct before proceeding. The Receiving Institutions process using only the BSB and account number details. They do not process by matching the payee account name to the BSB and account number.

Start of list Previous 20 transactions Next 20 transactions End of list

New = [The account details for this transaction have not been used previously.](#)

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.

Additional information					
Created by:	J Citizen	Date and time:	11 September 2024 12:36 AEST		
Last updated by:	J Citizen	Date and time:	18 March 2025 15:29 AEDT		
View detailed audit information					
Go to file templates list			Reject now	Authorise now	

Transactions with account details not previously paid will be indicated as **New**.

4. Review the template, and then select **Authorise now**.

The status of the template is updated depending on the authorisation model used and the previous status of the task.

Authorisation model for Manage templates	Template status prior to authorisation.	Action
	Single authorisation	Unauthorised The file template status is updated to Authorised. This template can now be used to create files.
	Dual authorisation	Unauthorised The file template status is updated to Partially authorised. This template must be second authorised before it can be used.
		Part authorised The file template status is updated to Authorised. This template can now be used to create files.

5. Alternatively, if you want to reject this file template, select **Reject now**.
The template status is updated to Rejected.

File status

File status allows you to track the processing of a file and the transactions within that file after the file has been accepted for processing by the Bank.

The information on these screens is in addition to the reports available for download on the Export screen (see [Exporting payment files](#) on page 47).

For an overview of the complete payment file processing cycle, see [Processing payment files](#) on page 12.

File workflow

Once a file is fully authorised, it is passed it to the Bank's payment systems and reports on its progress using five character "file status" codes.

Each transaction in a payment file also has a status.

A status of PYERR indicates at least one transaction in the file has an error (i.e., has a transaction status of ERROR). This means a file status of PYERR does not necessarily indicate the file has finished processing, or that the remainder of the file was not successfully processed. For the complete picture, always check the status of the file and the status of each transaction.

File status codes

The following status codes are used for files:

File status	Description	Explanation
CANCL	Payment file cancelled / deleted*	The payment file has been cancelled and will not be processed.
COMPL	Payment processing completed	The payment file has been fully processed by the Bank, and all transactions have been sent to the destination financial institutions.
INPRG	In progress	The payment file has been fully authorised and accepted by the Bank; it is currently being processed.
PROCD	Payment processed	The payment file has been processed by the Bank and is awaiting confirmation from one or more payment systems.
PYERR	Payment error*	One or more transactions in this file contains an error. The remainder of the file is still being processed or has been processed.
UNPRC	Unprocessed	The payment file has not been processed by the Bank at this stage. It may require action by another user (e.g., authorisation). The file's "workflow" status code (see Payment file status codes on page 27) will describe what action is required.
SENTP	Sent for processing	The file has been sent to for processing. Note: Applicable to Fiji and Papua New Guinea payment files only.
RECVD	Received for processing	The file has been received by Westpac for processing. No further status updates will be available. Note: Applicable to Fiji and Papua New Guinea payment files only.

Note: If a file reaches * this status you will be receive a message viewable the next time you sign in.

File transaction status codes

The following status codes are used for file transactions:

File status	Description	Explanation
CANCL	Payment file cancelled / deleted	The payment file has been cancelled, and this transaction will not be processed.
INPRG	In progress	The payment file has been fully authorised and accepted by the Bank; the transaction is currently being processed.
PROCD	Payment processed	The payment file has been processed by the Bank and is awaiting confirmation from one or more payment systems.
ERROR	Payment error	The beneficiary details for this transaction were incorrect, and this transaction cannot be processed. Other transactions in the file are unaffected.
UNPRC	Unprocessed	The payment file has not been processed by the Bank at this stage. It may require action by another user (e.g., authorisation). The file's "workflow" status code (see Payment file status codes on page 27) will describe what action is required.
SENTP	Sent for processing	The transaction has been sent to Westpac for processing. Note: Applicable to Fiji and Papua New Guinea payment files only.
RECVD	Received for processing	The transaction has been received by Westpac for processing. No further status updates will be available. Note: Applicable to Fiji and Papua New Guinea payment files only.



Viewing file status

Use this procedure to view the progress of a file and its transactions.

All users with access to **Import files** can perform this procedure.

1. From the **Payments** menu, select **File status** under the **View** heading.

The screenshot shows the 'View file status' screen. The left sidebar has a 'File status' link highlighted with a red box. The main area has several search filters: 'Office' (All offices), 'Status' (All), 'From' (28 February 2025), 'To' (28 February 2025), and 'Search criteria' (None). Below these are buttons for 'Update list' (highlighted with a red box), 'Clear', and 'Reset list parameters'. The 'Payment file list' table shows two rows of payment files. The first row is for 'CREDITOR PAYMENTS' with file name AUDES0000, service details AUDES0000, date 28/02/2025, CCY AUD, amount 4.00 Cr, WBC ref 46086634, and status 2 UNPRC. The second row is for 'CREDITOR PAYMENTS' with file name AUDES0000, service details AUDES0000, date 28/02/2025, CCY AUD, amount 2.00 Cr, WBC ref 46086592, and status 2 UNPRC. Navigation buttons include 'Start of list', 'Previous 20 payment files', 'Next 20 payment files', and 'End of list'. A 'Status codes' section lists: CANCL - Payment file cancelled / deleted, COMPL - Payment processing completed, INPRG - In progress, PROCD - Payment has been processed, PYERR - Payment contains errors, RECVD - Received for processing, SENTP - Sent for processing, and UNPRC - Unprocessed. The 'Print preview' button is highlighted with a red box.

2. If required, set search criteria for the list of files to display, then select **Update list**.

Files that match the selection criteria. For more information on navigating around list screens see:

- [Entering dates with the calendar](#) on page 54.
- [Displaying items on a list screen](#) on page 54.
- [Sorting items on a list screen](#) on page 55.
- [Navigating a list screen using the navigation links](#) on page 55.
- [Printing with print preview](#) on page 55.
- [Searching a list](#) on page 56.

