

Corporate Online

User Guide for Payments.

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 differently in Australia, New Zealand, Papua New Guinea, and Fiji. Which regime applies is determined by the country in which the account is domiciled. 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

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

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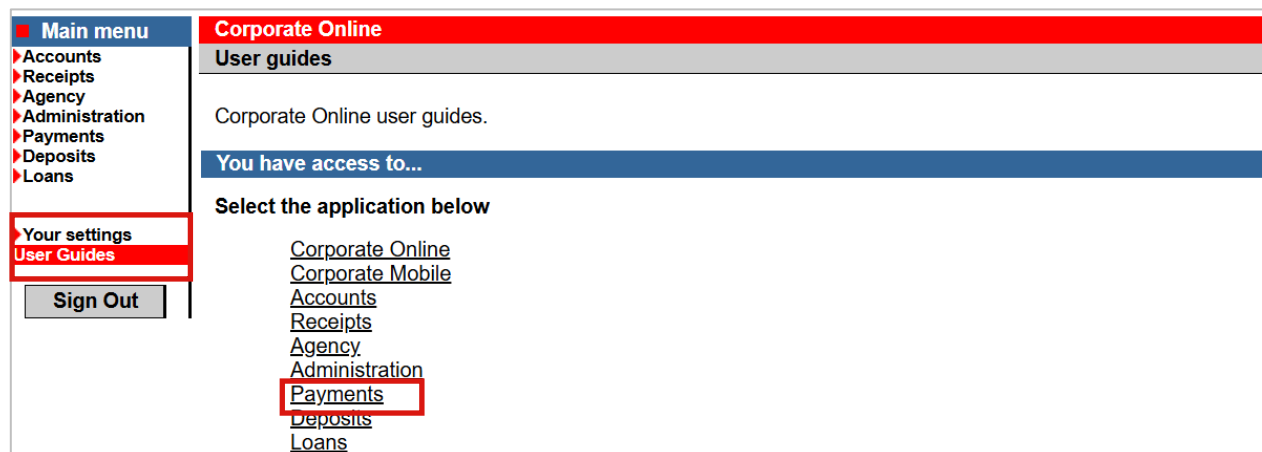
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About this guide

This guide describes how to use the functionality of Corporate Online for making payments. 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** page of Corporate Online.



The screenshot shows the Corporate Online interface. On the left is a 'Main menu' with links to Accounts, Receipts, Agency, Administration, Payments, Deposits, and Loans. Below this is 'Your settings', 'User Guides' (highlighted with a red box), and a 'Sign Out' button. The main content area has a red header 'Corporate Online' and a grey sub-header 'User guides'. It contains the text 'Corporate Online user guides.' followed by a blue bar 'You have access to...'. Below this is a section 'Select the application below' with a list of links: Corporate Online, Corporate Mobile, Accounts, Receipts, Agency, Administration, Payments (highlighted with a red box), Deposits, and 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 with Files**, which covers the remainder of the Payments application.

Introducing Payments

The Payments application provides a range of functionality for making payments and reporting on those payments.

Payment types

Payments allows you to create and authorise a wide range of payments. These include:

- transfer funds between like-currency domestic accounts held with Westpac.
- transfer funds to a Westpac Commercial Card from Australian accounts
- domestic payments in your local currency either overnight, same-day or immediate (depending on your country)
- BPAY payments from accounts in Australia
- Osko payments from accounts in Australia to a BSB & Account number or PayID
- tax payments in Australia and New Zealand
- international payments to accounts held overseas or to domestic foreign currency accounts.
- international payments from accounts held with alliance banks.
- cross-currency payments using foreign exchange deals, standard rates, or market rates (depending on the amount and your organisation's foreign exchange agreement)
- payments funded with an Australian or New Zealand Westpac Trade Finance agreement.
- trans-Tasman payments made by an organisation from accounts domiciled on the opposite side of the Tasman to their primary banking relationship.
- trans-Pacific payments made by an organisation from accounts domiciled on the opposite side of the Pacific Ocean to their primary banking relationship.
- recurring payments processed on your behalf automatically, for a fixed amount at regular intervals, for a defined period.

Most payments can have up to 99 beneficiaries (i.e., they have one debit and up to 99 credits). BPAY transactions can include up to 15 BPAY payments. Recurring payments and Osko payments can include only 1 beneficiary.

Information history







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

Information	Retention period
Payments not fully authorised on the Pending and Authorise screens	7 days after value date
Payments 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 features

The 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 are:

Feature (as allocated in Administration)	which allows you to...
 Transfer funds	Create a transfer between two Westpac accounts (of the same currency, domiciled in the same country, and in the same office) and send it for processing. See Transferring funds on page 16.
 Credit cards	Move funds from your AUD accounts with Westpac to a Westpac Credit card. See Transferring funds to a Commercial / BusinessChoice credit card on page 18.
 BPAY	Create a BPAY transaction, authorise it and send it for processing. See Creating a BPAY transaction on page 53. Maintain a list of BPAY billers. See Managing BPAY biller details on page 68.
 New beneficiary payments	Create a payment to a beneficiary (recipient) whose details you have not previously saved, authorise it and send it for processing. See Creating a payment for a new beneficiary on page 27.
 Existing beneficiary payments	Create a payment to a beneficiary (recipient) whose details you have previously saved and send it for processing. See Creating a payment to an existing beneficiary on page 33. Create a tax payment and send it for processing. See Creating a tax payment on page 51.
 Cross-currency payments	Create payments in currencies other than the “Native” currency of the “from” account. See Cross currency payments on page 21.
 Manage beneficiary details	Create, amend, and delete beneficiary details. See Managing beneficiary details on page 64. Save beneficiary details from a new beneficiary payment you are creating.
 Import files	Import an APT payment file. See Creating payments by importing an APT file on page 57.
 Extendable cut-offs	Submit overnight Australian dollar payments (overnight and tax payments) after the usual cut-off time up until the extended cut-off time. See Extendable cut-off time arrangements (overnight AUD payments only) on page 100.

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

The payment features that your organisation’s Administrator(s) can enable for an account may be restricted by Westpac if the type of account does not allow them to be made available (e.g., Westpac may restrict your ability to enable Payments for a Term Deposit account). Where an account is jointly held by two or more parties and the account method of operation is set to all to sign, Westpac may exclude the account to be enabled for Payments.

To use these features, you also require access to an office, a debit account, and for cross-currency payments, the currency the beneficiary is to receive. A user with the appropriate features can always make payments in the “same” currency as the debit accounts they have access to.



Features for making Payments with Files features

The other Payment features, which allow you to make payments with files (e.g., Direct Entry or Payments Processing Service), manage templates, and create files are covered in detail in their own user guide, **Making Payments with Files**.

Payment value dates

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

The payment 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 type.

Payment type	Forward dating	7-day value dating
Australia		
Overnight (including Tax payments)	90 calendar days	Yes
Immediate RTGS	90 calendar days	No
Same Day RTGS	90 calendar days	No
Osko (to BSB & Account or PayID)	Current day only	Yes
Westpac to Westpac	90 calendar days	Yes
Funds Transfer (Westpac account)	90 calendar days	Yes
Funds Transfer (Commercial / BusinessChoice card)	Current day only	Yes
BPAY	18 calendar months	No
International (overseas) - Standard rate	2 business days	No
International (overseas) - Automated Live FX rate	2 business days	No
International (overseas) - Dealing rate	90 calendar days	No
International (overseas) - Same currency	90 calendar days	No
New Zealand		
Funds Transfer	90 calendar days	Yes
Overnight (including Tax payments)	90 calendar days	Yes
SCP (Same Day Cleared Payment)	90 calendar days	No
International (overseas) - Market rate	2 business days	No
International (overseas) - Dealing rate	90 calendar days	No
International (overseas) - Same currency	90 calendar days	No
Vostro	90 calendar days	No
Fiji and Papua New Guinea		
Domestic payment	90 calendar days	No
Transfer Funds	90 calendar days	No



Payment type	Forward dating	7-day value dating
International (overseas) – with an exchange rate	2 business days	No
International (overseas) – Same currency	90 calendar days	No

Note: The processing of future dated payments is scheduled to commence at approximately 02:00 AEST on the value date. To allow for the payment to be processed please ensure there are sufficient available funds in the “from account” (debit account) at the end of the previous banking day.

Australian domestic payment feature overview

The table below details features supported for Australian domestic payments:

Feature	Osko	Immediate RTGS	Same Day RTGS	Overnight	Westpac
New Beneficiary	Yes	Yes	Yes	Yes	Yes
Existing Beneficiary	Yes	Yes	Yes	Yes	Yes
Funds Transfer	No	No	No	Yes	Yes
Credit to a Westpac BSB	Yes	No	No	No	Yes
Credit to a Non-Westpac Bank BSB	Yes	Yes	Yes	Yes	No
Credit to an Osko PayID	Yes	No	No	No	No
Extended credit description (280 characters)	Yes	No	No	No	No
Available 24 x 7 (365 days)	Yes	No	No	Yes ¹	Yes ¹
Immediate settlement	Yes	Yes	No	No	No
Value date – today	Yes	Yes	Yes	Yes	Yes
Value date – up to 90 days	No	Yes	Yes	Yes	Yes
Single beneficiary – 1:1	Yes	Yes	Yes	Yes	Yes
Multiple beneficiaries	No	Yes	Yes	Yes	Yes
Recurring payment	No	Yes	Yes	Yes	Yes
All Payment Type (APT) file import	No	Yes	Yes	Yes	Yes
Cut off time (AEST/AEDT)	23:59	16.00	16.00	17.30	23.59

Note: excludes Tax payment, BPAY, Trade Finance payment, Domestic Foreign Currency payment, Transfer to a Westpac Commercial Credit Card

¹ Payments authorised between the cut off time and 20:30 AEST/AEDT will be prompted that the value date has been rolled to the next business day. This period is when the Bank's end of day processing is being completed. Payments authorised after the cut off time on a Banking Day or on a Weekend or National public holiday will be prompted with the option to update the value date to the next Banking Day. If accepted, it will appear on the relevant account statement under the next banking day however the available balance(s) will be updated immediately.



New Zealand domestic payment feature overview

The table below details features supported for New Zealand domestic payments:

Feature	Same Day Cleared (SCP)	Overnight	Westpac
New Beneficiary	Yes	Yes	Yes
Existing Beneficiary	Yes	Yes	Yes
Funds Transfer	No	Yes	Yes
Credit to a Westpac BSB	Yes	No	Yes
Credit to an Other Bank BSB	Yes	Yes	No
Available 24 x 7 (365 days)	No	Yes ¹	Yes ¹
Value date - today	Yes	Yes	Yes
Value date - up to 90 days	Yes	Yes	Yes
Single beneficiary - 1:1	Yes	Yes	Yes
Multiple beneficiaries	Yes	Yes	Yes
Recurring payment	Yes	Yes	Yes
All Payment Type (APT) file import	No	No	No
Cut off time (NZST)	16.30	20.00	20.00

Note: excludes Tax payment, Trade Finance payment, Domestic Foreign Currency payment

1. When authorising a payment after the cut-off time you will be given the option of updating the value date to the next value date or cancelling the payment. If accepted, it will appear on the relevant account statement under the next value date however the available balance(s) will be updated immediately.

Fiji and Papua New Guinea domestic payment feature overview

The table below details features supported for Fiji and Papua New Guinea domestic payments:

Feature	Other Bank account	Westpac account
New Beneficiary	Yes	Yes
Existing Beneficiary	Yes	Yes
Funds Transfer	Yes	Yes
Credit to a Westpac BSB	No	Yes
Credit to a Non-Westpac Bank BSB	Yes	No
Available 24 x 7 (365 days)	No ¹	No
Value date - today	Yes	Yes
Value date - up to 90 days	Yes	Yes
Single beneficiary - 1:1	Yes	Yes
Multiple beneficiaries	Yes	Yes
Recurring payment	Yes	Yes
Cut off time (FJT)	17:00	17.00



Cut off time (PGT)	17.00	17.00
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Note: excludes Domestic Foreign Currency payment

1 When authorising a payment after the cut-off time on a weekend or national public holiday you will be given the option of updating the value date to the next banking day or cancelling.

Fees and charges

Corporate Online's fees for processing payments are charged to the office in which the payment 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 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.

If you authorise multiple BPAY payments within a single BPAY transaction the first BPAY payment is free with the subsequent BPAY payments (to a maximum of 14) charged a fee.

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.

Note: Fees for payment volumes are generated (where applicable) when the payment has been debited to the selected "From account" (i.e.: has a [status](#) of "COMPL", "PYERR", "PROCD" or "INPRG").

Authorisation and channel limits

All payments (excluding transfer funds) made are subject to the daily channel limit of the organisation and the authorisation limits of the users authorising the payments.

Amounts are included in these limits on the day the full authorisation of the payment or file occurs, not the value date. Payments in a currency other than the local currency of the country of your organisation's primary banking relationship are converted to that local currency using the day's standard exchange rate sheet. For example, an Australian organisation's limits are in AUD, and an AUD value is determined for non-AUD payments using the day's standard exchange rate sheet. For direct debit files and direct credit files, the absolute value is used.

The daily channel limit is the maximum total amount that can be transacted by your organisation per calendar day. This amount excludes amounts transacted with transfer funds.

Authorisation limits apply only to the authorisers. There are no authorisation 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 payment daily limit (the maximum amount that they can authorise, for payments, for any calendar day) and a payment transaction limit (the maximum that they can authorise for any single transaction).

Payment limits cover BPAY payments and all beneficiary payments including tax payments, but do not include transfer funds (between accounts with the same office)

Authorisation limits can be adjusted by your Organisations administrator(s).

Current and Available balances

Before the current and available balance can be displayed for a Westpac domestic or foreign currency account in the Payments application, the user must first have access to view the debit account in the Accounts application.



Audit information

All activities performed by users on payments and beneficiaries are audited.

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

[View detailed audit information](#)

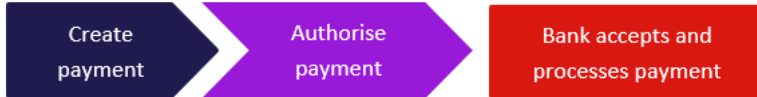
Audit information includes the date and time of each event, a description of the activity, and the name of the user that performed it.

Organisation administrator(s) can report on all user activities. 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 have their 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.

*Available for Funds transfers, Beneficiaries and File templates only.

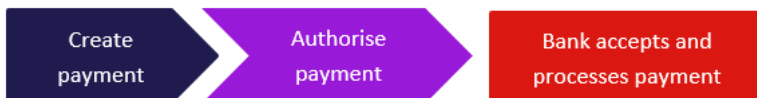
Nil authorisation = 1 step

For some features (e.g., funds transfers and beneficiaries) 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 Corporate Online administrator 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 Card facility within the same office)	✓	✓	✓
Beneficiary payments (new and existing beneficiaries), including domestic, international, cross currency tax payments and BPAY 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 files but nil authorisation for saving templates.

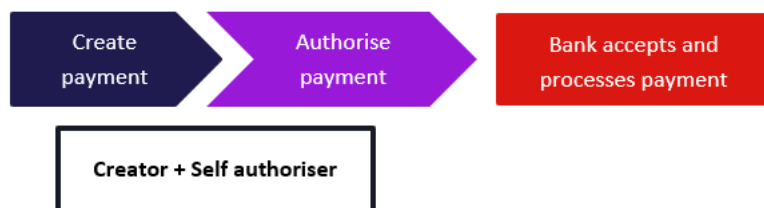
Who can perform which steps in a workflow?

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:

- a relevant Payments feature (e.g., new, or existing beneficiary).

- 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 groups 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.

Transferring funds

Payments allows you to transfer funds between two Westpac accounts of the same currency, held in the same country, and in the same office or from a Westpac AUD account held in Australia to a Westpac Commercial / BusinessChoice credit card.

Once fully authorised, funds transfers are accepted for processing.

Transfer funds amounts are not included in daily channel limits or individual authorisation limits.

Transfer funds workflows and user roles

Transfers must be authorised before the bank accepts them for processing. To manage the creation and authorisation of funds transfers, a workflow is used.

The transfer funds workflow has an authorisation model which determines how many users must authorise a transfer (none, 1 or 2).

The transfer funds workflow is separate from the beneficiary payments workflow and the beneficiary details workflow. The authorisation model chosen for transfer funds may be different from these.

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

Your Organisation's administrator(s) can tell you what authorisation models are used for the various Payments application workflows and what user role you have in the Payments application.

Transferring funds to a Bank account

Use this procedure to create a transfer of funds between two Westpac accounts in the same office in the same currency.

To create a funds transfer you need.

- creator access to the **Payments > Transfer funds**
- access to an office that allows payments and to two accounts in the same currency within that office.

1. From the **Payments** menu, select **Transfer funds under the Create payments** heading.

The **Create a funds transfer in the same currency** screen is displayed.

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

Create payment - transfer funds

Create a funds transfer in the same currency

Help

Enter the details of your funds transfer. All information with an asterisk * is mandatory. Click **Authorise now** to authorise the funds transfer.

Step 1 - Select office and debit account

* Office:

Finance department

* From account:

AUD 032000431 Working account

Search for an account

Current balance: 845.93+ Available balance: 845.93+ as at 17 March 2025 18:27 AEDT

Description:

Displayed on the debit account's bank statement

* Value Date:

17 March 2025

Calendar

Step 2 - Enter credit details

* Transfer to:

☒ Bank Account
 ☐ Credit Card

* To account:

Choose

Description:

Displayed on the credit account's bank statement

* Amount:

AUD 0.00

2. Enter the transfer debit details...

Field	Description
Office	Select the office to make this transfer within.
From account	<p>Select the account to transfer the funds from. You will see only Westpac-held accounts.</p> <p>Note: If there are more than eight accounts in the list, you may opt to use the account select screen. Select the Search for an account link, select an account, then select Continue to return to this screen.</p> <p>Where your access permits the balance of the selected account is displayed.</p>
Description	Enter the description to appear on the debit account's bank statement.
Value date	<p>Use the calendar to set the value date for the transfer.</p> <p>The available value dates shown in the calendar reflect how far the transfer you are creating can be future dated. See Payment value dates on page 8.</p>

3. Enter the transfer credit details ...

To account	<p>Select the account to transfer the funds to.</p> <p>You will see only Westpac-held accounts domiciled in the same country and of the same currency as the 'from account.'</p>
Description	Enter the description to appear on the bank statement of the 'to account.'
Amount	Enter the amount to be transferred.

4. The next step depends on the authorisation model you are using for Transfer funds and your authority level.

Authorisation model for Transfer funds		Next step...	
	Nil authorisation		If the value date of the transfer is today confirm the balance of the from account is sufficient to make the transfer and select Submit
	Single or Dual authorisation	Creator only	Select Send to authorise .
		Creator and self-authoriser	<p>If the value date of the transfer is today confirm the balance of the 'from account' is enough to make the transfer and select Authorise now.</p> <p>To authorise later with other payments, select the Send to authorise link.</p>

The status of the payments is updated and the **Confirmation** screen displayed.

Where "Unauthorised" or "Partially authorised," the 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](#) on page 83.

You may like to print this screen for your records (see [Printing with print preview](#) on page 115).

Transferring funds to a Commercial / BusinessChoice credit card

Use this procedure to create a transfer of funds between a Westpac AUD account in Australia and a Westpac credit card.

To create a funds transfer you need.

- creator access to the **Payments > Transfer funds** and **Credit card** features
- access to an office that allows payments and a Westpac AUD account held in Australia and a Westpac Card payment service within that office.

1. From the **Payments** menu, select **Transfer funds** under the **Create payments** heading.

The **Create a funds transfer in the same currency** screen is displayed.

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

Create payment - transfer funds

Create a funds transfer in the same currency

Enter the details of your funds transfer. All information with an asterisk * is mandatory. Click **Authorise now** to authorise the funds transfer.

Step 1 - Select office and debit account

* Office: Finance department

* From account: AUD 032000431 Working account [Search for an account](#)

Current balance: 845.93+ Available balance: 845.93+ as at 17 March 2025 18:27 AEDT

Description:

Displayed on the debit account's bank statement

* Value Date: 17 March 2025 [Calendar](#)

Step 2 - Enter credit details

* Transfer to: ☐ Bank Account ☒ Credit Card

* Company: Company name, 00000000

* Cardholder surname: col [Search](#)

[Clear cardholder details and search again](#)

* Select cardholder: Choose from list below

* Amount: AUD 0.00



2. Enter the transfer debit details...

Field	Description
Office	Select the office to make this transfer within.
From account	Select the account to transfer the funds from. You will see only Westpac-held accounts. Note: If there are more than eight accounts in the list, you may opt to use the account select screen. Select the Search for an account link, select an account, then select Continue to return to this screen. Corporate Online takes a moment to update the screen and where your access permits will display the balance of the selected account.
Description	Enter the description to appear on the debit account's bank statement.
Value date	Transfers to credit cards can only be made on the current business day.

3. Enter the transfer credit details...

Field	Description
Transfer to	Select to make the transfer to a Credit Card
Company	Select the card Company from the list to which the card to be paid belongs.
Cardholder surname	Enter the surname of the cardholder to be paid and then select Search .
Cardholder	Select the cardholder to be paid from the list.
Amount	Enter the amount to be transferred.

4. The next step depends on the authorisation model you are using for Transfer funds and your authority level.

Authorisation model for Transfer funds		Next step...	
	Nil authorisation		If the value date of the transfer is today confirm the balance of the from account is enough to make the transfer and select Submit
	Single or Dual authorisation	Creator only	Select Send to authorise .
		Creator and self-authoriser	<p>If the value date of the transfer is today confirm the balance of the 'from account' is enough to make the transfer and select Authorise now.</p> <p>To authorise later with other payments, select the Send to authorise link.</p>

The status of the payments is updated and the **Confirmation** screen displayed.

Where "Unauthorised" or "Partially authorised," the 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](#) on page 83.

You may like to print this screen for your records (see [Printing with print preview](#) on page 115).

Cross currency payments

A cross-currency payment is one where the funds are paid to the beneficiary in a different currency from the debit account used for the payment.

- For payments from accounts domiciled in Australia, either the currency of the debit account used or the currency the beneficiary is to receive must be Australian dollars (AUD).
- For payments from accounts domiciled in New Zealand, either the currency of the debit account used or the currency the beneficiary is to receive must be New Zealand dollars (NZD).
- For payments from accounts domiciled in Fiji, either the currency of the debit account used or the currency the beneficiary is to receive must be Fiji dollars (FJD).
- For payments from accounts domiciled in Papua New Guinea, either the currency of the debit account used or the currency the beneficiary is to receive must be Papua New Guinea Kina (PGK).

Dealing relationships

How cross-currency payments are handled depends on whether your organisation has a dealing relationship in the country in which the debit account is domiciled (Australia or New Zealand) (see also [Cross-currency payments reference table](#) on page 24).

A dealing relationship means your organisation has a relationship with a Westpac foreign exchange dealer, requests foreign exchange deals via Online FX and makes payments using those deals through Payments.

Non-Dealing relationships

Non-dealing cross-currency payments are made using the 'create existing beneficiary payment' or 'create new beneficiary payment' features. These features work in the same way as they do for domestic payments, except for the additional beneficiary details screens that are required to effect international payments.

The process for non-dealing cross currency payments can be summarised as:

- A user creates the payment using the existing or new beneficiary features (see [Creating a payment for a new beneficiary](#) on page 27 or [Creating a payment to an existing beneficiary](#) on page 33).
- Payments estimates the cost of the payment in the currency of the country in which the account is domiciled (Australia or New Zealand) using today's exchange rate sheet. If the value of the payment falls within the range allowed (see [Cross-currency payments reference table](#) on page 24), an indicative market rate is displayed. This indicative rate will be replaced by the actual market rate when the payment is first authorised. It is usual for the market rate to be better than the rate sheet (except in the unusual event of a rapid market fall), so, for example, a payment just over \$25,000 (in Australian dollars) may end up costing less than \$25,000 (in Australian dollars). See [Completing the creation of a cross-currency payment](#) on page 39.
- When the payment is first authorised (see [First-authorising a cross-currency payment with an Automated live foreign exchange rate](#) on page 87), the first authoriser must accept the condition that if the payment does not proceed for any reason, including cancellation or failure to fully authorise the payment by the cut-off time, then any cost or gain incurred by Westpac by cancelling the underlying foreign exchange contracts will be passed on to you.

- Once the condition is accepted, a market rate is displayed. The first authoriser then has 60 seconds to accept that rate. If they do not accept the rate, the payment remains unauthorised, and the market rate lapses.
- If the first authoriser accepts the rate, Westpac enters foreign exchange contracts to lock in that rate. If an organisation uses single authorisation for payments, this payment is now fully authorised. For organisations using dual authorisation, the payment is only partially authorised (See [Authorising](#) on page 83).
- If the partially authorised payment is not fully authorised by the cut-off time (which is shown in the payment information), then within 15 minutes after the cut-off, the payment will be automatically cancelled. Any cost or gain from cancelling the underlying foreign exchange contracts will be passed on to you. In addition, if Westpac refuses to fund the payment, any cost or gain from cancelling the underlying foreign exchange contracts will be passed on to you.

Once the payment is fully authorised, it proceeds through the bank's processing as per any other international payment.

Accessing cross-currency payments

Your organisation determines which offices can be used to make cross-currency payments from. This can be amended in Administration by your Organisation administrator(s).

In addition, each user's set-up controls which cross currencies they can make payments in. A user with the appropriate features can always make payments in the "native" currencies of any debit accounts they have access to.

User acceptance of Foreign Exchange

If your organisation has access to make a foreign currency payment but does not have a Dealing relationship with Westpac, each user with access to the cross-currency payments feature may be required to accept the Foreign Exchange Transaction Product Disclosure Statement or updates to this document before they can create and/or authorise cross-currency payments.

Adding cross-currency payments to your organisation

If your organisation does not currently have access to cross-currency payments, contact your Westpac relationship manager. You will need to complete a **Corporate Online Organisation Amendment Form (Applications and Features)**, have that processed by Westpac, then use Administration to allow cross-currency payments in some (or all) offices and assign currencies to the appropriate users (both creators, creator/authorisers, and authorisers).

Checking the foreign exchange options for an office

Organisation administrator(s) can check the foreign exchange options for an office by checking its Active profile (accessible by selecting the office's link on the manage offices screen in Administration).




Online Payments foreign exchange options		
	Description	Assigned option
Foreign exchange:	Cross-currency payments	Allow
	Australia domiciled accounts	Online FX and Automated live FX rate
	New Zealand domiciled accounts	On-demand market rate
	Papua New Guinea domiciled accounts	Deal - obtain from your Westpac representative
	Fiji domiciled accounts	Deal - obtain from your Westpac representative
	Office name	Office ID
Dealing relationships:	Chair Services Pty Ltd	701014927

Cross-currency payments reference table

The following tables summarise how the Payments application handles making cross-currency payments from your account(s). The dealing relationship(s) must exist in the country in which the debit account for the payment you are making is domiciled.

Cross currency payments from accounts domiciled in Australia

Office has a dealing relationship?	Foreign exchange option set for the office?	 Making a cross-currency payment from an Australian held debit account
Yes	Online FX (cannot use standard rate)	You must attach an FX deal to make a cross-currency payment.
Yes	Can use rate sheet (standard rate)	Either attach a deal or to make a cross-currency payment under AUD \$25,000 using the rate sheet.
Yes	Must use rate sheet (standard rate)	You may make to make a cross-currency payment up to AUD \$25,000 using the rate sheet. For cross-currency payments over AUD \$25,000 you must attach an FX deal.
Yes	Online FX and Automated Live FX rates*	You may make to make a cross-currency payment up to AUD \$5,000,000 (Corporate customers) / AUD \$2,000,000 (Business and Commercial customers) using a Deal or an Automated Live FX rate. For cross-currency payments over AUD \$5,000,000 you must attach an FX deal. Either the payment amount in the currency the beneficiary is to receive or the debit amount to be processed to the From account can be entered.
No	Never use rate sheet (standard rate)	You cannot make cross-currency payments from this office.
No	Can use rate sheet (standard rate)	You may make to make a cross-currency payment up to AUD \$25,000 using the rate sheet or between AUD \$25,000 and up to AUD \$5,000,000 (Corporate customers) / AUD \$2,000,000 (Business and Commercial customers) using an Automated Live FX rate.
No	Must use rate sheet (standard rate)	You may make to make a cross-currency payment up to AUD \$25,000 using the rate sheet.




No	Automated Live FX rate*	You may make to make a cross-currency payment up to AUD \$5,000,000 (Corporate customers) / AUD \$2,000,000 (Business and Commercial customers) using an Automated Live FX rate. Either the payment amount in the currency the beneficiary is to receive or the debit amount to be processed to the From account can be entered.
No	Online FX and Automated Live FX rates*	You may make to make a cross-currency payment up to AUD \$5,000,000 (Corporate customers) / AUD \$2,000,000 (Business and Commercial customers) using an Automated Live FX rate. Either the payment amount in the currency the beneficiary is to receive or the debit amount to be processed to the From account can be entered.

Notes:

1. FX deals and Rate sheet exchange rates are available 7 days a week.
2. Automated Live FX rates are not available weekends or national public holidays in Australia.
3. *Where the office is assigned Automated Live FX Rates the debit current amount or credit currency amount can be entered when creating a cross-currency payment.

Cross currency payments from accounts domiciled in New Zealand

Office has a dealing relationship?	 Making a cross-currency payment from a New Zealand held debit account
Yes	You must attach an FX deal to make a cross-currency payment.
No	You may make cross-currency payments up to NZD \$5,000,000 using an on-demand market rate. Either the payment amount in the currency the beneficiary is to receive or the debit amount to be processed to the From account can be entered.

Notes:

1. FX deals are available 7 days a week.
2. Market rates are not available weekends or national public holidays in New Zealand.
3. *Where the office is assigned On-demand market rates the debit current amount or credit currency amount can be entered when creating a cross-currency payment.

Cross currency payments from accounts domiciled in Fiji or Papua New Guinea

Foreign exchange ranges for cross-currency payments created from Westpac accounts domiciled in Fiji or Papua New Guinea can be obtained by contacting your Westpac representative in Fiji or Papua New Guinea.

Note: Not available on weekends or National public holidays in Fiji or Papua New Guinea

Processing payments

The complete processing of a payment involves several users performing procedures using different parts of the Payments application at different times in the processing cycle.

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

- A user creates a payment using a beneficiary payment feature (new or existing) or the BPAY feature, then sends it to authorise. (see [Creating a payment for a new beneficiary](#) on page 27, [Creating a payment to an existing beneficiary](#) on page 33, or [Creating a BPAY transaction](#) on page 53).
- A user creates an APT file with an external system (e.g. an accounting system), imports that file into Payments, then sends the created payments to be authorised. (see [Creating payments by importing an APT file](#) on page 57.)

The rest of the cycle can be summarised as follows:

- One or more authorisers authorise the payment according to the authorisation model (see [Authorising](#) on page 83). The payment must be fully authorised before the relevant cut-off and before any foreign exchange rates or deals expire.
- The Bank accepts the payment for processing.
- On the value date, the payments are processed by the Bank and the destination financial institutions.
- A user monitors the progress of the payments with the Payment status screen. (see [Viewing payment history](#) on page 105).
- A user can export selected payments. (see [Export payments](#) on page 111).

The creating and authorising of payments is managed by using a workflow.

Creating payments

Creating a payment is, in effect, creating an electronic payment instruction for the bank to process. A payment instruction must be fully authorised according to the authorisation model used by your organisation. The bank then accepts the payment for processing.

For an overview of the complete payment processing cycle, see [Processing payments](#) on page 26.

Creating a payment for a new beneficiary

Use this procedure to create a payment for a new beneficiary (i.e., to a beneficiary whose details you will enter as you create the payment).

Note: International payments are typically processed within 1-3 business days but can sometimes take longer.

To create a payment for a new beneficiary you need

- creator access to the **Payments > New beneficiary payments** feature
- access to an office that allows payments and a debit account within that office.
- if this is a cross-currency payment, access to the destination currency and to an office that permits cross currency payments.

1. From the **Payments** menu, select **New beneficiary** under the **Create payments** heading.
The **Debit details** screen is displayed.

Entering payment debit details

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

Field	Description
Office	Select the office to make the payment through. Notes: 1. The office name may be used as the remitter name for the payment. 2. Fees and charges for this payment will be billed to this office.