3. Select a **file name** link

The **Payment file summary** screen is displayed.

The screenshot shows the 'Payment file summary' screen. It displays summary statistics: Number of credits: 24, Value of credits: 49.00; Number of debits: 0, Value of debits: 0.00. A link 'View payment file transaction details' is highlighted with a red box. Below this is an 'Additional payment information' section with 'Created by: J Citizen', 'Date and time: 18 March 2025 13:19 AEDT', and links 'View detailed audit information' and 'View broadcast messages'. At the bottom are 'Go to file list' and 'Print preview' (highlighted with a red box) and 'Display all file details' buttons.

Use this screen to check the details of the payment file, including a summary of any errors.

4. Select the **View payment file transaction details** link.

The **Payment file transaction details** screen is displayed.

Select filter requirements						
Search criteria:		None	Status:	All	Actions	
					<input type="button" value="Update list"/>	<input type="button" value="Clear"/>
Payment file transaction details						
CreditID	Account name	Account details	I/TC	Amount	Status	
Description						
00000001	John Citizen Employee 44	032-000 123- New	53	1.00	UNPRC	
00000002	Mary Citizen Employee 19	032-000 123- New	53	1.00	UNPRC	

Use this screen to check the status of the individual transactions in the payment file.

Use the navigation links to navigate the file (see [Navigating a list screen using the navigation links](#) on page 55).

5. To review an individual transaction, select the **CreditID** link.

The details of the transaction are displayed in a Print preview window.



Exporting payment files

Export allows you to download payment file reports after files have been processed.

Note: Once the data is downloaded, you will be responsible for its safe keeping and data integrity.

A report can be exported more than once, but you will receive a warning message if you export it more than once.

The files that are available for export depends on the file's type and status.

File status	Files available for export	
	Australian Direct Entry	Australian Payment Processing service (PPS)
INPRG	DE Exception Report	DE Exception Report
COMPL	DE Disbursement Report	DE Disbursement report
PROCD		PPS Exception Report
PYERR		PPS Cheque Audit Report PPS BPAY Audit Report

File status	Files available for export
	New Zealand Direct Entry
COMPL	NZ-DE Payment summary report
PROCD	
PYERR	

Note: Payment files drawn on accounts domiciled in Fiji or Papua New Guinea are not available to export.

A status of PYERR indicates at least one transaction in the file contained an error (and has a transaction status of ERROR). This means a file status of PYERR does not necessarily indicate the file has finished processing (and hence that all reports will be available) or that the remainder of the file was not successfully processed. For the complete picture, always check the status of the file and the status of each transaction (see [Viewing file status](#) on page 45).

The type of transactions included in an Australian PPS file determines which of the listed reports are produced.

The export format specifications can be found by selecting **User Guides >> Payments** from the left-hand menu.

For an overview of the complete payment file processing cycle, see [Processing payment files](#) on page 12.

Exporting files after processing

Use this procedure to export the payment file reports made available after a payment file is processed by the Bank.

To export a payment file, you need:

- creator and/or authoriser access to Payments and the **Import file** feature.
- access to the office and payment service for the file to be exported.

1. From the **Payments** menu, select **Export**.

2. Select the **Files** tab.

Main menu

- Payments
 - Create payments
 - Existing beneficiary
 - New beneficiary
 - Transfer funds
 - BPAY
 - Tax payment
 - Recurring payment
 - Import file
 - File creation
 - Vostro payment
- Manage
 - Pending payments
 - Recurring payments
 - Beneficiary details
 - BPAY biller details
 - File templates
 - Reports
- View
 - Payment status
- File status
- Export**
- Set preferences
- Site map

Export

Payments **Files** **?** **Help**

Click the **File name** link to view a list of reports available to export.

Select office or date as required

Office: Finance Department **Update list** **Clear** **Reset list parameters**

From: All **Calendar**

To: All **Calendar**

Search criteria: None

Payment file list

File name	Service details	Date	CCY	Amount	WBC ref	No.	Status
PAYROLL_18032025	AUDES000074	26/09/2024	AUD	1.00	45250298	4	COMPL
PAYMENTS_18032025	AUDES000074	20/09/2024	AUD	1.00	45220271	4	COMPL

Start of list Previous 20 payment files **Next 20 payment files** End of list

3. If required, set search criteria (including Office and Dates) for the list of export files to display, then select **Update list**.

Files that match the selection criteria are displayed. For more information on navigating around list screens see:

- [Entering dates with the calendar](#) on page 54.
- [Displaying items on a list screen](#) on page 54.
- [Sorting items on a list screen](#) on page 55.
- [Navigating a list screen using the navigation links](#) on page 55.
- [Searching a list](#) on page 56.

4. Select the **file name** link for the file to export. A list of reports available for export are displayed.

Payment file details

Office:	Finance Department		
File name:	Direct debits 27032023	Service details:	AUDES0000
Value date:	27 October 2023	Payment file type:	Australian Direct Entry
Bank reference:	43355953	Payment file status:	Bank Accepted for processing
Currency:	AUD	Payment file amount:	0.05 Dr
Hash total:	431421		

Export list

Description	Status
<input checked="" type="radio"/> DE Exception Report	Exported
<input type="radio"/> DE Disbursement Report	Exported

Back **Export**

5. Select the report to export then select **Export**.

If you have selected a report any files with a status of Exported, a warning message is displayed. Select **OK** to continue.

6. The **Download being processed** screen is displayed.

What happens next depends on the browser you are using (i.e.: Google Chrome, Mozilla Firefox, Microsoft Edge, Safari etc)

7. Wait for the export file to appear and then save it to your computer or network.

8. Back on the **Download being processed** screen, select **OK**.

The status of the export is updated to “Exported.”

To download the other reports listed, repeat steps 5 through 7.

Reporting

Reporting allows you to create reports on your payments, beneficiaries, files, and templates.

After you request a report ([Error! Reference source not found.](#) on page [Error! Bookmark not defined.](#)) it is delivered for viewing ([Working with reports](#) on page 51). The report remains available for the retention period set when the report was created.

Reports are delivered as PDF (Adobe Portable Document Format) files for printing, saving to a local or network drive, or emailing.

Once a report is saved or printed you are responsible for its safe keeping and data integrity.

What reports are available?

The following table summarises the reports available in Payments:

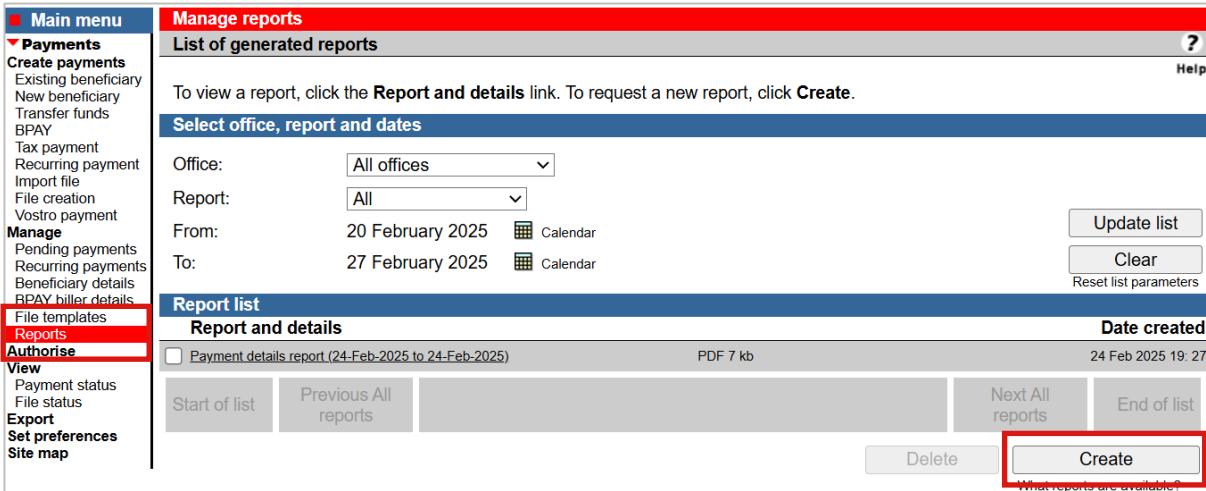
Report	What is in the report?	Filters
Payment file list report	Summary of payment files, including file name, service ID, date, currency, amount, reference, number, status, and the creators and authorisers	Status Date range
Payment file details report	Full details of each payment file: <ul style="list-style-type: none">File information including office, names, service, date, currency, amount, reference, number, status, and the creators and authorisers.Transaction information including ID, account name and details, transaction code, description, amount, and status.Creators and authorisers.	Status Date range
Template list report	Summary of templates, including template name, service ID and type, account details, number of transactions, status, and the creators and authorisers	Status
Template details report	Full details of each template: <ul style="list-style-type: none">Template information including name, service ID and type, account details, number of transactions, and status.Transaction information including account name and details, transaction code, description, and amount.Creators and authorisers.	Status

Creating a report

Use this procedure to create a report.

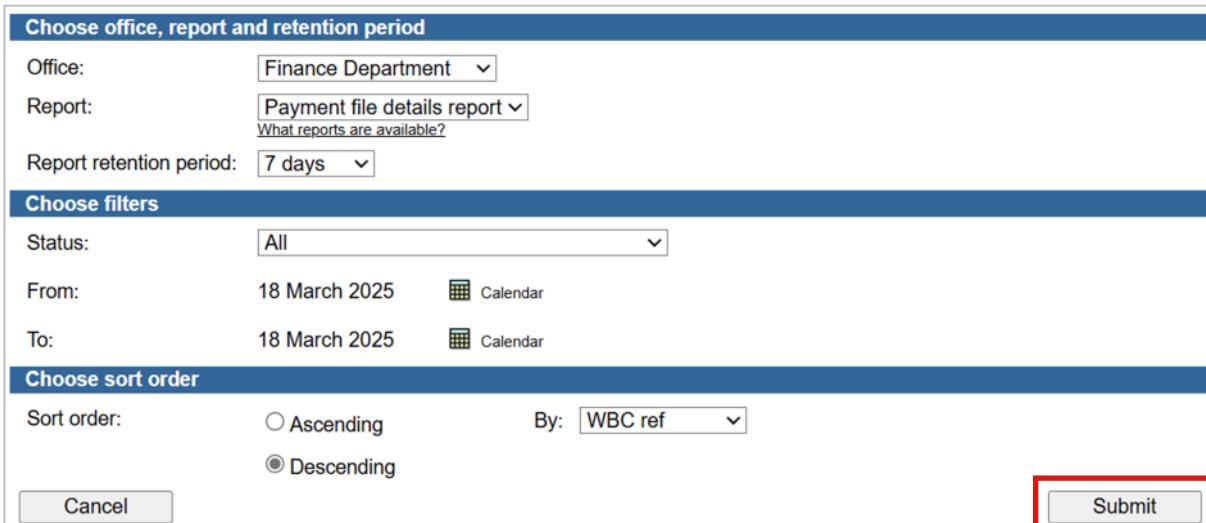
All users with access to **Payments** can perform this procedure.