Field	Description
Payment currency	<p>Select the currency the beneficiary is to receive from the list.</p> <p>The currency list you see is made up of those currencies that you have access to (as set by your Corporate Online administrator) plus the “native” currency of those payment accounts you have access to in this office.</p> <p>Note: Argentine Peso (ARS), Bangladesh Taka (BDT), Brazilian Real (BRL), Chilean Peso (CLP), Indonesian Rupiah (IDR), Malaysian Ringgit (MYR), Saudi Arabian Riyal (SAR), South Korean Won (KRW), Sri Lankan Rupee (LKR), Taiwan dollar (TWD) and Vietnamese dong (VND) are not available to use with Trade Finance facilities.</p>
From account	<p>Select the account to make the payment from. Where your access permits the balance of the selected account is displayed.</p> <p>You will see only those accounts you have access to in this office that can be used to make payments in the currency selected.</p> <p>Note: If there are more than eight accounts in the list, you may opt to use the account select screen. Select the Search for an account link, select an account, then select Continue to return to this screen.</p> <p>If you select a trade finance “account” complete the trade finance loan details as detailed below.</p>
Description	Enter the description to appear on the debit account’s bank statement.
Value date	<p>Use the calendar to set the value date for the payment.</p> <p>The available value dates shown in the calendar reflect how far the payment you are creating can be future dated. See Payment value dates on page 8.</p>

Australian trade finance loan details

To fund a payment with an **Australian trade finance** loan, the following details need to be specified before selecting **Continue**.

Trade finance loan details

I/We request the Bank to finance this trade transaction as follows:

* Term (in days): day(s)
Enter the number of days required.

OR

* Maturity date: 26 February 2025 Calendar

* Trade Finance currency:

* Interest: ☐ At yield (interest is paid at maturity of trade finance period)
☐ Discount (interest is paid up front at drawdown of the requested amount)

* Your account:
Please ensure the account selected is held in the same name as the Westpac Trade Finance facility

Continue

Field	Notes
Term (in days) or Maturity Date	Enter the number of days required or select a maturity date by using the calendar link.

Field	Notes
Trade finance currency	Select the currency of the trade finance facility. Available where the Payment currency is Australian dollars (AUD), New Zealand dollars (NZD), Canadian dollars (CAD), Euro (EUR), Great British Pounds (GBP), Hong Kong dollars (HKD), Japanese Yen (JPY), Singapore dollars (SGD) or United States dollars (USD).
Interest	Select when the interest is to be paid (at yield or discount).
Your account	Select an account in the same currency as the chosen "Trade Finance currency." If there is no account available for selection, please amend the Trade Finance currency to AUD and create a Cross-currency payment. Note: Ensure the selected account is held in the same name as the Trade Finance Facility.

New Zealand trade finance loan details

To fund a payment with a **New Zealand trade finance** loan, the following details need to be specified before selecting **Continue**.

Trade finance loan details
I/We request the Bank to finance this trade transaction as follows:
* Term (in days): day(s)
Enter the number of days required.
OR
* Maturity date: 12 March 2025 Calendar
* Trade Finance currency:
* Type: ☐ Import ☐ Export
* Maturity instructions:
Additional information:
* Goods in store date: 25 February 2025 Calendar
* Your account:
Please ensure the account selected is held in the same name as the Westpac Trade Finance facility

Continue

Field	Description
Term (in days) or Maturity Date	Enter the number of days required or select a maturity date by using the calendar link.
Trade finance currency	Select the currency of the trade finance facility. Available where the Payment currency is Australian dollars (AUD), New Zealand dollars (NZD), Euro (EUR), Great British Pounds (GBP), Japanese Yen (JPY) or United States dollars (USD).
Type	Select the type (import or export).
Maturity instructions	Select maturity instructions from the drop-down list.
Additional information	Enter any additional information.
Goods in store date	Use the calendar to select a date.

Field	Description
Your account	<p>Select an account in the same currency as the chosen “Trade Finance currency.”</p> <p>If there is no account available for selection, please amend the Trade Finance currency to NZD and create a Cross-currency payment.</p> <p>Note: Ensure the selected account is held in the same name as the Trade Finance Facility.</p>

If you are unsure about any of these details, check your agreement, or speak with your Westpac Representative.

The remainder of the screens depend on the currency, account type (e.g., alliance bank), and payment method.

3. Complete each beneficiary details screen, then select **Continue**.

If you need more information on the specific beneficiary details required for the payment type, you are creating, see:

- [Australian domestic beneficiary details \(Bank account\)](#) on page 42.
- [Australian domestic beneficiary details \(PayID\)](#) on page 43.
- [New Zealand domestic beneficiary details](#) on page 44.
- [Fiji and Papua New Guinea domestic beneficiary details](#) on page 46.
- [International beneficiary details](#) on page 46.

The first screen includes the option to save the beneficiary details from this payment for re-use when making existing beneficiary payments.

Save this beneficiary

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

*Beneficiary name:

*Save amount? ☐ Yes ☒ No

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

Tick the checkbox, enter a beneficiary name (which must be unique within this office) and indicate if the value of this payment is to be saved.

Note: The “Save amount” option will be “No” where the debit amount was entered.

When you have completed all the required beneficiary details, the **Payment summary** screen is displayed.

Payment details

Office: Finance Department

Payment type: New beneficiary

Debit details	Account details	Description	CCY	Value date
Working account	AU03032000431	Invoice AB23	AUD	18-Mar-2025

Current balance: 845.93+ Available balance: 845.93+ as at 18 March 2025 08:32 AEDT

Amend

Beneficiary details

Beneficiary details	Account details	Payment method	CTY Code	CCY	Amount
<input type="radio"/> Account name	12345678 New	Overnight	AU	AUD	1.00

Amend

Delete beneficiary

Add beneficiary

1 Beneficiaries totalling AUD 1.00

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

4. Review your payment as required:

- To amend the debit details (e.g., the value date if you have missed a cut-off), select the upper **Amend** button.

Amend the details, then select **Continue** to return to this screen.

- To add another beneficiary, select **Add beneficiary**.

Amend the beneficiary details (as per step 3 above), then return to this screen.

Notes:

- A payment can have up to 99 beneficiaries (except for Osko payments or where the debit currency amount was entered)
 - You cannot add existing beneficiaries to a new beneficiary payment.
 - Payments from accounts in Fiji and Papua New Guinea cannot include a mix of local and international beneficiaries.
- To amend a beneficiary (e.g., to change the description or amount), select a beneficiary, then select the **Amend** button below it.
Update the beneficiary details (as per step 3 above), then return to this screen.
 - To delete a beneficiary, select a beneficiary, then select **Delete beneficiary**.
Select **OK** to the confirmation message.
5. What happens next depends on the currency of the payment being made and your authority level.
- If this is a same-currency payment** (i.e., the payment currency is the **same** as the debit account currency),

Authority level	Next step...
Creator only	Select Send to authorise .
Creator and self-authoriser	<p>Your available authorisation limits are displayed.</p> <p>If the value date of the payment is today confirming the balance of the 'from account' is enough to make the payment and select Authorise now.</p> <p>If asked, enter your token details.</p> <p>To authorise later with other payments, select the Send to authorise link.</p>

- The status of the payment is updated and the **Payment confirmation** screen displayed.

Where the status is "Unauthorised" or "Partially authorised," the 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](#) on page 83).

You may like to print this screen for your records (see [Printing with print preview](#) on page 115).

- If this is a cross-currency payment** (i.e., the payment currency is **different** from the debit account's currency), there are additional screens to complete which relate to the foreign exchange component of the payment processing.



Review the payment summary, then select **Continue**.

Go to [Completing the creation of a cross-currency payment](#) on page 39.

Note: The foreign exchange component of a payment from a Westpac account domiciled in Fiji or Papua New Guinea or an alliance bank (if permitted by the alliance bank) is completed by Westpac in Fiji, Papua New Guinea, or the alliance bank, so it is treated like a same-currency payment.

If a problem is detected (e.g., you have missed the cut-off time), read the message carefully, amend the payment (as per the previous step), then try to perform this step again.

If you chose to save the beneficiary details, what happens to them depends on the authorisation model you are using for Manage beneficiary details.

Authorisation model for Manage beneficiary details		What happens to the saved beneficiary details...
	Nil authorisation	The beneficiary is saved with a status of Authorised. This beneficiary can now be used to create payments. See Creating a payment to an existing beneficiary on page 33.
	Single or Dual authorisation	The beneficiary is saved with a status of Unauthorised. Before it can be used to create payments, this beneficiary must be authorised (according to the authorisation model). See Authorising a beneficiary on page 92.

Creating a payment to an existing beneficiary

Use this procedure to create a payment to an existing beneficiary (i.e., to an existing beneficiary whose details have been fully authorised).

Note: International payments are typically processed within 1-3 business days but can sometimes take longer.

To create a payment for an existing beneficiary you need

- creator access to the **Payments > Existing beneficiary payments** feature
- access to an office that allows payments and a debit account within that office.
- if this is a cross-currency payment, access to the destination currency and to an office that permits cross currency payments.
- at least one authorised beneficiary for this office (and currency).

1. From the **Payments** menu, select **Existing beneficiary** under the **Create payments** heading.

The **Debit details** screen is displayed.

Entering payment debit details

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

Create payment - existing beneficiary

Debit details

Enter your payment details. All information with an asterisk * is mandatory.

Step 1 - Select office, payment currency and debit account

* Office: Finance department
Cross currency payments may be made through this office

* Payment currency: AUD
What is the payment currency?

* From account: AUD 032000431 Working account
Search for an account

Current balance: 10.06+ Available balance: 10.06+ as at 17 March 2025 18:39 AEDT

Description:
Displayed on the debit account's bank statement (maximum of 35 characters for Osko payments will be used)

* Value date: 17 March 2025

Continue

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

Field	Description
Office	Select the office to make the payment through. Notes: 1. The office name may be used as the remitter name for the payment. 2. Fees and charges for this payment will be billed to this office.
Payment currency	Select the currency the beneficiary is to receive from the list. The currency list you see is made up of those currencies that you have access to (as set by your Corporate Online administrator) plus the "native" currency of those payment accounts you have access to in this office. Note: Argentine Peso (ARS), Bangladesh Taka (BDT), Brazilian Real (BRL), Chilean Peso (CLP), Indonesian Rupiah (IDR), Malaysian Ringgit (MYR), Saudi Arabian Riyal (SAR), South Korean Won (KRW), Sri Lankan Rupee (LKR), Taiwan dollar (TWD) and Vietnamese dong (VND) are not available to use with Trade Finance facilities.

Field	Description
From account	<p>Select the account to make the payment from.</p> <p>Where your access permits the balance of the selected account is displayed.</p> <p>You will see only those accounts you have access to in this office that can be used to make payments in the currency selected.</p> <p>Note: If there are more than eight accounts in the list, you may opt to use the account select screen. Select the Search for an account link, select an account, then select Continue to return to this screen.</p> <p>If you select a trade finance “account” complete the trade finance loan details as detailed below.</p>
Description	Enter the description to appear on the debit account’s bank statement.
Value date	<p>Use the calendar to set the value date for the payment.</p> <p>The available value dates shown in the calendar reflect how far the payment you are creating can be future dated. See Payment value dates on page 8.</p>

Australian Trade finance loan details

To fund a payment with an **Australian trade finance** loan, the following details need to be specified before selecting **Continue**.

Trade finance loan details
I/We request the Bank to finance this trade transaction as follows:
* Term (in days): day(s)
Enter the number of days required.
OR
* Maturity date: 26 February 2025 [Calendar](#)
* Trade Finance currency:
* Interest:
☐ At yield (interest is paid at maturity of trade finance period)
☐ Discount (interest is paid up front at drawdown of the requested amount)
* Your account:
Please ensure the account selected is held in the same name as the Westpac Trade Finance facility.

Continue

Field	Description
Term (in days) or Maturity Date	Enter the number of days required or select a maturity date by using the calendar link.
Trade finance currency	<p>Select the currency of the trade finance facility.</p> <p>Available where the Payment currency is Australian dollars (AUD), New Zealand dollars (NZD), Canadian dollars (CAD), Euro (EUR), Great British Pounds (GBP), Hong Kong dollars (HKD), Japanese Yen (JPY), Singapore dollars (SGD) or United States dollars (USD).</p>
Interest	Select when the interest is to be paid (at yield or discount).

Field	Description
Your account	<p>Select an account in the same currency as the chosen “Trade Finance currency.”</p> <p>If there is no account available for selection, please amend the Trade Finance currency to AUD and create a Cross-currency payment.</p> <p>Note: Ensure the selected account is held in the same name as the Trade Finance Facility.</p>

New Zealand trade finance loan details

To fund a payment with a **New Zealand trade finance** loan, the following details need to be specified before selecting **Continue**.

Trade finance loan details

I/We request the Bank to finance this trade transaction as follows:

*Term (in days): day(s)
Enter the number of days required.

OR

*Maturity date: 12 March 2025 Calendar

*Trade Finance currency:

*Type: ☐ Import ☐ Export

*Maturity instructions:

Additional information:

*Goods in store date: 25 February 2025 Calendar

*Your account:

Please ensure the account selected is held in the same name as the Westpac Trade Finance facility

Continue

Field	Description
Term (in days) or Maturity Date	Enter the number of days required or select a maturity date by using the calendar link.
Trade finance currency	<p>Select the currency of the trade finance facility.</p> <p>Available where the Payment currency is Australian dollars (AUD), New Zealand dollars (NZD), Euro (EUR), Great British Pounds (GBP), Japanese Yen (JPY) or United States dollars (USD).</p>
Type	Select the type (import or export).
Maturity instructions	Select maturity instructions from the drop-down list.
Additional information	Enter any additional information.
Goods in store date	Use the calendar to select a date.
Your account	<p>Select an account in the same currency as the chosen “Trade Finance currency.”</p> <p>If there is no account available for selection, please amend the Trade Finance currency to NZD and create a Cross-currency payment.</p> <p>Note: Ensure the selected account is held in the same name as the Trade Finance Facility.</p>

If you are unsure about any of these details, check your agreement, or speak with your Westpac Representative.

The **Select a beneficiary** screen is displayed.

Search criteria

Search by: ☐ Name
☐ Account details
☐ Account name
☒ Display all beneficiaries

Step 2 - Select a beneficiary

Name	CCY	Account details	Account name	Payment method	Amount
<input checked="" type="radio"/> Name	USD	12345678	Account name	International	4.00

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

Back Continue

Step 3 - Update beneficiary details

Use the search and sort features to filter the list of beneficiaries displayed. See [Searching a list](#) on page 116.

- Select the beneficiary then select **Continue**.

The **Confirm payment details** screen is displayed.

Step 3 - Confirm payment details

* Beneficiary name: 12345678 Account name

* Amount: ☒ Payment amount in USD ☐ Debit amount in AUD What is the Debit amount?
 USD 4.00

* Reason for payment: Advances abroad

Description:

This will appear on the beneficiary's statement.

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


Back Clear Continue

Payment summary >>

- Enter the payment details and then select **Continue**.

Confirming payment details

Field	Description
Amount	Enter the amount of the payment, in the payment currency chosen in Step 2 . Where the payment involves two currencies the option to enter the Debit amount may be available where the Foreign exchange setting for the office permits. If the beneficiary is locked, this field cannot be amended.
Payment method	Select the Payment method for this payment. To determine when your payment will arrive, select the What payment methods are available? link. If the beneficiary is locked, this field cannot be amended. This field does not appear for all payment types.
Reference	Enter a Reference for the payment. (For example: Invoice number).

Field	Description
Description	<p>Enter a description of the payment for the beneficiary. This will appear on the beneficiary's bank statement.</p> <p>Note: The payment details issued to the beneficiary will include the legal name of the from (debit) account. If this is different to the business or company name of the debtor, please include in lines 3 and 4 of the Description the name and address of the organisation the payment is being made on behalf of.</p> <p>The length and number of the description fields varies depending on the payment method.</p>
Notification details	 <p>Where the "Payment method" is "Same Day cleared" enter the email address of the beneficiary.</p>

Bank deal details (Payments from accounts in Fiji and Papua New Guinea only)

Bank deal details	
*Deal reference:	<input type="text"/>
Original ordered amount:	PGK <input type="text" value="0.00"/>
Exchange rate	<input type="text"/>

Field	Description
Bank deal details	For cross-currency payments from Westpac accounts domiciled in Fiji or Papua New Guinea enter the Deal reference and Exchange rate obtained from your Westpac Representative in Fiji or Papua New Guinea. Select the Contact us link at the bottom of the screen.

Corporate Online displays the **Payment summary** screen.