1. From the **Payments** menu, select **Reports** under the **Manage** heading.



The screenshot shows the 'Manage reports' screen. The left sidebar has 'Payments' selected under 'Main menu'. The 'Reports' option is highlighted. The main area shows a 'Report list' with a single item: 'Payment details report (24-Feb-2025 to 24-Feb-2025)' (PDF 7 kb, 24 Feb 2025 19:27). The 'Create' button at the bottom right of the list is highlighted with a red box.

2. Select **Create**.



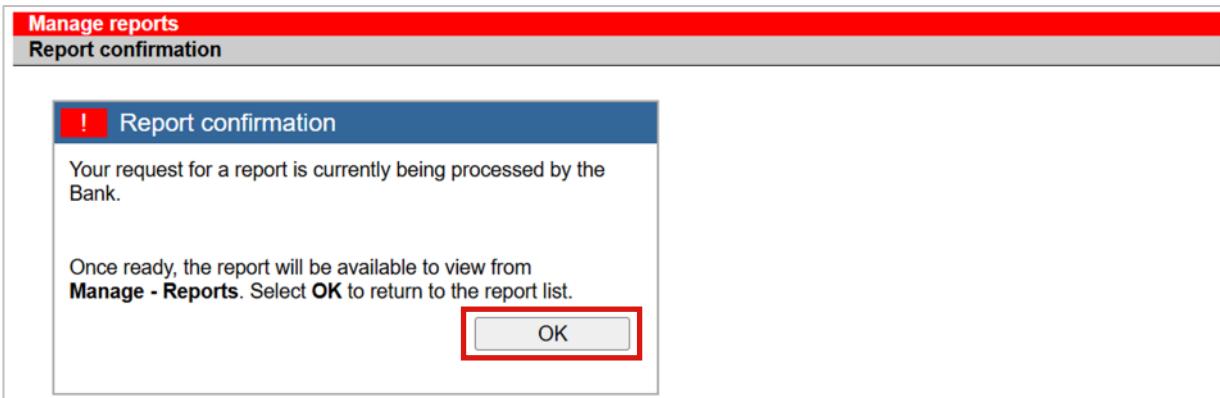
The screenshot shows the 'Choose office, report and retention period' screen. It includes sections for 'Choose office, report and retention period', 'Choose filters', and 'Choose sort order'. The 'Create' button at the bottom right is highlighted with a red box.

3. Enter the details for the report you want to create as described below and then select **Submit**.

Field	Description
Office	Select the office to report on.
Report	Select the report to create for this office.
Report retention period	Select the period you want this report to be retained and available from the report list screen.
Choose filters...	Select any filters you want to apply to the report. The filters shown depend on the report selected above. Note: Payment information may be requested in blocks of up to 100 calendar days.

Field	Description
Choose sort order...	Select the details of how you want the data in the report to be sorted. The options shown depend on the report selected above.

A Report confirmation screen is displayed.



4. Select **OK**.

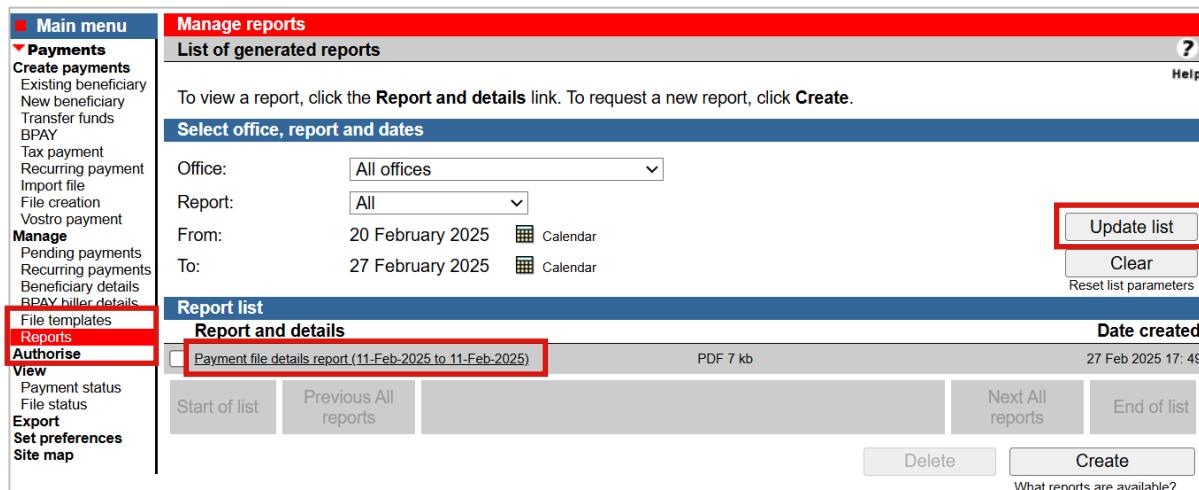
The request is accepted, processed and made available to view on the **List of generated reports** screen. The report will remain available on that screen for the retention period selected.

Working with reports

Use this procedure to view and optionally download a report you have created (see [Creating a report](#) on page 50.)

All users with access to **Payments** can perform this procedure.

1. From the **Payments** menu, select **Reports** under the **Manage** heading.



2. If required, set search criteria for the list of reports, then select **Update list**.

Reports that match the selection criteria are displayed. For more information on navigating around list screens see:

- [Entering dates with the calendar](#) on page 54.
 - [Displaying items on a list screen](#) on page 54.
 - [Sorting items on a list screen](#) on page 55.
 - [Navigating a list screen using the navigation links](#) on page 55.
 - [Searching a list](#) on page 56.
3. Perform any of the following:
- To view and download a PDF report select the **report and details** link for a report.
The PDF is displayed in a new browser window.
 - Use the Adobe Reader to **print** or **save** the report.
 - To delete a PDF report, select the report followed by **Delete**.
Select **OK** to confirm the request to delete the report. The report is deleted.

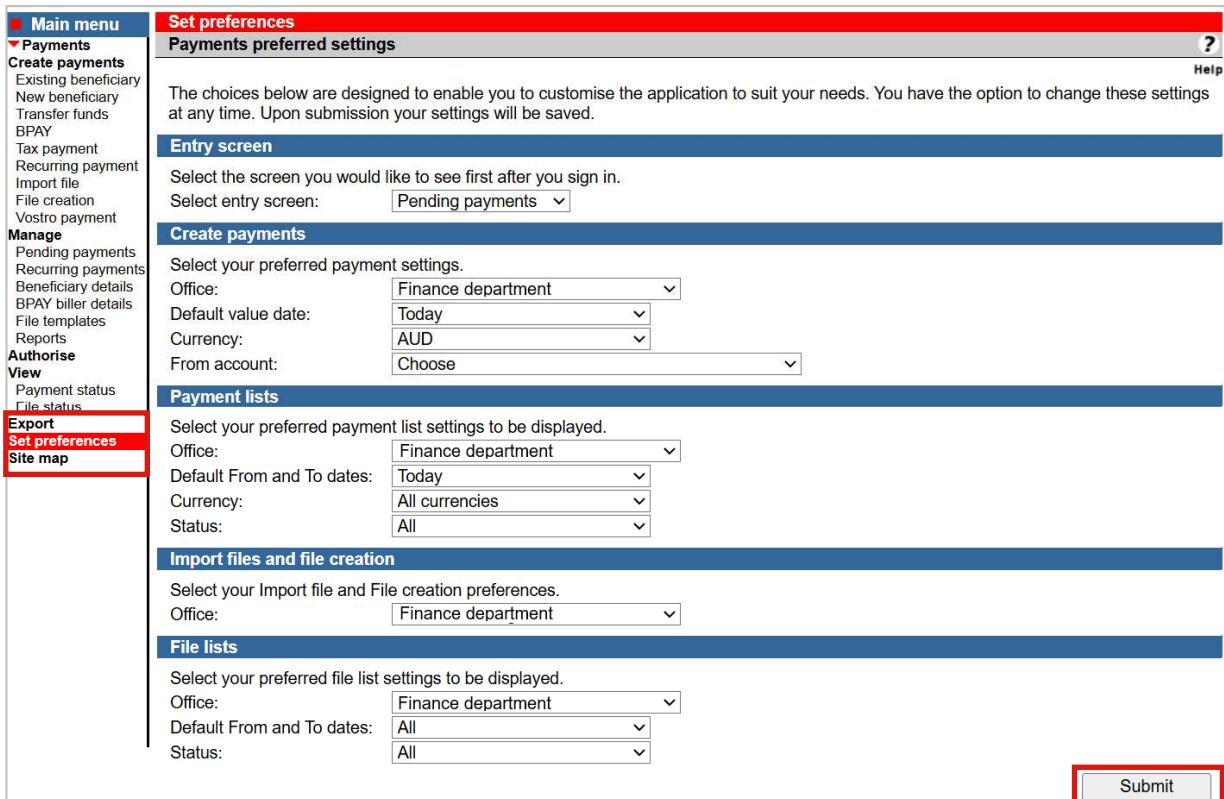
Setting preferences for payments

Set preferences allow you to set the default values displayed by Payments to the screens, offices, accounts, and services you use the most. This can save you time and hassle.

Each user sets their own preferences. Preferences must be set for each application (e.g., Accounts, Payments) individually.

All users with access to **Payments** can perform this procedure.

1. From the **Payments** menu, select **Set preferences**.



Main menu

- Payments
- Create payments
- Existing beneficiary
- New beneficiary
- Transfer funds
- BPAY
- Tax payment
- Recurring payment
- Import file
- File creation
- Vostro payment
- Manage
- Pending payments
- Recurring payments
- Beneficiary details
- BPAY biller details
- File templates
- Reports
- Authorise
- View
- Payment status
- File status
- Export
- Set preferences**
- Site map

Set preferences

Payments preferred settings

The choices below are designed to enable you to customise the application to suit your needs. You have the option to change these settings at any time. Upon submission your settings will be saved.

Entry screen

Select the screen you would like to see first after you sign in.

Select entry screen:

Create payments

Select your preferred payment settings.

Office:

Default value date:

Currency:

From account:

Payment lists

Select your preferred payment list settings to be displayed.

Office:

Default From and To dates:

Currency:

Status:

Import files and file creation

Select your Import file and File creation preferences.

Office:

File lists

Select your preferred file list settings to be displayed.

Office:

Default From and To dates:

Status:

Submit

2. Set your preferences by selecting them from the drop-down lists displayed as described below and then select **Submit**.

Heading	Description
Entry screen	Select a Payments screen from the list. This screen is displayed each time you navigate to the Payments application.
Import files and file creation	Select an office from the list. This preference will be used as your default each time you import a file or use file creation.
File lists	Select an office, value date, and status from the lists. These preferences will be used for payment list screens.

Your preferences are updated. This will not affect the preferences of any other user or any of your preferences for other applications (e.g., Accounts).

Basic skills: Payments

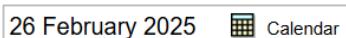
This section introduces some of the basic skills that apply to many of the screens you will encounter when working with tasks in Payments.

Entering dates with the calendar

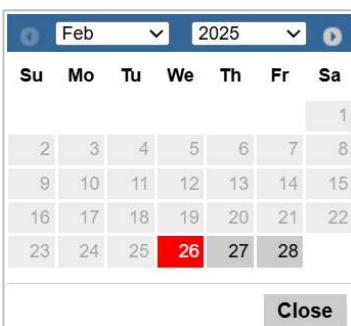
The only way to enter a date into screens is by using the pop-up calendar. Using the calendar ensures you will not enter dates that are inappropriate for the context of the screen, e.g., by entering payment value dates for weekends.