Payment details					
Office:	Finance Department				
Payment type:	Existing beneficiary				
Debit details	Account details	Description	CCY	Value date	
Working account	AU03032000431	Invoice AB23	AUD	18-Mar-2025	
Current balance: 845.93+ Available balance: 845.93+ as at 18 March 2025 08:32 AEDT					
<input type="button" value="Amend"/>					
Beneficiary details					
Beneficiary details	Account details	Payment method	CTY Code	CCY	Amount
<input type="radio"/> Account name	12345678 New	Overnight	AU	AUD	1.00
<input type="button" value="Amend"/> <input type="button" value="Delete beneficiary"/>		<input type="button" value="Add beneficiary"/>		1 Beneficiaries totalling AUD 1.00	

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

5. Review the payment as required:

- To amend the debit details (e.g., the value date if you have missed a cut-off), select the upper **Amend** button.
Amend the details, then select **Continue** to return to this screen.
- To add another beneficiary, select **Add beneficiary**.
Select the beneficiary (as per step 2 above), then return to this screen.

Notes:

- A payment can have up to 99 beneficiaries (except for Osko payments or where the debit currency amount was entered)
- New beneficiaries cannot be added to an existing beneficiary payment.

3. Payments from accounts in Fiji and Papua New Guinea cannot include a mix of local and international beneficiaries.
 - To amend a beneficiary (e.g., to change the description or amount), select a beneficiary, then select the **Amend** button below it.
Review the beneficiary details (as per step 2 above), then return to this screen.
 - To delete a beneficiary, select a beneficiary, then select **Delete beneficiary**.
Select **OK** to the confirmation message.
6. What happens next depends on the currency of the payment being made.
- **If this is a same-currency payment** (i.e., the payment currency is the **same** as the debit account currency),

Authority level	Next step...
Creator only	Select Send to authorise .
Creator and self-authoriser	<p>Your available authorisation limits are displayed.</p> <p>If the value date of the payment is today confirming the balance of the 'from account' is enough to make the payment and select Authorise now.</p> <p>If asked, enter your token details.</p> <p>To authorise later with other payments, select the Send to authorise link.</p>

The status of the payment is updated and the **Payment confirmation** screen displayed.

- Where the status is "Unauthorised" or "Partially authorised," the 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](#) on page 83).

You may like to print this screen for your records (see [Printing with print preview](#) on page 115).

- **If this is a cross-currency payment** (i.e., the payment currency is **different** from the debit account's currency), there are additional screens to complete which relate to the foreign exchange component of the payment processing.

Review the **Payment summary**, then select **Continue**.

Go to [Completing the creation of a cross-currency payment](#) on page 39.

Note: The foreign exchange component of a payment from a Westpac account domiciled in Fiji or Papua New Guinea or an alliance bank (if permitted by the alliance bank) is completed by Westpac in Fiji or Papua New Guinea or the alliance bank, so Corporate Online treats it like a same-currency payment.

If a problem is detected (e.g., you have missed the cut-off time), read the message carefully, amend the payment (as per the previous step), then try to perform this step again.

Completing the creation of a cross-currency payment

The final steps of creating a cross-currency payment cover the foreign exchange component of the payment.

Whether you have a dealing relationship, the country of your organisation's primary banking relationship, the country in which the debit account is domiciled, and the value of the cross-currency payment all affect how the payment is treated. See [Cross-currency payments reference table](#) on page 24.

Payment details					
Office:	Finance Department				
Payment type:	New beneficiary				
Debit details	Account details	Description	CCY	Value date	
Working account	AU03032000431	Invoice AB23	AUD	18-Mar-2025	
<button>Amend</button>					
Beneficiary details					
Beneficiary details	Account details	Payment method	CTY Code	CCY	Amount
<input type="radio"/> Account name	12345678 New	International	US	USD	4.00
<button>Amend</button> <button>Delete beneficiary</button> <button>Add beneficiary</button>				1 Beneficiaries totalling USD 4.00	
<button>Start of list</button>	<button>Previous All beneficiaries</button>			<button>Next All beneficiaries</button>	<button>End of list</button>
New = The account details for this beneficiary have not been used previously.					
Payment cut-off time information					
To allow processing on the selected date, this payment must be fully authorised by the cut-off time below.					
Payment cut-off:		23:59 AEDT	18 March 2025		
Other banks may convert the proceeds and impose <u>additional fees and charges</u> . For further information, please contact us .					
<button>Save as draft</button>					<button>Continue</button>

This procedure starts after you select **Continue** on the **Payment summary** screen.

If you have a dealing relationship (Online FX)

- The foreign exchange details screen is displayed.

Dealing relationship	
* Foreign exchange details:	<input type="text" value="Choose"/>
<button>Back</button>	

- Select the foreign exchange details you want to use for this payment from the list. The list includes those offices that have a dealing relationship assigned.

<p>Only</p>	<p>If permitted by your dealer,</p> <ol style="list-style-type: none"> for amounts less than \$25,000.00 (in Australian dollars), the list may also include "Standard rate". <p>OR</p> <ol style="list-style-type: none"> for amounts less than \$5,000,000.00 (in Australian dollars), the list may also include "Automated Live FX rate"
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- If you chose an **office**, a list of deals is displayed.

Dealing relationship								
* Foreign exchange details:			Finance department ▼					
Select deals for this payment								
Value date	Buy CCY	Amount	Rate	Sell CCY	Amount	WBC ref	Customer ref	Deal indicator
✓ 15/06/2022	USD	4.00	0.7205	AUD	5.55	689065682	689431222	F
Sum of deals available:								USD 4.00
Balance of funds for this payment:								USD 0.00

Select the deals to attach to this payment.

As you select deals, the Sum of deals and Balance of funds for this payment are updated.

The balance must equal zero before you can send this payment to authorise.

- If you chose **Standard rate**, Today's rate is displayed.

Dealing relationship		
* Foreign exchange details:		
Standard rate ▼		
Today's rate		
Buy:	USD	4.00
Sell:	AUD	6.19
Value date:	26 February 2025	
Exchange rate:	0.6462	
Rate expiry:	23:59 AEDT 26 February 2025.	
To guarantee this rate, this payment should be fully authorised before the above date and time.		

- If you chose an **Automated live FX rate**, an indicative rate is displayed.

Dealing relationship		
* Foreign exchange details:		
Automated live FX rate ▼		
Indicative live foreign exchange rate		
Buy:	USD	4.00
Amount:	AUD	6.31
Value date:	25 February 2025	
Exchange rate:	0.6338	
The indicative foreign exchange rate displayed is live but for information and as a guide only.		
If you continue, we will display a rate at which you may offer to enter into a foreign exchange contract with us. The final rate will only be confirmed if we accept your offer and agree to enter into a foreign exchange contract with you.		

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

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

The status of the payment is updated and the **Payment confirmation** screen displayed. Where the status is "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 non-dealing cross-currency payments](#) on page 87.

You may like to print this screen for your records (see [Printing with print preview](#) on page 115).

Your payment must now be fully authorised by the payment cut-off time and before the rate or deal expires.

If you do not have a dealing relationship

- The value of the payment using an exchange rate from today's rate sheet for the currency of the country in which the debit account is domiciled. What happens next depends on the how the cross-currency component will be handled (see [Cross-currency payments reference table](#) on page 24).

- If you are using the **standard rate sheet** (debit an account in Australia for amounts up to AUD \$25,000)

The foreign exchange details screen is displayed.

Today's rate			
Buy:	USD	4.00	
Sell:	AUD	6.19	
Value date:	25 February 2025		
Exchange rate:	0.6462		
Rate expiry:	23:59 AEDT	25 February 2025.	
To guarantee this rate, this payment should be fully authorised before the above date and time.			

The rate shown is from today's exchange rate sheet; it has an expiry date.

This payment must be fully authorised before the payment cut-off on the expiry date to use the rate shown.

- If you are offered an **Automated Live FX rate** (debit an account in Australia for amounts up to AUD \$5,000,000 (Corporate customers) / AUD \$2,000,000 (Business and Commercial customers) or debit an account in New Zealand for amounts up to NZD \$5,000,000)

The foreign exchange details screen is displayed.

Indicative live foreign exchange rate			
Buy:	USD	4.00	
Amount:	AUD	6.31	
Value date:	25 February 2025		
Exchange rate:	0.6338		

The indicative foreign exchange rate displayed is live but for information and as a guide only.

If you continue, we will display a rate at which you may offer to enter into a foreign exchange contract with us. The final rate will only be confirmed if we accept your offer and agree to enter into a foreign exchange contract with you.

The rate shown is an indicative market rate only. The actual exchange rate used for this payment will depend on the market rate at the time the payment is first authorised.

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

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

The status of the payment is updated and the **Payment confirmation** screen displayed.

Where the status is "Unauthorised" or "Partially authorised," the 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 non-dealing cross-currency payments](#) on page 87.

You may like to print this screen for your records (see [Printing with print preview](#) on page 115).

Payments details reference

The section describes the details required to be entered when making payments.

Australian domestic beneficiary details (Bank account)

For the beneficiary (recipient) of an Australian domestic payment to a Bank account the following details are required:

Step 2 - Enter beneficiary's details

Country: Australia
[Change country](#)

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

* BSB:
[Display the bank name.](#)

OR

Intermediary payment: ☐

* Account number:
Account names are not used to process payments. Entering incorrect details may mean the wrong account is credited and it may not be possible to recover the funds.

* Account name:


* Amount: AUD

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

Description:
This will appear on the beneficiary's statement.

This description is used to provide information to the beneficiary. It is not used to process the payment.

Field	Description
Pay to	Select pay to a BSB & Account
BSB	Enter the BSB (Bank, State, Branch) number.
Intermediary Payment + Beneficiary's bank and branch details	<div> RTGS Only </div> <div> Select intermediary payments for RTGS payments (timeliness of immediate or same day) to accounts held with financial institutions that do not have their own RTGS facility (e.g., credit unions, building societies). This option does not apply to overnight payments. If you selected Intermediary payments, enter the beneficiary's bank and branch details. </div>
Account number	Enter the account number of the recipient of this transaction. Note: 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. Note: Always ensure the account details are correct when entering them for a beneficiary. The receiving institutions that process the transactions use only the BSB and account number. They do not process by matching the payee account name to the account details.
Amount	Enter the amount of the payment in AUD. For an existing beneficiary payment, the amount can be altered only if the beneficiary is unlocked.

Field	Description
Payment method	Select how you want the payment processed. To determine when your payment will arrive, select the What payment methods are available? link.
Reference	 Enter a Reference for the payment. (For example: Invoice number).
Description	Enter the description to appear on the beneficiary's bank statement e.g., invoice details. For an existing beneficiary payment, the description can be altered when a payment is created. The length and number of the description fields varies depending on the payment method chosen.

Enter intermediary's bank details

Field	Description
Intermediary Bank's BSB	RTGS Only Enter the BSB (Bank, State, Branch) number of the intermediary bank that processes your beneficiary's financial institution's RTGS payments. Alternatively, select on the Select an intermediary bank link and select the intermediary bank from the pop-up list.

The payment method affects the beneficiary details because of the differences between the Australian overnight payments systems and the RTGS systems used for immediate and same day payments.

For the purposes of beneficiary details, a payment to a domestic foreign currency account is treated as an international payment.

Australian domestic beneficiary details (PayID)

For the beneficiary (recipient) of an Australian domestic payment to a PayID the following details are required:

Step 2 - Enter beneficiary's details

Country: Australia
[Change country](#)

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

* PayID type: Choose

* PayID: Show PayID name

Field	Description
Pay to	Select to pay to a PayID. To learn more about this option select the What is a PayID? link.
PayID type	Select the type of PayID.



Field	Description
PayID	<p>Enter the PayID, for example:</p> <ul style="list-style-type: none">• Phone number – Select a Country code and then enter Landline (with area code) or Mobile number.• Email – enter in format abc@mail.com.• ABN/ACN/ARBN/ARSN – enter up to 11 numeric characters as issued by the Australian Securities & Investments Commission (ASIC).• Organisation ID – enter up to 256 characters. <p>Then select Show PayID name.</p>

Note: The PayID is validated and the PayID name displayed. Confirm the PayID name is correct before continuing.

Step 2 - Enter beneficiary's details

Country:

Australia
[Change country](#)

* Pay to:

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

PayID type:

Phone number

PayID:

+61-400123456

* PayID name:

John Citizen
[Clear PayID details and search again](#)

Please review PayID name before continuing.

* Amount:

AUD

Payment method:

Osko

Reference:

Description:

This will appear on the beneficiary's statement.

This description is used to provide information to the beneficiary. It is not used to process the payment.

Field	Description
Amount	<p>Enter the amount of the payment in AUD.</p> <p>For an existing beneficiary payment, the amount can be altered only if the beneficiary is unlocked.</p>
Reference	<p>Enter a Reference for the payment. (For example: Invoice number).</p>
Description	<p>Enter the description to appear on the beneficiary's bank statement e.g., invoice details up to 280 characters.</p> <p>For an existing beneficiary payment, the description can be altered when a payment is created.</p>

New Zealand domestic beneficiary details

For the beneficiary (recipient) of a New Zealand domestic payment the following details are required:



Step 2 - Enter beneficiary's details

Country:

New Zealand

[Change country](#)

* Bank & Branch No:

[Display the bank name](#)

* Account number:

Account names are not used to process payments. Entering incorrect details may mean the wrong account is credited and it may not be possible to recover the funds.

* Account name:

* Amount:

NZD

* Payment method:

[What payment methods are available?](#)

Description:

Particulars

Analysis code

Reference

This will appear on the beneficiary's statement.

This description is used to provide information to the beneficiary. It is not used to process the payment.

Enter notification details

* Notify payee:

☒ No ☐ Yes

Email:

Field	Description
Bank & Branch No	Enter a bank/branch number.
Account number	Enter the account number and suffix of the recipient of this transaction. Note: 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. Note: Always ensure the account details are correct when entering them for a beneficiary. The receiving institutions that process the transactions use only the bank/branch number and account number. They do not process by matching the payee account name to the account details.
Amount	Enter the amount of the payment in NZD. For an existing beneficiary payment, the amount can be altered only if the beneficiary is unlocked.
Payment method	Select how you want the payment processed. To determine when your payment will arrive, select the What payment methods are available? link.
Description	Enter the particulars, analysis code, and reference to appear on the beneficiary's bank statement e.g., invoice details. For an existing beneficiary payment, the description can be altered when a payment is created.
Notify payee	If the payment method is same day cleared, choose whether a notification should be sent to the payee.
Email	If you choose to notify the payee, enter an email address.

For the purposes of beneficiary details, a payment to a domestic foreign currency account is treated as an international payment.



Fiji and Papua New Guinea domestic beneficiary details

For the beneficiary (recipient) of a Fiji or Papua New Guinea domestic payment the following details are required:

Step 2 - Enter beneficiary's details	
Country:	Papua New Guinea (Independent State) <small>Change country</small>
* Bank	<input type="text" value="Choose"/>
* Account number:	<input type="text"/>
Account names are not used to process payments. Entering incorrect details may mean the wrong account is credited and it may not be possible to recover the funds.	
* Account name:	<input type="text"/>
* Amount:	PGK <input type="text" value="0.00"/>
Description:	<input type="text"/>
<small>This will appear on the beneficiary's statement.</small>	
This description is used to provide information to the beneficiary. It is not used to process the payment.	

Field	Description
Bank	Select a Bank from the list.
Account number	Enter the account number of the recipient of this transaction.
Account name	Enter an account name. Note: Always ensure the account details are correct when entering them for a beneficiary. The receiving institutions that process the transactions use only the bank/branch number and account number. They do not process by matching the payee account name to the account details.
Amount	Enter the amount of the payment in FJD or PGK. For an existing beneficiary payment, the amount can be altered only if the beneficiary is unlocked.
Description	Enter the description to appear on the beneficiary's bank statement e.g., invoice details. For an existing beneficiary payment, the description can be altered when a payment is created.

International beneficiary details

For the beneficiary (recipient) of an international payment the following details are required.

These details are entered over several screens: select **Continue** after you have completed each screen.

Beneficiary details



Step 2 - Enter beneficiary's details

* Beneficiary bank country: [What is an IBAN?](#)

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

* Account name: [What is the Debit amount?](#)

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

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

* City:

* Beneficiary address country:

* Amount: ☒ Payment amount in USD **OR** ☐ Debit amount in AUD [What is the Debit amount?](#)

USD

Description:

This will appear on the beneficiary's statement.