To use the calendar to enter a date:

1. Select the **Calendar** icon to the right of the date you want to alter. For example:



A calendar window is displayed. For example:



The colour of the individual days on the calendar tells you whether they are appropriate for the context of the screen you are working on. The calendar considers how far in the past or future a date can be and most holiday restrictions (except for international payments).

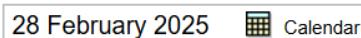
2. If required, change the month by using the arrows or the drop-down box at the top of the pop-up window. For example:



3. Select a valid date by selecting a **grey or red shaded date**. For example:



The date selected is now displayed. For example:



Displaying items on a list screen

Many screens display a list of items from where you can view details of the items.

Where the filtered list of items is 20 or less all items are displayed on a single screen.

Where the filtered list of items is greater than 20 items only a per page filter is available. Depending on the number of items available options of 20, 50, 100 and ALL may be available.

Select from the available list and the screen will update to display the selected number of items per page. For example:

Files per page **20** 

Sorting items on a list screen

Many screens display a list of items from where you can change the order in which items are sorted. For example:

Payment file list						
File name	Service details	Date	CCY	Amount	WBC ref	No.Status
<input type="radio"/> CREDITOR PAYMENTS	AUDES0000	28/02/2025	AUD	4.00 Cr	46086634	2 U T
<input type="radio"/> CREDITOR PAYMENTS	AUDES0000	28/02/2025	AUD	2.00 Cr	46086592	2 U

The field that items are sorted by is indicated by an  or . An upward pointing arrow  indicates items are sorted in ascending order (i.e.: A to Z) and an  downward pointing item indicates items are sorted in descending order (i.e.: Z to A)

1. To change the sort order, select the field value items are to be sorted by. For example:

Payment file list						
File name	Service details	Date	CCY	Amount	WBC ref	No.Status
<input type="radio"/> CREDITOR PAYMENTS	AUDES0000	28/02/2025	AUD	2.00 Cr	46086592	2 U
<input type="radio"/> CREDITOR PAYMENTS	AUDES0000	28/02/2025	AUD	4.00 Cr	46086634	2 U T

Items are displayed in ascending order by the chosen field value.

2. To sort items in descending order, select the field value again. For example:

Payment file list						
File name	Service details	Date	CCY	Amount	WBC ref	No.Status
<input type="radio"/> CREDITOR PAYMENTS	AUDES0000	28/02/2025	AUD	4.00 Cr	46086634	2 U T
<input type="radio"/> CREDITOR PAYMENTS	AUDES0000	28/02/2025	AUD	2.00 Cr	46086592	2 U

Items are now displayed in descending order.

Navigating a list screen using the navigation links

When a list of things is displayed (e.g., transactions in a template), it does so in blocks of up to 20 items. At the bottom of such lists is a grey band containing the links that allow you to navigate through the items in the list. For example:

Start of list	Previous 20 payment files	Next 20 payment files	End of list
---------------	---------------------------	-----------------------	-------------

If a link cannot be used, it's greyed out. For example, if Corporate Online is displaying the first 20 transactions in the list, "Start of list" and "Previous 20 transactions" are greyed out.

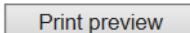
Select a "navigation" link.

The screen is redisplayed with the selected part of the list.

Printing with print preview

Many of the screens in the Payments application include a Print Preview feature to allow you to preview then print the details displayed on the screen.

1. Select Print preview.



A print preview window is displayed. For example:



2. Select **Print this page**.

Your computer should now be able to print the previewed information.

3. Select **Close**.

Browsing with print preview

When you select the Print preview button on an item in some lists (e.g., on a transaction link on the Template summary screen), the print preview window may include “navigation links” on the grey bars at the top and bottom of the preview. For example:



Use these links to change the information being displayed without having to close the Print preview window and return to the underlying screen. This feature is useful if you want to quickly print the data for several transactions. If a link cannot be used, it is greyed out.

To browse:

1. Select a **transaction** link.

Corporate Online pops up a print preview window.

To print, see [The screen is redisplayed](#) with the selected part of the list.

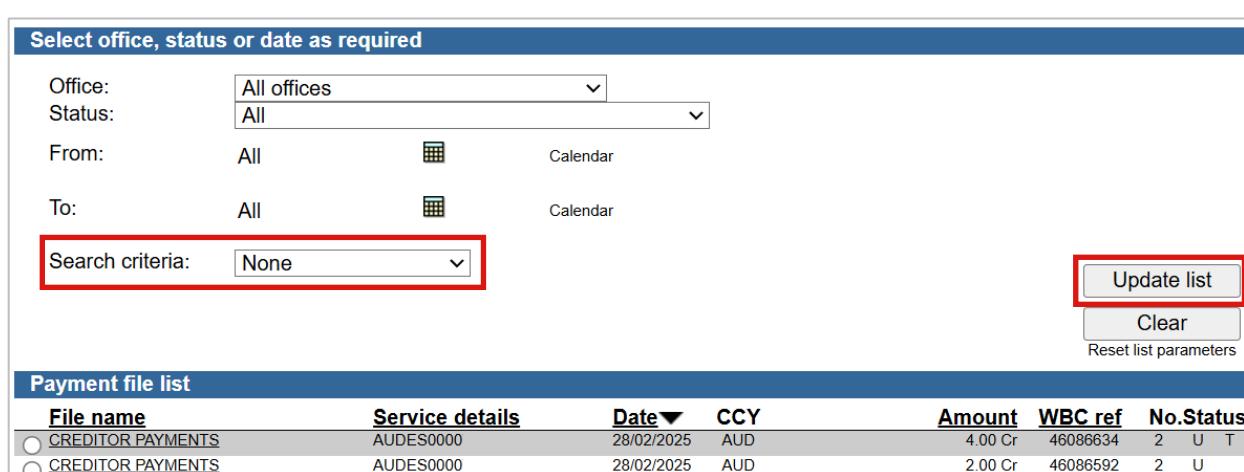
Printing with print preview on page 55

2. Select a “navigation” link.

Corporate Online redispalys the preview with the selected part of the list.