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

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

Field	Description
Beneficiary bank country	Select the country where the beneficiary is to be paid.
Account number or IBAN	Enter the beneficiary's account number or International Bank account number (IBAN) Note: 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 the name in which the beneficiary's account is held. Always ensure the Account number / IBAN and Account name are correct. Incorrect details can cause delays in payments being made.
Beneficiary street address	Enter the beneficiary's full business or residential address (not being a post box address) which should include: <ul style="list-style-type: none">• Street Number / Building Name / Street name• City / Town / State / Province / Municipality• Country (from the list provided)
Amount	Enter the amount of the payment, in the payment currency the beneficiary is to receive. For a new beneficiary payment, if the payment involves two currencies the option to enter the Debit amount may be available where the Foreign exchange setting for the office permits. For an existing beneficiary payment, the amount can be altered only if the beneficiary is unlocked.
Reason for payment	Where the beneficiary bank country is any of the following select a reason for payment from the list:



Field	Description
	<ul style="list-style-type: none">BangladeshBahrainChinaIndiaIndonesiaJordanMalaysiaNepalPakistanPhilippinesQatarSaudi ArabiaSouth AfricaSri LankaThailandUnited Arab Emirates
Description	<p>Enter the description to appear on the beneficiary's bank statement e.g., invoice details.</p> <p>For an existing beneficiary payment, the description can be altered when a payment is created.</p> <p>Note: Mandatory for payments to China.</p> <p>This is not used to process the payment but is passed to the beneficiary's bank in case of processing problems.</p>
Intermediary bank	<p>Select Yes if you need to make this payment via an intermediary bank. This is usually required only if the bank where the beneficiary's account is held does not have a SWIFT code. Typically, the beneficiary, the beneficiary's bank, or Westpac would have advised you to use an intermediary bank. For more information, select the Intermediary bank link.</p>
Intermediary country	<p>If you chose to use an intermediary bank, select the intermediary country.</p>

Other banks may convert the proceeds and impose additional fees and charges. For further information, please contact us.

Bank deal details (Payments from accounts in Fiji and Papua New Guinea only)

Bank deal details	
* Deal reference:	<input type="text"/>
Original ordered amount:	PGK <input type="text" value="0.00"/>
Exchange rate	<input type="text"/>

Field	Description
Bank deal details	<p>For cross-currency payments from Westpac accounts domiciled in Fiji or Papua New Guinea enter the Deal reference and Exchange rate obtained from your Westpac Representative in Fiji or Papua New Guinea. Select the Contact us link at the bottom of the screen.</p>

Bank charges (Not applicable to payments from accounts in Australia)



Bank Charges	
* Who should pay the overseas bank charges?	Beneficiary

Field	Description
Who should pay the overseas bank charges?	Select who is to pay the charges from the drop-down menu. Corporate Online does not allow you to share the charges. Note: Not applicable for payments from accounts in Australia

Beneficiary bank details

Step 3 - Beneficiary bank details	
Country:	United States
Payment currency:	USD
Search for beneficiary bank:	
Search by:	<input checked="" type="radio"/> Bank SWIFT / BIC code <input type="radio"/> Bank name / city
* Bank SWIFT / BIC code:	<input type="text"/> <input type="button" value="Search"/>

Choose	Field	Description
Either search by SWIFT CODE	BANK SWIFT/BIC code	Enter the 11-digit Bank SWIFT/BIC code and select Search . Corporate Online will validate the SWIFT/BIC code and refresh the screen with the Bank name and Bank city.
OR Search by Bank name and city	Bank name Bank city	(a) Enter all or part of the beneficiary's bank name and city, then select Search . (b) Select a bank from the pop-up dialog, then select the Continue button on that dialog. If you are using an intermediary bank (because the beneficiary bank does not have a SWIFT code) search for the bank's name but select Bank not found on the pop-up dialog. then enter the full details of the destination bank in the fields displayed.

Step 3 - Beneficiary bank details

Country: United States
Payment currency: USD
Bank name: Bank Of America, N.A.
Branch street address:

Bank city: New York, Ny
Bank SWIFT / BIC code: BOFAUS3NXXX
Branch identifier: /FW 9 alphanumeric characters
What is the [branch identifier?](#)
[Clear bank details and search again](#)

Choose	Field	Description
THEN	Branch street address	Enter the branch details of the beneficiary bank to assist the recipient bank to direct your payment to the correct branch. This is especially important if you are using an intermediary bank.
	Branch identifier	Enter the Bank / Branch Identifier (which may also be referred to as the National Clearing Code). This is the equivalent of an Australian BSB or a New Zealand Bank & Branch number. Note: Mandatory for payments to India and Canada.

Intermediary bank details

Complete these details if the payment is going via an intermediary bank.

Step 4 - Intermediary bank details

Intermediary Country: United States
Payment currency: USD
Search for intermediary bank:
Search by: ☒ Bank SWIFT / BIC code ☐ Bank name / city
* Bank SWIFT / BIC code:

Field	Notes
Bank SWIFT/BIC code	Specify the intermediary bank by using the Search feature... as you did for the beneficiary bank.
Bank name and Bank city	
Branch street address	Enter the branch details of the beneficiary bank to assist the recipient bank to direct your payment to the correct branch.

Creating a tax payment

Use this procedure to create a tax payment, which is treated as an overnight payment to an existing beneficiary.

For more information about making tax payments electronically, please refer to the **Australian Tax Office** or the **New Zealand Inland Revenue Department**.

To create a tax payment, you need

- creator access to the **Payments > Existing beneficiary payments** feature.
 - access to an office that allows payments and a debit account within that office.
- From the **Payments** menu, select **Tax payment** under the **Create payments** heading.

- Enter the debit details...

Field	Description
Office	Select the office to make the payment through. Notes: 1. The office name is used as the remitter name for the payment. 2. Fees and charges for this payment will be billed to this office.
From account	Select the account to make the payment from. Where your access permits the balance of the selected account is displayed. You will see only those accounts you have access to in this office that can be used to make payments in your country's currency. Select an account domiciled in the country in which you are making the tax payment. The tax screens will change to reflect the country in which the selected account is domiciled. Note: If there are more than eight accounts in the list, you may opt to use the account select screen. Select the Search for an account link, select an account, then select Continue to return to this screen.
Description	Enter the description to appear on the debit account's bank statement.
Value date	Use the calendar to set the value date for the payment. See Payment value dates on page 8. The available value dates shown in the calendar reflect how far the payment you are creating can be future dated.

- Enter the tax payment details...

	Beneficiary	The beneficiary is set to the ATO trust account.
	EFT Code	Enter the EFT Code provided by the Australian Taxation Office (ATO).
	Amount in AUD	Enter the amount of the tax payment in Australian dollars

Step 2 - New Zealand Inland Revenue Department (IRD) payment details

Account number: 030049 00001100 0027
* Tax type:
* IRD number:
* Tax period end:
NOTE: This is NOT the payment "Due date".
* Amount: NZD

	Account number	The account number is set to the IRD trust account.
	Tax type	Select the type of tax this payment is for from the drop-down list.
	IRD number	Enter the IRD number provided by the Inland Revenue Department.
	Tax period end	Select the Tax period for which you are paying. The dates available depend on the type of tax being paid. Only one tax period can be selected for each payment.
	Amount in NZD	Enter the amount of the tax payment in New Zealand dollars.

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

Authority level	Next step...
Creator only	Select Send to authorise .
Creator and self-authoriser	<p>Your available authorisation limits are displayed.</p> <p>If the value date of the payment is today confirm the balance of the 'from account' is enough to make the payment and select Authorise now. To authorise later with other payments, select the Send to authorise link.</p> <p>If asked, enter your token details.</p>

The status of the payment is updated and the **Tax payment confirmation** screen displayed.

Where the status is "Unauthorised" or "Partially authorised," the 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](#) on page 84).

You may like to print this screen for your records (see [Printing with print preview](#) on page 115).

Creating a BPAY transaction

Use this procedure to create a BPAY transaction, which can include up to 15 BPAY payments. BPAY transactions must be made from an Australian dollar account domiciled in Australia.

To create a BPAY transaction you need:

- creator access to the **Payments > BPAY** feature
 - access to an office that allows payments and a debit account within that office.
- From the **Payments** menu, select **BPAY** under the **Create payments** heading.

The **Debit details** screen is displayed.

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

Field	Description
Office	Select the office to make the payment from. Note: Fees and charges for this payment will be billed to this office.
From account	Select the account to make the payment from. Where your access permits the balance of the selected account is displayed. Note: Only accounts held with Westpac Australia in Australian dollars are available. If there are more than eight accounts in the list, you may opt to use the account select screen. Select the Search for an account link, select an account, then select Continue to return to this screen.
Description	Enter the description to appear on the debit account's bank statement.
Value date	Use the calendar to set the value date for the payment. See Payment value dates on page 8. The available value dates shown in the calendar reflect how far the payment you are creating can be future dated.

The **Bill payment details** screen is displayed.

Step 2 - Enter bill payment details

Pay to:
Select biller and reference

OR

Enter biller code:

Show biller name

Biller name:

Reference number:

Amount:
AUD 0.00

Save biller details

☒ Save biller details for future use.

Biller description:

Save amount?
☐ Yes ☒ No

Back

Continue

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

Field	Description
Either select a biller or Enter a biller code	The drop-down list shows all billers saved in this office. After you enter a biller code, select Show biller name .
Reference number	For some billers, the reference number changes for every bill which means you will have to enter a reference number for each BPAY payment, even if you have saved the biller's details.
Amount	Enter the amount of the payment. All BPAY payments are made in AUD.
Save biller details for future use?	If you want to save this biller's details, tick the box, and enter a unique description (nick name). The biller will appear in the drop-down at the top of the screen next time you create a BPAY payment.

The **Payment summary** screen is displayed.

Payment details

Office: Finance department
Payment type: BPAY

Debit details

Account details

Description

CCY

Value date

Working account AU03032000 Bill payment AUD 18-Mar-2025

Current balance: 10.06+ Available balance: 10.06+ as at 17 March 2025 18:47 AEDT

Amend

BPAY bill payment summary

Biller name

Biller code

Reference number

Amount

☐ TERM DEPOSIT - WBC 57034 032000431 5,000.00

Amend

Delete

Add bill payment

1 Bill payments totalling AUD 5,000.00

- Review the BPAY transaction, as required:
 - To add another BPAY payment to this BPAY transaction, select **Add bill payment**. Add the bill payment details (as per step 3), then select **Continue** to return to this screen.
 - To amend the debit details (e.g., the value date if you have missed a cut-off), select the upper **Amend** button.
Amend the details, then select **Continue** to return to this screen.
 - To amend a BPAY payment (e.g., to change the reference or amount), select a BPAY payment, then select the **Amend** button below it.



Review the details, then select **Continue** to return to this screen.

- To delete a BPAY payment, select a bill, then select **Delete**.
Select **OK** to the confirmation message.

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. If the value date of the payment is today confirm the balance of the 'from account' is enough to make the payment and select Authorise now . To authorise later with other payments, select the Send to authorise link. If asked, enter your token details.

The status of the payment is updated and the **Payment confirmation** screen displayed. Where the status is "Unauthorised" or "Partially authorised," the 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](#) on page 84).

You may like to print this screen for your records (see [Printing with print preview](#) on page 115).

Creating payments with APT files

APT (All Payment Types) files provide a way to create “normal” beneficiary payments from files generated by an external system.



APT processing overview

APT processing can be summarised as follows:

- An appropriately configured customer system creates an APT file for some payments.
- The APT file is imported into Payments using the Import files screen.
- Provided no errors are detected, new beneficiary payments are created from the data in the file. Those payments then appear on the **Pending payments** screen.
- **For domestic payments**, the payments can be sent to authorise providing no errors are found in the import process. Beneficiaries requiring amendment and updating will be detailed on the payment summary screen as requiring review. Domestic payments mean payments from locally domiciled accounts to other locally domiciled accounts (e.g., from an Australian debit account to an Australian credit account).
- **For international payments**, the beneficiary details must be amended so the details can be properly validated, the foreign exchange deal attached, or rate accepted, then sent to authorise.
- From here on in, these payments are processed in the same way as other beneficiary payment.
- The payments must be fully authorised according to your organisation’s authorisation model for payments by the relevant cut-off time.
- The processing of the payments can then be tracked on the **Payment status** screen.

Supported payment types

APT files can be used to create the following payment types:

	<ul style="list-style-type: none"> • Australian domestic payments (overnight) • RTGS payments (immediate and same day) • International payments from Australian domiciled accounts and Australian foreign currency accounts, including cross currency payments.
	<ul style="list-style-type: none"> • International payments from New Zealand domiciled accounts and New Zealand foreign currency accounts (including cross currency).

A single APT file can include both Australian and New Zealand payments provided the organisation has the appropriately domiciled accounts from which to make the payments.

Note that payments from Westpac accounts held in Fiji and Papua New Guinea, Alliance bank accounts and payments funded by trade finance agreements **cannot** be created with an APT file.

Adding APT to your organisation

If your organisation already uses the Import files feature and the new beneficiary feature, you can create payments by importing APT files.

If your organisation does not currently have access to these features, contact your Westpac relationship manager. 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 features to the appropriate users (both creators, creator/authorisers, and authorisers).

For more details on assign features to users, see **Administering Corporate Online**.

APT file format specification

For a copy of the APT file format specification, select **User Guides >> Payments** from the left-hand menu.

Creating payments by importing an APT file

Use this procedure to import an APT file and send the payments created from it for authorisation.

To import a file, you need:

- creator access to **Import file** feature.
- access to an office that permits payments.
- access to the debit accounts used for the payments.
- access to the payment currency

If you do not have access to the account and currency specified in the APT file, you will not be able to import the file.

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

The **Create payment - import file** screen is displayed.

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 account details. They do not process by matching the payee account name to the account details.

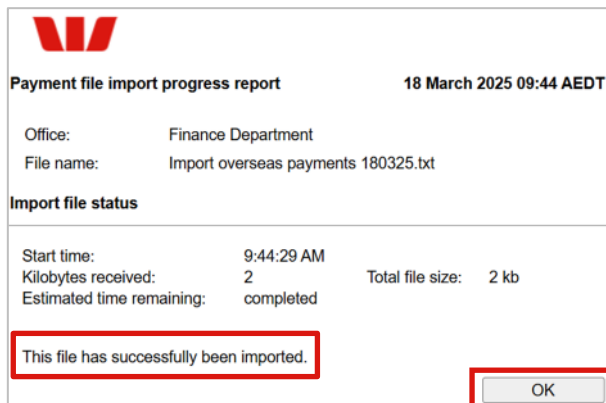
2. Select the **Office** from the list.
3. To locate the file you want to import, select **Choose File**.

Use the Choose file dialog to locate and select the file to import.

The chosen file name is added to the import screen.

4. Back on the **Create payments – import file** screen, select **Import file**.

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



Payment file import progress report 18 March 2025 09:44 AEDT

Office: Finance Department
File name: Import overseas payments 180325.txt

Import file status

Start time: 9:44:29 AM
Kilobytes received: 2
Estimated time remaining: completed
Total file size: 2 kb

This file has successfully been imported.

OK

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

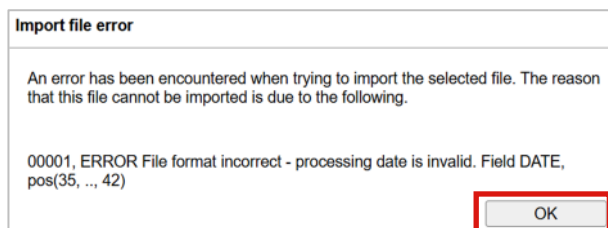
You can continue using the payments application while a file is importing just be sure not to close the **Payment file import progress report**.

Once the import process is complete, a status is displayed.

A new beneficiary payment is created for each payment specified in the imported APT file. These payments must now be sent to authorise.

Select **OK** to close the progress window.

If the payment file contained a basic error, the reason is displayed on the **Payment file import progress 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.

00001, ERROR File format incorrect - processing date is invalid. Field DATE, pos(35, ..., 42)

OK

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

Some errors are caused by your not having access to the account and currency specified in the payment in the office you are importing it into. If this is the case, try a different office, or ask one of your Organisation administrator(s) to amend your user access, or specify an account you have access to in the file; then import the file again.

5. The **APT file import progress report** is displayed.

Close
Print this page

APT file import progress report 18 March 2025 09:45 AEDT

Office: Finance Department
 File name: Import overseas payments 180325.txt

List of payments imported

The following payments have been created and displayed in the Managed pending payment list with status of "I" - Incomplete for you to review and update where necessary before sending to authorise.

Account description and number	Date	CCY	Amount	WBC ref	No.	Status
Working account 032000431	19/03/2025	AUD	4.00	139644117	2	I

*** END OF LIST ***

Westpac Banking Corporation, ABN 33 007 457 141.

Close
Print this page

You may like to print this report for your records.

- Back on the **Create payments - import file** screen, select **Go to pending payments**. The **Payments** tab of the **Manage pending payments** screen is displayed.