Searching a list

Many of the payments screens that display lists include search fields. Use these fields to find results on the screen you are using. For example:



The image shows a search criteria form. At the top is a blue header bar with the text 'Select office, status or date as required'. Below it are dropdown menus for 'Office' (All offices) and 'Status' (All). There are also 'From' and 'To' fields with calendar icons. A 'Search criteria' dropdown is highlighted with a red box and contains the value 'None'. At the bottom right are 'Update list' and 'Clear' buttons, with 'Update list' also highlighted with a red box. Below the form is a table titled 'Payment file list' with columns: File name, Service details, Date, CCY, Amount, WBC ref, and No.Status. It contains two rows of data.

Payment file list						
File name	Service details	Date	CCY	Amount	WBC ref	No.Status
<input type="radio"/> CREDITOR PAYMENTS	AUDES0000	28/02/2025	AUD	4.00 Cr	46086634	2 U T
<input type="radio"/> CREDITOR PAYMENTS	AUDES0000	28/02/2025	AUD	2.00 Cr	46086592	2 U

The search options are different for each screen but using them is always the same.

- (a) Select a search criterion from the list.

A field is added for the criterion. For example:

Search criteria:	File name
File name:	<input type="text"/>

(b) Enter the search criterion in the corresponding field.

(c) Select **Update list**.

A list of results is displayed.

If no results are displayed, try again, or select **Clear**.

Glossary

The following terms are used in this user guide.

Accounts (application)

Accounts is an application that provides features to view, export, and report on account information including transactions, balances, and voucher images.

Administration (application)

Administration is an application that allows administrators to manage an organisation setup, including the creation of users, on behalf of an organisation.

Adobe Reader

Adobe® Reader is a piece of software that allows you to view and print a PDF file. Adobe Reader is available for free from Adobe's website (www.adobe.com).

Alliance bank

An alliance bank is a bank with whom Westpac has entered special arrangements to allow our mutual customers to use SWIFT to process international payments.

Application

An application is a high-level group of functionalities offered by Corporate Online.

Authorisation model

An authorisation model defines how many users are required to authorise a task and what combinations of users are required for a successful authorisation.

Authoriser

An authoriser is a user whose authority level allows them to authorise tasks created by a user. (e.g., to import a payment file).

Authority level

Authority level is the user setting that determines what roles they can play in a workflow (e.g., creator, authoriser, creator/authoriser) and which tasks they can authorise.

Bank/branch number and account number (NZ)

Bank/branch number and account number identify a NZ domiciled bank account. The bank/branch number is a six-digit number that identifies the Bank and branch. The account number identifies the account. Both are required to correctly identify an account.

Beneficiary

A beneficiary is the person or organisation that is the recipient of a payment transaction.

Beneficiary details

Beneficiary details are the details required to make a payment to a beneficiary.

Beneficiary payment

A beneficiary payment is an immediate, same day, overnight or international payment made to one or more beneficiaries. The term is used to distinguish these payments from payments made with files.

Beneficiary transaction

A beneficiary transaction is the transaction sent to an individual beneficiary as part of a beneficiary payment.

Browser

A browser is a piece of software that allows you to view pages over the internet.

BSB and account number (AU)

BSB and account number identify an Australian domiciled bank account. The BSB is a six-digit number that identifies the Bank, State and Branch. The account number identifies the account. Both are required to correctly identify an account.

Corporate Online administrator

A Corporate Online administrator is a user within your organisation who has access to Administration and can manage the assignment of applications, features, accounts, and services to users and offices within your organisation.

Creator

A creator is a user whose authority level allows them to create tasks in Corporate Online.

Creator/authoriser

A creator is a user whose authority level allows them to both create tasks in Corporate Online and to authorise tasks created in Corporate Online. If an organisation's authorisation model permits self-authorisation, a creator/authoriser can authorise tasks they themselves have created.

CSV (Format)

CSV stands for comma separated values, a commonly used data format, especially for importing data into spreadsheets.

Cut-off time

A cut-off time is the time by which a beneficiary payment or payment file must be fully authorised to be processed. The cut-off time for a payment or payment file depends on the value date, the destination currency, the destination country, and the payment timeliness.

Daily channel limit

Daily channel limit is the maximum total amount that can be transacted via Corporate Online per calendar day. This amount excludes amounts transacted with transfer funds. Amounts are included in the limit on the day the full authorisation occurs, not the value date. An AUD value is determined for non-AUD payments using the day's standard exchange rate sheet. For direct debits and direct credits, the absolute value is used.

DE

DE (Direct Entry) is a type of import service that allows the service owner to make overnight payments based on transactions submitted by files in a specified format.

DERPS (Service)

DERPS stands for Direct Entry Returns Processing Service. A DERPS service provides information on individual Direct Entry transactions returned to the Bank up to five days after the Direct Entry (DE) file was processed in a single file. This information nets to a single transaction on the relevant bank account statement. DERPS services are accessible via Receipts.

Direct Entry

See *DE*.

Dual authorisation

Dual authorisation is an authorisation model that requires two authorisers to authorise a task.

Extendable cut-off time

An extendable cut-off is a pre-determined time that a cut-off time can be extended to.

Feature

A feature is a logical group of application functionality offered by Corporate Online.

File template

A file template is a model for creating DE payment files using the File creation feature. It contains payment information and a collection of payment transactions.

Filter

A filter is something you apply to a long list to view only a subset of that list.

Fully authorised

A task that has been authorised by the requisite number of authorisers as determined by the authorisation model set for the workflow is said to be fully authorised.

Hash total

A hash total is a number generated by an algorithm that is useful for cross-checking that a DE file is the correct file and contains the same transactions as it did when it was generated.

Payment service

A payment service is a banking facility that allows payments to be made by submitting files of a specified format.

Nil authorisation

Nil authorisation is an authorisation model that requires no authorisers to authorise a task.

No authorisation

See *Nil authorisation*.

Office

An office is a flexible logical entity used to segregate payments, billing, beneficiaries, templates, and trade finance agreements within an organisation in a Corporate Online setup.

Online FX (application)

Online FX is a Corporate Online application that provides features to quote, confirm, settle, authorise, and monitor foreign exchange deals.

Organisation

An organisation is the highest-level entity that can be represented in a Corporate Online setup.

Partially authorised

A task that has been authorised by only one authoriser, but the authorisation model set for the workflow is dual authorisation is said to be partially authorised.

Payments (application)

Payments is a Corporate Online application that provides features to create, authorise and track a wide range of payment types including transfers, domestic payments, international payments, payments from accounts held with alliance banks, and payments with files (e.g., Direct Entry).

PDF

PDF stands for Portable Document Format, a widely used format for printable documents. A PDF file is usually referred to as a PDF. PDFs can be viewed and printed with Adobe Reader.

Payment Processing Service

Payment Processing Service (PPS) is a type of import service that allows the service owner to make a range of payments based on transactions submitted by files in a specified format.

Preferences

Preferences define a set of default values (e.g., screens, offices, accounts) for a user for a particular application. Preferences are not available in Administration.

Primary authoriser

Primary authorisers are authorisers placed in the first group under a dual authorisation security option (which determines which combinations of primary and secondary may authorise a task).

Schedule

A schedule is an arrangement created in Corporate Online to generate a report or export data on a regular basis.

Secondary authoriser

Secondary authorisers are authorisers placed in the second group under a dual authorisation security option (which determines which combinations of primary and secondary may authorise a task).

Security option (for dual authorisation)

A security option determines which combinations of authorisers (grouped as primary and secondary) can authorise a task under a dual authorisation security model.

Self-authoriser

Self-authoriser is a user who is permitted by the authorisation model to both create and authorise a task.

Service

A service is a banking facility accessed via a Corporate Online feature. Corporate Online provides access to two groups of services: import services and receipt services.

Setup

A setup is how a customer's business structure is established in Corporate Online to control access to information (e.g., account transactions), services, products, and features.

Single authorisation

Single authorisation is an authorisation model that requires only one authoriser to authorise a task.

Status

Status is the attribute that identifies where a task (or sub-task) is up to in a workflow.

Task

A task is a piece of work managed by a workflow (e.g., an imported payment file).

Token

A physical device ('SecurID token') or software application ('eToken') that generates a new unpredictable 6-digit code every sixty seconds. All Authenticating users with access to Administration, Online FX, and authoriser access to Payments, Deposits and Agency require a token to sign in to Corporate Online.

Token password (eToken)

A token password is the 6-digit PIN or biometric required by a token user to access the Westpac One app on their mobile device to display the current

number on the user's eToken to authenticate the user before they can access those applications that require token access.

Token password (SecurID token)

A token password is the password entered with the current number on the token user's RSA SecurID token to authenticate the user before they can access those applications that require token access. Token password must be between 6 and 8 characters, must contain at least one letter and one number, and are case sensitive.

Token user

A token user is one that requires a token because they have access to Administration or Online FX, or authoriser access to Payments, Deposits and Agency. Token users are also called Authenticating users. Compare with Standard users.

Token Code

A one-time authorisation code that is generated by a Token and is used to authenticate a User within Corporate Online.

Trans-Tasman

Trans-Tasman is something on the opposite side of the Tasman Sea (the body of water that separates Australia and New Zealand). From Australia, trans-Tasman means New Zealand; from New Zealand, trans-Tasman means Australian. In Corporate Online, trans-Tasman refers to functionality that allows an organisation to access trans-Tasman banking products and services. For example, trans-Tasman allows an Australian organisation to make payments from their trans-Tasman (New Zealand) domiciled accounts. The terms and conditions of the country in which the product or service is domiciled applies.

Trans-Tasman account

A Trans-Tasman account is one that is domiciled on the opposite side of the Tasman to the organisation's primary banking relationship. For example, for an Australian organisation, an account domiciled in New Zealand is a trans-Tasman account.

Trans-Tasman currency

The trans-Tasman currency is the currency of the country on the opposite side of the Tasman Sea. For example, for Australia, the trans-Tasman currency is NZD.

Trans-Tasman payment

A Trans-Tasman payment is one where the debit account is domiciled on the opposite side of the Tasman to the organisation's primary banking relationship. For example, for an Australian organisation, a trans-Tasman payment is one made from an account domiciled in New Zealand. The terms and conditions of the country in which the account is domiciled applies.

Trans-Tasman service

A Trans-Tasman service is one that is domiciled on the opposite side of the Tasman to the organisation's primary banking relationship. For example, for a New Zealand organisation, a service domiciled in Australia Zealand is a trans-Tasman service.

Unauthorised

A task that has been created but not yet authorised is said to be unauthorised.

User

A user is an identifiable person registered to access Corporate Online whose identity has been verified either by Westpac or a Corporate Online administrator (if permitted).

Value date

Value date is the date nominated within the payment to be the day the beneficiary's bank pays the beneficiary.

Workflow

A workflow is a defined series of steps that a task must pass through to be completed correctly. Corporate Online uses workflows to manage the creation and authorisation of items deemed to be of value. For example, in Administration, creating and authorising tasks to amend a setup is managed with a workflow.