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

Manage pending payments

Payments (15)
Files
?

View and manage your created payments here.

Select office, currency, status or date as required

Office: Finance Department

Currency: All currencies

From: 19 March 2025 Calendar

To: 19 March 2025 Calendar

Search criteria: None

Payments requiring authorising today (0)

Update list

Clear

Reset list parameters

Account	Account Number	Debit Description	Date	Cut-off time	CCY	Amount	WBC ref	No.	Status
Working account	032000431	DESCRIPT	19/03/2025	19/03/2025 23:59 AEDT	AUD	4.00	139644117	2	I

Start of list
Previous All payments
Next All payments
End of list

Status codes:

A - Authorised

B - Bank accepted for processing

D - Deleted

I - Incomplete - Waiting to be sent to authorisation

P - Partially authorised

R - Rejected

U - Unauthorised / created

Note: payments with a **T** indicate they have been created from existing beneficiaries.

Amend
Delete
Send to authorise

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

A list of payments that match the search criteria are displayed.

- [Entering dates with the calendar](#) on page 114.
- [Displaying items on a list screen](#) on page 114.
- [Sorting items on a list screen](#) on page 115.
- [Navigating a list screen using the navigation links](#) on page 115.
- [Searching a list](#) on page 116.

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

- Select the beneficiary followed by **Amend**.

The **Payment summary** screen is displayed.



Create payment - new beneficiary

Payment summary

Help

This is a summary of your payment. You can make changes, if required. Click **Authorise now** to authorise the payment.

Payment details

Office: Finance Department
Payment type: New beneficiary

Debit details	Account details	Description	CCY	Value date
Working account	AU03032000431	DESCRIPT	AUD	19-Mar-2025

Current balance: 845.93+ Available balance: 845.93+ as at 18 March 2025 08:32 AEDT

Amend

Beneficiary details

Beneficiary details ▲	Account details	Payment method	CTY Code	CCY	Amount	Review
<input type="radio"/> BENEFICIARY NAME	123456789	International	CN	AUD	1.00	Y
<input type="radio"/> BENEFICIARY NAME	123456789	International	CN	AUD	3.00	Y

Amend Delete beneficiary Add beneficiary

2 Beneficiaries totalling AUD 4.00

- Payments with beneficiaries requiring review.

Where any of the payment beneficiaries are detailed as requiring review (i.e.: Review = Y) select the beneficiary and select **Amend**.

Scroll through each of the screens making up the beneficiary details, selecting **Continue** on each. A message is displayed where fields require updating or have failed validation.

- Finalising the payment

Go to step 5 of [Creating a payment for a new beneficiary](#) on page 27.

As with any cross-currency payment, you will need to complete the payment (as per [Completing the creation of a cross-currency payment](#) on page 39), then fully authorise it before the cut-off time on the value date. (see [Authorising](#) on page 84).

Pending payments

The Payments tab of the Manage pending payments screen allows you to track the progress of a payment through the payment workflow. Payments remain on the pending payments screen for seven days after processing.

Once the payment has been accepted by the bank for processing, follow its progress with the Payments status screen (see [Viewing payment history](#) on page 105).

Working with pending payments

Use this procedure to view or work with pending payments.

To perform this procedure, you need:

- creator and access to the new or existing beneficiary payments feature.
 - access to an office and the debit account for the payment you want to work with.
- From the **Payments** menu, select **Pending payments** under the **Manage** heading.

The **Manage pending payments** screen is displayed.

Manage pending payments

Payments (14) Files (1)

View and manage your created payments here.

Select office, currency, status or date as required

Office: Finance Department
Currency: All currencies
Status: All
From: All
To: All
Search criteria: None

Payments requiring authorising today (4)

Update list
Clear
Reset list parameters

Account Description	Account Number	Debit Description	Date	Cut-off time	CCY	Amount	WBC ref	No.	Status
Working account	032000431	Invoice AB23	18/03/2025	18/03/2025 12:00 AEDT	NZD	7.00	135243857	1	U
Working account	032000431	Monthly tax	18/03/2025	18/03/2025 17:30 AEDT	AUD	7.00	135243841	TAX	U
Working account	032000431	Transfer to	18/03/2025	18/03/2025 23:59 AEDT	AUD	4.00	135243829	FT	U

Start of list Previous All payments Next All payments End of list

Status codes:
A - Authorised
B - Bank accepted for processing
D - Deleted
I - Incomplete - Waiting to be sent to authorisation
P - Partially authorised
R - Rejected
U - Unauthorised / created

Note: payments with a T indicate they have been created from existing beneficiaries.

Amend Delete Send to authorise

The number of payments requiring authorisation is displayed on the tab at the top of the screen. The number of payments requiring authorisation today is displayed on screen. Any payments requiring authorisation in the next 60 minutes are displayed in red in the list.

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

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

- [Entering dates with the calendar](#) on page 114.
- [Displaying items on a list screen](#) on page 114.
- [Sorting items on a list screen](#) on page 115.
- [Navigating a list screen using the navigation links](#) on page 115.
- [Searching a list](#) on page 116.

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

- Perform any of the following:
(a payment's status may mean some of these actions cannot be performed.):



- To send a payment to authorise select the payment followed by **Send to authorise**.
The payment's status is updated to unauthorised.
- To view a payment's details, select on an **account description** link.
The **Payment information** screen is displayed.
From there you can review the payment details including the cut-off time and foreign exchange details if applicable.
You can also view a beneficiary's details by selecting on a beneficiary name link.
Details of the beneficiary are displayed in a pop-up Print preview window.
- To amend a payment (e.g., to adjust the value date or amend beneficiary amounts and descriptions), select the payment then select **Amend**.
The **Payments summary** screen is displayed.
- To delete a payment, select a payment then select **Delete**.
The **Delete payment confirmation** screen is displayed.
Select **Delete now**.
The payment is deleted.

Payment status codes

The following payment status codes are used in Payments:

Status	Description	Explanation
A	Authorised	The payment has been fully authorised and will be processed on its value date.
B	Bank accepted for processing	The payment has been fully authorised and accepted by the bank for processing and the value date has been reached. Track the payment's processing by the Bank with its history status (see Viewing payment history on page 105 and Payment history status codes on page 104).
D	Deleted	The payment has been deleted and will not be processed.
I	Incomplete – waiting to be sent to authorisation	The payment has been created but has not yet been sent for authorisation (see Working with pending payments on page 61.)
P	Partially authorised	The payment has been authorised by one authoriser, but your organisation's authorisation model requires a second authorisation before the Bank will accept it for processing (see Authorising on page 83.)
R	Rejected	The payment has been rejected by one of the authorisers. It must be amended before it can be sent for authorisation again.
U	Unauthorised	The payment has been sent for authorisation but has not yet been authorised (see Authorising on page 83.)

Managing beneficiary details

The banking details of the recipient of a payment are stored as a “beneficiary.” The details stored are determined by the currency and type of payment being made (e.g., Australian domestic, New Zealand domestic, international, from an alliance bank).

Beneficiary details are stored within an office and can only be used for making payments within the office in which they were saved.

Beneficiary details can be used only for the currency and payment type they were created for.

Beneficiary details can be saved as you create a new beneficiary payment (see [Creating a payment for a new beneficiary](#) on page 27) or using the Manage beneficiary details screen.

A beneficiary can have a locked amount, so that users creating payments from it cannot change that amount (unless they too have access to manage beneficiary details).

Beneficiary details cannot be copied between offices.

Fees and charges

There are no fees for creating and managing beneficiary details. However, payments created from beneficiaries will incur fees and charges according to the payment type, when processed.

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.

Beneficiary details workflows and user roles

Beneficiary details must be authorised before they can be used to create payments. To manage the creation and authorisation of beneficiary details, Corporate Online uses a workflow.

The beneficiary details workflow has an authorisation model which determines how you go about managing beneficiary details and how many users must authorise a beneficiary (none, 1 or 2).

The beneficiary details workflow is separate from the beneficiary payments workflow and the transfer payments workflow. The authorisation model chosen for beneficiary details may be different from these.

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

Your Organisation’s administrator(s) can tell you what models are used for the various Payments application workflows and what user role you have in the Payments application.

Creating a beneficiary

Use this procedure to create a beneficiary.

You may also create a beneficiary by saving the beneficiary details when you create a new beneficiary payment.

To create a beneficiary, you need:

- creator access to Payments and the **Manage beneficiary details** feature.
- access to an office
- access to the destination currency.

For beneficiaries of payments from non-Westpac accounts, you will also need access to the appropriate account.

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

The **Manage beneficiary details** screen is displayed.

2. Select **Create**.

The **Manage beneficiary details — Create beneficiary** screen is displayed.

3. Enter the beneficiary details as described below and then select **Continue**.

Field	Description
Office	Select the office to use this beneficiary in.
Beneficiary name	Enter a name for this beneficiary. This name is not used for payment processing: it is used only to identify the beneficiary in Payments. The beneficiary's name must be unique within the office.

Field	Description
Currency	Select the currency this beneficiary is to receive payments in. This will restrict how the beneficiary details are used. The currency list you see is made up of those currencies that you have access to (as set by your Organisations administrator(s) plus the “native” currency of those payment accounts you have access to in this office.
Paid from accounts	This field appears only if you have assigned debit accounts in domiciled in multiple countries. Make a selection which will determine what details you need to enter.
Locked	Choose yes to prevent the amount being amended when payments are created from this beneficiary or no if you want the creator to be able to amend the amount. Note: Do not lock the beneficiary if the debit amount will be entered when paying this beneficiary

The remainder of the screens depend on the currency chosen, whether an alliance bank account was chosen, and, for AUD and NZD domestic payments, the chosen payment method.

4. Complete each beneficiary details screen, then select **Continue**.

If you need more information on what beneficiary details you should enter, see:

- [Australian domestic beneficiary details \(Bank account\)](#) on page 42.
- [Australian domestic beneficiary details \(PayID\)](#) on page 43.
- [New Zealand domestic beneficiary details](#) on page 44.
- [Fiji and Papua New Guinea domestic beneficiary details](#) on page 46.
- [International beneficiary details](#) on page 46.

5. The next step depends on the authorisation model you are using for Managing beneficiaries and your authority level.

Authorisation model for Beneficiaries		Next step...	
	Nil authorisation	Select Submit .	
	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 select the Send to authorise link.

The status of the beneficiary is updated and the **Beneficiary confirmation** screen displayed.

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

Where the status is “Unauthorised” or “Partially authorised,” the beneficiary must be fully authorised before it can be used to create a payment. See [Authorising a beneficiary](#) on page 92.

Working with beneficiaries

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

To work with Beneficiary details, you need access to the **Payments > Manage beneficiary details** feature and an office.

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

The **Manage beneficiary details** screen is displayed.

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

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

- [Displaying items on a list screen](#) on page 114.
- [Sorting items on a list screen](#) on page 115.
- [Navigating a list screen using the navigation links](#) on page 115.
- [Printing with print preview](#) on page 115.
- [Browsing with Print preview](#) on page 116.
- [Searching a list](#) on page 116.

3. Perform any of the following:

- To view the details of a beneficiary, select a **name** link.
The **Beneficiary information** screen is displayed, from where you can view and print beneficiary details and view audit information.
- To print the beneficiary list, select **Print preview**.
- To amend a beneficiary, select the payment then select **Amend**.
Go to step 3 of [Creating a beneficiary](#) on page 65.
- To delete a beneficiary, select a beneficiary then select **Delete**.
The **Beneficiary information** screen is displayed.

Select **Delete now**. The status of the beneficiary is updated to 'D-Deleted', and it will be removed from the list after 90 calendar days. It cannot be recovered.

Managing BPAY biller details

Payments allows you to save a BPAY biller's details as you create a BPAY transaction. Use Manage BPAY biller details to keep these up to date or delete those you no longer require.

Creating a BPAY biller

Use this procedure to create a BPAY biller (i.e., to add them to the list)

To create a BPAY biller you need access to the **Payments > BPAY** feature and an office.

1. From the **Payments** menu, select **BPAY biller details** under the **Manage** heading.

The **Manage BPAY biller details** screen is displayed.

2. Select **Create biller**.

3. Enter the biller details as described below and then select **Submit**.

Field	Description
Office	Select the office to use this biller in.
Biller description	Enter a name for this biller. This name is not used for payment processing: it is used only to identify the beneficiary to you. The biller description must be unique within the office.
Biller code	Enter the Biller code and then select Show biller name .
	The biller code is validated and the biller's name displayed.

Field	Description
Reference number	Enter the bill reference number. For some billers, the reference number changes for every bill, you are not permitted to establish a recurring payment to these billers.
Amount	Enter the amount of the payment.

Working with BPAY biller details

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

To work with BPAY biller details you need access to the **Payments > BPAY** feature and an office.

- From the **Payments** menu, select **BPAY biller details** under the **Manage** heading.

The **Manage BPAY biller details** screen is displayed.

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
 - BPAY biller details**
 - File templates
 - Reports
 - Authorise
 - View
 - Payment status
 - File status
 - Export
 - Set preferences
 - Site map

Manage BPAY biller details

List of BPAY billers

Use this screen to manage the BPAY biller you pay regularly. To make a payment to a biller on this screen, use the **Create payments – BPAY** screen. To sort billers, click the field name you want to sort by (e.g. Biller description). To view biller details, click the biller description link.

Select office and enter search criteria

Office:

Search by:

- ☐ Biller description
- ☐ Biller name
- ☐ Reference number
- ☒ Display all billers

Update list

Clear

Reset list parameters

Biller list	Biller description	Biller name	Reference number	Amount
<input type="radio"/> Biller description	TERM DEPOSIT - WBC		032000431	0.00

Delete biller **Amend biller** **Create biller**

Start of list **Previous All billers** **Next All billers** **End of list**

Print preview

- If required, set search criteria (including Office, Biller description, Biller name and Reference number) for the list of billers to display, then select **Update list**.

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

- [Displaying items on a list screen](#) on page 114.
- [Sorting items on a list screen](#) on page 115.
- [Navigating a list screen using the navigation links](#) on page 115.
- [Printing with print preview](#) on page 115.
- [Browsing with Print preview](#) on page 116.
- [Searching a list](#) on page 116.

- Perform any of the following:

- To view the details of a biller, select a **biller description** link.
The **Biller information** screen is displayed from where you can view and print biller details and view audit information.



- To print the biller list, select **Print preview**.
The list of biller's report is displayed for printing.
- To amend a biller, select the biller then select **Amend**.
Go to step **3** of [Creating a BPAY biller](#) on page 68.
- To delete a biller, select a biller then select **Delete biller**.
The **Delete BPAY biller confirmation** screen is displayed.
Select **Delete now**.
The biller is deleted from the list and cannot be recovered.

Recurring payments

Creating a recurring payment is, in effect, creating an electronic payment instruction for the bank to process at set regular intervals for a selected period. A recurring payment instruction must be fully authorised according to the authorisation model used by your organisation. The bank then accepts the payment for processing.

Fees and charges

There are no fees for creating and managing recurring payments. However, payments created on each due date will incur fees and charges according to the payment type, when processed.

Recurring payment workflows and user roles

Recurring payment details must be authorised before they can be used to create payments. To manage the creation and authorisation of recurring payments, a workflow is used.

The recurring payment workflow has an authorisation model which determines how you go about managing recurring payment details and how many users must authorise a recurring payment (none, 1 or 2).

The beneficiary details workflow is the same as the beneficiary payments (including Tax and BPAY payments) workflow and the Transfer funds workflow.

However, your user role in each Payments application workflow (e.g., can you create, can you authorise, can you do both?) is the same for all workflows in the Payments application.

For example, if you are a creator/authoriser who can self-authorise beneficiary payments, you are also a creator/authoriser who can self-authorise recurring payments (if you have access to those features).

Your Organisations administrator(s) can tell you what authorisation models are used for the various Payments application workflows and what user role you have in the Payments application.

Types of Recurring payments

The following payment can be setup as Recurring payments.

Payment type	Accounts in Australia	Accounts in New Zealand	Accounts in Fiji	Accounts in Papua New Guinea
Transfer funds	Yes	Yes	Yes	Yes
Existing beneficiary*	Yes	Yes	Yes	Yes
Tax payment	Yes	No	No	No
BPAY	Yes	N/A	N/A	N/A

Notes:

1. A "Transfer funds" is between two (2) Westpac accounts of the same currency held in the same country.
2. Payments to existing, authorised beneficiaries include*:
 - AUD payments within Australia (both debit and credit account are in AUD and held in Australia) - excluding Osko payments.
 - NZD payments within New Zealand (both debit and credit account are in NZD and held in New Zealand)
 - PGK payments within Papua New Guinea (both debit and credit account are in PGK and held in Papua New Guinea)
 - FJD payments within Fiji (both debit and credit account are in FJD and held in Fiji)
 - Same currency international payments
3. Cross currency payments are not permitted.
4. A recurring payment can only include 1 beneficiary.

Recurring payment status codes

The following status codes are used for recurring payments:

Status	Description	Explanation
A	Authorised	The recurring payment has been fully authorised and will be processed on the next due date.
D	Deleted	The recurring payment has been deleted and will not be processed.
I	Incomplete – waiting to be sent to authorisation	The payment has been created but has not yet been sent for authorisation (see Working with recurring payments on page 78).
P	Partially authorised	The recurring payment has been authorised by one authoriser, but your organisation's authorisation model requires a second authorisation before the Bank will accept it for processing (see Authorising a recurring payment on page 95).
R	Rejected	The recurring payment has been rejected by one of the authorisers. It must be amended before it can be sent for authorisation again.



Status	Description	Explanation
U	Unauthorised	The payment has been sent for authorisation but has not yet been authorised (see Authorising a recurring payment on page 95).
E	Error	The recurring payment is unable to be processed because either the debit or beneficiary details are in error. (See Working with recurring payments on page 78).
X	Expired	The number of payments or end date for a Recurring payment has been reached. The recurring payment will be retained for a further 100 days before being purged. (See Working with recurring payments on page 78).

Creating a recurring payment

Use this procedure to create a recurring payment.

To create a recurring payment, you need

- creator access to **Payments > Existing beneficiary, Payments > Transfer funds or Payments > BPAY** features.
- access to an office that allows payments and a debit account within that office.
- access to the currency the beneficiary or biller is to receive.

1. From the **Payments** menu, select **Recurring payment** under the **Create payments** heading.

The **Create recurring payment** screen is displayed:

2. Enter the recurring payment details ...

Field	Description
Office	Select the office to make the payment through. The office name is used as the remitter name for the payment. Fees and charges for this payment will be billed to this office.
Payment type	Select the type of payment. The options available will be determined by the access granted to you by your Organisations administrator(s).
Payment name	Enter a name for this recurring payment. This name is not used for payment processing: It is used only to identify the recurring payment to you. The recurring payment name must be unique within the office.
From account	Select the account to make the payment from. You will see only those accounts you have access to in this office that can be used to make payments in the currency selected. Note: If there are more than eight accounts in the list, you may opt to use the account select screen. Select the Search for an account link, select an account, then select Continue to return to this screen.
Description	Enter the description you want to appear on the bank statement of the debit account.

3. Enter the payment details ...

If this is an existing beneficiary payment

Select **Continue**.

The **Beneficiary list** screen is displayed.

Enter search criteria

Search by:
☐ Name

☐ Account details

☐ Account name

☒ Display all beneficiaries

Update list

Step 3 of 4 - Select a beneficiary

Name	CCY	Account no.	Account name	Payment method	Amount
<input checked="" type="radio"/> Name	AUD	12345678	Account name	Overnight	4.00

Start of list

Previous 20 beneficiaries

Next 20 beneficiaries

End of list

Back

Continue

Use the search and sort features to filter the list of beneficiaries displayed. See [Searching a list](#) on page 116.

Select the beneficiary then select **Continue**.

The **Beneficiary details** screen is displayed.

Step 3 of 4 - Confirm payment details

* Beneficiary name: 12345678 Account name

* Amount: AUD

* Payment method: Overnight

Find out when your payment will be received.

Description:

This will appear on the beneficiary's statement.


This description is used to provide information to the beneficiary. It is not used to process the payment.

Back

Clear

Continue

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

Field	Description
Amount	Enter the amount of the payment. If the beneficiary is locked, this field cannot be amended.
Reason for payment	Select from the list where the beneficiary country requires.
Description	Enter a description of the payment for the beneficiary. This will appear on the beneficiary's bank statement. The length and number of the description fields varies depending on the payment type.
Notification details	 Where Payment method is Same Day cleared enter the email address of the beneficiary.

The **Payment frequency** screen is displayed (see step 4).

If this is a Transfer funds



Step 3 of 4 - Select credit account

* To account: [Search for an account](#)

Description:
Displayed on the credit account's bank statement.

* Amount: AUD

Continue
Step 4 - Frequency details >>

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

Field	Description
To account	Select the account to transfer the funds to. You will see only Westpac-held accounts domiciled in the same country and of the same currency as the from account.
Description	Enter the description you want to appear on the bank statement of the credit account.
Amount	Enter the amount to be transferred.

The **Payment frequency** screen is displayed (see step 4).

If this is a BPAY payment

Step 3 of 4 - Select a BPAY biller

* Pay to: [Show biller name](#)

OR

* Enter Biller code: [Show biller name](#)

Biller name:

* Reference number:

* Amount: AUD

Continue
Step 4 - Frequency details >>

Enter the BPAY Biller details as described below and then select **Continue**.

Field	Description
Either select a biller	The drop-down shows all billers you have saved in this office
or enter a biller code	After you enter a biller code, select Show biller name .
Reference number:	Enter the bill reference number. For some billers, the reference number changes for every bill, you are not permitted to establish a recurring payment to these billers.
Amount	Enter the amount of the payment.

The **Payment frequency** screen is displayed (see step 4).

If this is a TAX payment

Note: Recurring Tax payments to the New Zealand Inland Revenue Department (IRD) are not available as the IRD number changes for each Tax payment.

Step 3 of 4 - Enter Australian Taxation Office (ATO) payment details

Beneficiary: ATO EFT Deposit Trust Account 093003 316385
* EFT code: [What is an EFT code?](#)
* Amount: AUD

Continue
Step 4 - Frequency details >>

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

Field	Description
Beneficiary	The beneficiary is set to the ATO trust account
EFT code	Enter the EFT Code provided by the Australian Taxation Office (ATO).
Amount in AUD	Enter the amount of the tax payment in Australian dollars

The **Payment frequency** screen is displayed (see below)



4. Enter how often the payment is to be made ...

Step 4 of 4 - Select when recurring payments are to be made

* First payment date: Wednesday, 26 February 2025 [Calendar](#) [More about the first payment date](#)
* Frequency:
* And then on:
* If due date is a non business day, make payment:
☒ Next business day
☐ Previous business day
* Ending: ☒ Until further notice [More about ending options](#)
☐ After payments have been made.
☐ Expiry date: [Calendar](#)

Field	Description
First payments date	Use the calendar to set the first date the payment is to be made. The earliest first payment date will be the next business day.
Frequency	Select the frequency payments are too be made, i.e.: weekly or monthly
And then on	Enter the date in the frequency subsequent payments are to be made, i.e.: Same day of week or month as first payment or Last day
If due date is a non-business day make payment	If a subsequent due date falls on a weekend or national public holiday, select whether to make the payment the previous or next business day. Not applicable where the payment type allows 7-day value dating .
Ending	Select how long payments are to be made for.

4. The next step depends on the authorisation model you are using for the selected payment type and your authority level.

Authorisation model for Transfer funds		Next step...	
	Nil authorisation		Select Submit
	Single or Dual authorisation	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 select the Send to authorise link.

The status of the recurring payment is updated and the **Payment confirmation** screen displayed.

Where “Unauthorised” or “Partially authorised,” this recurring payment must be fully authorised before the cut-off time, or it will not be processed on that selected value date(s). (See [Authorising a recurring payment](#) on page 95).

You may like to print this screen for your records (see [Printing with print preview](#) on page 115).

Working with recurring payments

Use this procedure to view or work with recurring payments.

To create a recurring payment, you need

- creator access to the appropriate payment type, i.e.: **Payments > Transfer funds** or **Payments > Existing beneficiary payments** or **Payments > BPAY**.
 - access to an office that allows payments and a debit account within that office.
 - access to the currency the beneficiary or biller is to receive.
1. From the **Payments** menu, select **Recurring payments** under the **Manage** heading.

The **Manage recurring payments** screen is displayed.

2. If required, set search criteria (including Office, Account, Currency, and Status) for the list of recurring payments to display, then select **Update list**.

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

- [Displaying items on a list screen](#) on page 114.
 - [Sorting items on a list screen](#) on page 115.
 - [Navigating a list screen using the navigation links](#) on page 115.
 - [Printing with print preview](#) on page 115.
 - [Browsing with Print preview](#) on page 116.
 - [Searching a list](#) on page 116.
3. Perform any of the following:
(a recurring payment's status may mean some of these actions cannot be performed.):
 - To send a recurring payment to authorise select the payment then select **Send to authorise**.
Corporate Online update's the payment's status to unauthorised.
 - To view a recurring payment's details or history of payments made
Select on a **payment name** link.
The **Recurring payment information** screen is displayed from there you can view a history of payments made by selecting on the **View recurring payment history** link.
 - To amend a recurring payment (e.g., to adjust the amount or frequency details), select the payment then select **Amend**.
The **Amend recurring payment** screen is displayed.
Go to [Creating a recurring payment](#) on page 74.
 - To delete a recurring payment, select a recurring payment then select **Delete**.
The **Delete recurring payment confirmation** screen is displayed.

Select **Delete now**.

The payment is deleted.

- To request an extra payment, select a recurring payment followed by **Request extra payment**.

The **Request extra payment** screen is displayed.

Recurring payment details	
Office:	Finance Department
Payment name:	Monthly transfer
From account:	Working account 03200043
Payment to:	Account name
Amount:	AUD 4.00
Next due:	31 March 2025
Enter value date and amount	
* Value date:	18 March 2025 Calendar
* Amount:	AUD <input type="text" value="4.00"/>

Enter the extra payment details ...

Field	Description
Amount	Enter the amount of the extra payment. Note: If the beneficiary is locked, this field cannot be amended.
Value date	Use the calendar to set the value date for the payment. The available value dates shown in the calendar reflect how far the payment you are creating can be future dated.

The next step depends on the authorisation model you are using for the selected payment type and your authority level.

Authorisation model for Payment type		Next step...	
	Nil authorisation	Select Submit .	
	Single or Dual authorisation	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 select the Send to authorise link.

The payment is created and the **Extra payment confirmation** screen displayed.

Where the status is “Unauthorised” or “Partially authorised,” the payment must be fully authorised before the cut-off time on the value date, or it will not be processed on that selected value date. (see [Authorising](#) on page 83).

You may like to print this screen for your records (see [Printing with print preview](#) on page 115).

Skipping a payment

Use this procedure to skip the next date a payment is due to be made.

Skip payments must be authorised the day before the payment to be skipped is due.

To skip a payment, you need:

- **authoriser** access to at least one of the following features: **Payments > Transfer funds or Payments > Existing beneficiary payments** or **Payments > BPAY**.
- access to the destination currency
- access to the office and the debit account specified for this payment.

Start from anywhere in the **Payments** application.

1. From the **Payments** menu, select **Authorise**.
2. Select the **Recurring payments** tab at the top of the screen.

3. If required, set search criteria for the list of recurring payments to display (including Office, Account, Currency, and Status), then select **Update list**.

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

- [Displaying items on a list screen](#) on page 114.
- [Sorting items on a list screen](#) on page 115.
- [Navigating a list screen using the navigation links](#) on page 115.
- [Searching a list](#) on page 116.

4. Select the recurring payment to be skipped, then select **Skip next payment**.

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

The **Authorise — skip next payment** screen is displayed.



Recurring payment details	
Office:	Finance Department
Payment name:	Monthly transfer
From account:	AUD Working account 032000431
Payment to:	Account name
Amount:	AUD 4.00
Current next due date:	Monday, 31 March 2025
Proposed next due date:	Wednesday, 30 April 2025
Go to recurring payments list	Authorise now

5. Review the next due date then select **Authorise now**.
The next due date is updated.

Authorising

To ensure processing, many items in online Payments must be authorised in terms of your organisations chosen authorisation model for that item (see: [Which model are we using?](#) on page 13) by the [Payment cut-off times](#) (on page 98).

Authorising or rejecting a Payment, Funds transfer, BPAY or Tax Payment

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

If the payment you want to authorise is a non-dealing cross-currency payment, please use. [Authorising non-dealing cross-currency payments](#) on page 87.

Payments must be fully authorised before the relevant cut-off time (see [Payment cut-off times](#) on page 83). An extension of this time may be available (see [Extendable cut-off time arrangements \(overnight AUD payments only\)](#) on page 100).

The cut-off is determined by the country in which the debit account is domiciled. For example, an Australian organisation making a domestic payment from a New Zealand account must make the relevant New Zealand cut-off time.

To authorise a payment, you need:

- **authoriser** access to at least one of the following features: **Payments > New beneficiary payments** or **Payments > Existing beneficiary payments** or **Payments > BPAY**
- access to the destination currency
- access to the office and the debit account specified for this payment.

Your user role (e.g., primary, or secondary) may mean you cannot authorise a payment, depending on who created it, who first authorised it and your organisation's authorisation model for beneficiary payments. See [Who can authorise](#) on page 15.

Your authorisation or channel limits may mean you cannot authorise a payment. See [Authorisation and channel limits](#) on page 11.

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

The **Authorise** screen is displayed.

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

Authorise

Payments (14) | Recurring Payments (2) | Files (64) | Beneficiaries (7) | File templates

To view payment details click on the **Account description and number** link. To authorise, select the payments to be authorised, then click the **Review before authorising** button.

Select office, currency, status or date as required

Office: Finance Department

Currency: All currencies

Status: Requires authorisation

From: 18 March 2025

To: 18 March 2025

Search criteria: None

Payments requiring authorisation today (14)

Update list

Clear

Reset list parameters

Account description	Account number	Debit description	Date	Cut-off time	CCY	Amount	WBC ref	No.	Status
<input checked="" type="checkbox"/> Working account	03200057	Invoice A023	18/03/2025	18/03/2025 12:00 AED	NZD	4.00 Cr	135248085	1	U
<input type="checkbox"/> Working account	03200057	Monthly tax	18/03/2025	18/03/2025 17:30 AED	AUD	4.00 Cr	135248187	TAX	U
<input type="checkbox"/> Working account	032000431	Transfer to investment account	18/03/2025	18/03/2025 23:59 AED	AUD	3.00 Cr	135248163	FT	U

Select all

Start of list | Previous 20 payments | Next 20 payments | End of list

Status codes:

- A - Authorised
- B - Bank accepted for processing
- P - Partially authorised
- R - Rejected
- U - Unauthorised / created

Note: payments with a T indicate they have been created from existing beneficiaries.

Transaction limit: AUD 1.00

Limit remaining today: AUD 1.00

Reject | Review before authorising

The number of payments requiring authorisation is displayed on the tab at the top of the screen. The number of payments requiring authorisation today is displayed on screen. Any payments requiring authorisation in the next 60 minutes are displayed in **red** in the list.

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

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

- [Entering dates with the calendar](#) on page 114.
- [Displaying items on a list screen](#) on page 114.
- [Sorting items on a list screen](#) on page 115.
- [Navigating a list screen using the navigation links](#) on page 115.
- [Searching a list](#) on page 116.

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

Your available authorisation limits are displayed.

- Select the payment(s) you want to authorise, then select **Review before authorising**.

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



The **Authorise – Payment information** screen is displayed.

Payment details					
Office:	Finance Department		Payment type:	New beneficiary	
Value date:	18 March 2025		Payment status:	Unauthorised / created	
Bank reference:	139644129				
Debit account details					
From account:	Working account 032000431				
	Current balance: 845.93+ Available balance: 845.93+ as at 18 March 2025 08:32 AEDT				
Amount:	AUD 4.00				
Description:	Invoice AB23				
Beneficiary summary					
Beneficiary details	Account details	Payment method	CTY Code	CCY	Amount
Account name	12345678 New	Overnight	AU	AUD	4.00
					1 Beneficiaries totalling AUD 4.00
New = The account details for this beneficiary have not been used previously. Please ensure the account details are correct as they are used to process the payment.					
Payment cut-off time information					
To allow processing on the selected date, this payment must be fully authorised by the cut-off time below.					
Payment cut-off:	23:59 AEDT		18 March 2025		
Additional payment information					
Created by:	J Citizen	Date and time:	18 March 2025 10:36 AEDT		
Last updated by:	J Citizen	Date and time:	18 March 2025 10:36 AEDT		
View detailed audit information					
<div style="text-align: right;"> Transaction limit: AUD 25.00 Limit remaining today: AUD 21.00 </div>					
Go to payments list		Reject now		Authorise now	

- Review the payment and if the value date of the payment is today confirming the balance of the 'from account' is enough to make the payment (if your access permits) then select **Authorise now**.

What happens next depends on the type of payment and what time it was when you selected **Authorise now**.

If the current time is before the cut-off time for the type of payment you are authorising (and before any rate or deal expiry time), the status of the payment is updated depending on the authorisation model used and the previous status of the payment.

Authorisation model for Payments		Status prior to authorisation	Action
	Single authorisation	Unauthorised	The status of the payment is updated to Authorised and the payment is sent for processing. Its status will then be updated to Bank accepted.
	Dual authorisation	Unauthorised	The status of the payment is updated to Partially authorised. This payment must be second authorised before it will be processed.
		Part authorised	The status of the payment is updated to Authorised and the payment is sent for processing. Its status will then be updated to Bank accepted.

Track the progress of the processing of your payment with the **Payment status** screen. See [Viewing payment history](#) on page 105.

If you have missed the cut-off time for the type of payment you are authorising, an information message will be displayed.

For some payments, you will be allowed to choose to roll the value day to the next available day. If you're not offered this option, amend the payment's value date, and send the payment to authorise again (see [Working with pending payments](#) on page 61).

If any of the **attached foreign exchange deals have expired** for the payment you are authorising, an information message will be displayed.

You will need to revise your foreign exchange deals (which may incur a fee, charge, or penalty as per your foreign exchange arrangements).

You will also need to amend the payment's value date (which you most likely will also have missed), attach the revised foreign exchange deals, and send the payment to authorise again (see [Working with pending payments](#) on page 61).

If the **foreign exchange rate has expired** for the payment you are authorising, an information message will be displayed.

You will need to amend the payment's value date (which you most likely will also have missed) and send the payment to authorise again. (See [Working with pending payments](#) on page 61).

If you're making an **Australian domestic overnight payment**, what happens next depends on whether cut-off extensions are available and whether you have an extended cut-off arrangement in place (see [Extendable cut-off time arrangements \(overnight AUD payments only\)](#) on page 100).

Cut-off arrangement in place		What happens next (first authoriser)
No arrangement in place (or no extension available)	Australian "Overnight" payments only.	A warning is displayed that the cut-of time has been missed. Choose to roll the value day to the next business day or cancel the authorisation. You may still have time to arrange an extension for today only by calling the Corporate Help Desk.
Ad hoc arrangement for today only (arranged by calling the Corporate Help Desk on the day it is needed)	Australian "Overnight" payments only.	A warning is displayed that the cut-of time has been missed. Choose between using the cut-off extension and processing the payment 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 payment has access to)	Australian "Overnight" payments only.	A warning is displayed that the cut-of time has been missed. Choose between using the cut-off extension and processing the payment tonight or rolling the value date to the next business day by selecting the relevant button on the warning.
Permanent arrangement	Australian "Overnight" payments only.	The late authorisation of the payment is accepted and no warning message displayed. You will be charged according to your organisation's agreed fee schedule.

If you use a dual authorisation model for payments and the first authoriser chooses to use a cut-off extension, the payment must be second authorised before the extended cut-off time passes or the payment will not be processed tonight.

The second authoriser will not see any warning messages as the extended cut-off fee has already been incurred.

If the extended cut-off time has passed, the second authoriser will have the choice of rolling the value date to the next available day or not authorising the payment.

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

The status of the payment is updated to Rejected.

Authorising non-dealing cross-currency payments

Use these procedures for authorising or rejecting non-dealing cross-currency payments with an Automated live foreign exchange rate.

For an overview of the process, see [Non-Dealing relationships](#) on page 21.

First-authorising a cross-currency payment with an Automated live foreign exchange rate

Use this procedure to first-authorise a non-dealing cross-currency payment.

If an Automated live foreign exchange rate is being offered (debit an account in Australia for amounts up to \$5,000,000 or debit an account in New Zealand for amounts up to NZD \$5,000,000), the first authoriser must accept the market rate on the condition that if the payment does not proceed for any reason, including cancellation or failure to fully authorise the payment by the cut-off time, then any cost or gain incurred by Westpac in cancelling the underlying foreign exchange contracts will be debited or credited to the charge account selected for the payment. If your organisation uses single authorisation the first authoriser fully authorises the payment.

To first-authorise a cross-currency payment you need:

- **authoriser** access to at least one of the following features: **Payments > New beneficiary payments** or **Payments > Existing beneficiary payments**
- access to the destination currency
- access to the office and debit account specified for this payment.
- a large enough authorisation limit.

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

The **Authorise** screen is displayed.

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

Authorise

Payments (10) | Recurring Payments (2) | Files | Beneficiaries (2) | File templates | ?

To view payment details click on the **Account description and number** link. To authorise, select the payments to be authorised, then click the **Review before authorising** button.

Select office, currency, status or date as required

Office: Finance Department | Currency: All currencies | Status: Requires authorisation | Payments requiring authorisation today (2)

From: 19 March 2025 | To: 19 March 2025 | Search criteria: None

Update list | Clear | Reset list parameters

Payment list

Account description	Account number	Debit description	Date	Cut-off time	CCY	Amount	WBC ref	No.	Status
Working account	032000431	Invoice AB23	19/03/2025	19/03/2025 23:59	AED1 USD	4.00 Cr	139644131	1	U

Start of list | Previous 20 payments | Next 20 payments | End of list

Status codes:
 A - Authorised
 B - Bank accepted for processing
 P - Partially authorised
 R - Rejected
 U - Unauthorised / created

Note: payments with a T indicate they have been created from existing beneficiaries.

Transaction limit: AUD 25.00
 Limit remaining today: AUD 21.00

Reject | **Review before authorising**

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

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

- [Entering dates with the calendar](#) on page 114.
- [Displaying items on a list screen](#) on page 114.
- [Sorting items on a list screen](#) on page 115.
- [Navigating a list screen using the navigation links](#) on page 115.
- [Searching a list](#) on page 116.

Your available authorisation limits are displayed.

3. Select the payment to authorise then select **Review before authorising**

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

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

Payment details					
Office:	Finance Department		Payment type:	New beneficiary	
Value date:	19 March 2025		Payment status:	Unauthorised / created	
Bank reference:	139644131				
Debit account details					
From account:	Working account 032000431				
	Current balance: 845.93+ Available balance: 845.93+ as at 18 March 2025 08:32 AEDT				
Amount:	AUD 6.41				
Description:	Invoice AB23				
Beneficiary summary					
Beneficiary details	Account details	Payment method	CTY Code	CCY	Amount
Account name	12345678	International	US	USD	4.00
					1 Beneficiaries totalling USD 4.00
Please ensure the account details are correct as they are used to process the payment.					
Exchange rate conversion and information					
Exchange rate:	0.6243	Note: This is an indicative rate as at 18 March 2025 10:40 AEDT			
This is an indicative rate only and is displayed for information purposes. Although this indicative rate is based on current market rates, the actual rate available will be displayed at the time of authorisation only.					
Payment cut-off time information					
To allow processing on the selected date, this payment must be fully authorised by the cut-off time below.					
Payment cut-off:	23:59 AEDT	19 March 2025			
Other banks may convert the proceeds and impose <u>additional fees and charges</u> . For further information, please <u>contact us</u> .					
Additional payment information					
Created by:	J Citizen	Date and time:	18 March 2025 10:39 AEDT		
Last updated by:	J Citizen	Date and time:	18 March 2025 10:40 AEDT		
View detailed audit information					
		Transaction limit:		AUD 25.00	
		Limit remaining today:		AUD 21.00	
Go to payments list		Reject now		Continue	

If an automated live FX rate is being used (debit an account in Australia for amounts up to AUD \$5,000,000 (Corporate customers) / AUD \$2,000,000 (Business and Commercial customers) or debit an account in New Zealand for amounts up to NZD \$5,000,000) ...

(a) Review the payment details, then select **Continue**.

The Live foreign exchange rate screen is displayed.

Important Information

If you Accept and authorise within the Rate expiry period below, you are authorising this payment and making an irrevocable offer to enter into a foreign exchange contract with us on the exchange rate shown below. If we in our discretion accept your offer, this will result in the formation of a binding foreign exchange contract between you and us.

You may also elect to Cancel and no offer to transact will be made.

Please note: If your payment does not proceed for any reason or you are required to amend any of the payment details, this will result in the cancellation of the foreign exchange contract between you and us.

Depending on market movements in the relevant foreign currency, there could be a cost or gain in cancelling the foreign exchange contract which we determine as per the terms and conditions governing Corporate Online. If you have not already done so, you will be asked to nominate an account for the cost to be debited from or any gain to be credited to.

Any cost or gain will be passed to your nominated account irrespective of the reason for cancellation or alteration. Without limitation, this includes situations where you have changed your mind about the payment or made a mistake about the payment, where there is insufficient limit or available funds, your payment has not been fully authorised on the selected value date or your payment is rejected for regulatory or compliance reasons.

Authorisation and acknowledgement

☒ By making this selection you confirm your understanding and acceptance and are making an irrevocable offer to transact with us on the basis of the terms outlined below and governing Corporate Online.

Buy:	USD	4.00
Amount:	AUD	6.41
Value date:	19 March 2025	
Exchange rate:	0.6243	
Rate expiry:	45 seconds remaining ...	
Charge account:	<div>AUD 032000431 Working account</div> <div>Account for any cost or gain to be processed to if required.</div>	

Payment cut-off time information

To allow processing on the selected date, the foreign exchange contract and payment must be fully authorised by the cut-off time below.

Payment cut-off:	23:59 AEDT	19 March 2025
------------------	------------	---------------

Cancel

Accept and authorise

- (b) Carefully read the important information and then tick the checkbox to accept the conditions,
- Once you select acceptance, an automated live FX rate is obtained for the currency required, then displays that rate for you to accept.
- You have 60 seconds to accept the rate. The rate expiry field counts down the time. The charge account is the account that will be used to debit any costs or credit any gains that result from a cancelled payment.
- If the rate expires, the **Accept and authorise** button is disabled (by greying it out). Select the **Cancel** button. The **Payment information** screen is displayed. Repeat this step.
- (c) Select **Accept and authorise**.
- The status of the payment is updated depending on the authorisation model used by your organisation for payments.

Authorisation model		Action
	Single authorisation	The status of the payment is updated to Authorised and the payment is sent for processing. Its status will then be updated to Bank accepted.
	Dual authorisation	<p>The status of the payment is updated to Partially authorised.</p> <p>This payment must be fully authorised by the cut-off time, or you may incur a cost or gain, which will be debited or credited to the charge account shown on the payment.</p> <p>See Rejecting a non-dealing cross-currency payment on page 90.</p>

Authorisation model	Action
	If a partially authorised payment using a market rate is not fully authorised by the cut-off, the payment will be automatically cancelled. Any cost or gain from cancelling the underlying foreign exchange contract is passed on to you (to the charge account listed on the payment).

Rejecting a non-dealing cross-currency payment

Use this procedure to reject a cross-currency payment with an Automated live foreign exchange rate.

Notes:

1. If the payment is no longer required, please delete it from **Pending payments** to terminate the foreign exchange rate(s) previously accepted. See [Working with pending payments](#) on page 61.
2. If the payment is being rejected with a view to making amendments, note that the Value date, Payment currency and Amount cannot be amended.

If an Automated live foreign exchange rate is being used (debit an account in Australia for amounts up to AUD \$5,000,000 (Corporate customers) / AUD \$2,000,000 (Business and Commercial customers) or debit an account in New Zealand for amounts up to NZD \$5,000,000) and the payment has been partially authorised, any cost or gain incurred by Westpac in cancelling the underlying foreign exchange contracts will be debited or credited to the charge account selected for the payment.

To reject a cross-currency payment you need:

- **authoriser** access to at least one of the following features: **Payments > New beneficiary payments** or **Payments > Existing beneficiary payments**
- access to the destination currency
- access to the office and debit account specified for this payment.

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

The **Authorise** screen is displayed.

Main menu

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

Authorise

Payments (9) | Recurring Payments (2) | Files | Beneficiaries (2) | File templates | ?

To view payment details click on the **Account description and number** link. To authorise, select the payments to be authorised, then click the **Review before authorising** button.

Select office, currency, status or date as required

Office: Finance Department | Currency: All currencies | Status: A - Fully authorised | Payments requiring authorisation today (2)

From: 19 March 2025 | To: 19 March 2025 | Search criteria: None

Payment list

Account description	Account number	Debit description	Date	Cut-off time	CCY	Amount	WBC ref	No. Status
Working account	032000431	Invoice AB23	19/03/2025	19/03/2025 23:59 AEDT	USD	4.00 Cr	139844131	1 A

Start of list | Previous 20 payments | Next 20 payments | End of list

Status codes:
 A - Authorised
 B - Bank accepted for processing
 P - Partially authorised
 R - Rejected
 U - Unauthorised / created

Note: payments with a T indicate they have been created from existing beneficiaries.

Transaction limit: AUD 25.00
 Limit remaining today: AUD 14.59

Reject | **Review before authorising**

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

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

- [Entering dates with the calendar](#) on page 114.
- [Displaying items on a list screen](#) on page 114.
- [Sorting items on a list screen](#) on page 115.
- [Navigating a list screen using the navigation links](#) on page 115.
- [Searching a list](#) on page 116.

- Select the payment to reject then select the **Reject**.

The **Payment information** screen is displayed.

Payment details					
Office:	Finance Department		Payment type:	New beneficiary	
Value date:	19 March 2025		Payment status:	Authorised	
Bank reference:	139644131				
Debit account details					
From account:	Working account 032000431				
Amount:	AUD 6.41				
Description:	Invoice AB23				
Beneficiary summary					
Beneficiary details	Account details	Payment method	CTY Code	CCY	Amount
Account name	12345678	International	US	USD	4.00
					1 Beneficiaries totalling USD 4.00
Please ensure the account details are correct as they are used to process the payment.					
Exchange rate conversion and information					
Foreign exchange contract confirmation					
Parties to contract:	Westpac Banking Corporation and				
Trade date:	18 March 2025				
Amount customer purchased:	USD 4.00				
Amount customer sold:	AUD 6.41				
Exchange rate:	0.6243 Note: This is the rate as at 18 March 2025 10:46 AEDT				
Value date:	19 March 2025				
Charge account:	Working account 032000431				
Additional payment information					
Created by:	J Citizen	Date and time:	18 March 2025 10:39 AEDT		
Last updated by:	J Citizen	Date and time:	18 March 2025 10:46 AEDT		
1st authorisation:	J Citizen	Date and time:	18 March 2025 10:46 AEDT		
View detailed audit information					
<input type="button" value="Go to payments list"/>					<input type="button" value="Reject now"/>

- Review the payment information, then select **Reject now**.

If the payment has a status of “P – Partially authorised” or “A- Authorised” a warning message is displayed which includes an estimate of the cost or gain that will be incurred by rejecting the payment.

Warning
Exchange rate contract

If you select OK, this confirms that the payment is Rejected. Please DELETE your payment from the Pending payments queue IMMEDIATELY – this will enable any associated FX deal to be terminated. Any cost or gain resulting from terminating the FX rates will be processed to the bank account selected at the time of rate acceptance. If you fail to DELETE your payment, the cost or gain will be calculated after cut-off time of the original payment. The cost or gain that may result when the payment is DELETED is an indicative cost of AUD -0.27

The payment details can be viewed from the Pending payments or the Payment status left-hand menu in Corporate Online.

Select **OK** to complete the rejection.

If the payment is no longer required, please delete it from **Pending payments** to terminate the foreign exchange rate(s) previously accepted. See [Working with pending payments](#) on page 61.

Payments debits or credits the cost or gain to the charge account listed on the payment.

To view details of the cost or gain view the details of the payment from **Manage >> Pending payments** or **View >> Payment status**. See [Viewing payment history](#) on page 105 and see [Working with pending payments](#) on page 61.

The status of the payment is updated to “Rejected,” then displays the **Authorise** screen.

Authorising a beneficiary

If you are using single or dual authorisation for beneficiary details, you must authorise a beneficiary before it can be used to create payments.

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

To authorise a beneficiary, you need:

- **authoriser** access to Payments and the **Manage beneficiary details** feature.
- access to the office for the beneficiary.
- access to the destination currency, if applicable.
- for alliance bank beneficiaries, access to the alliance bank account in this office.

Your user role (e.g., primary, or secondary) may mean you cannot authorise a beneficiary, depending on who created it, who first authorised it and your organisation’s authorisation model for beneficiary payments. See [Who can authorise](#) on page 15.

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

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

Authorise

Payments (9) Recurring Payments (2) Files **Beneficiaries (2)** File templates ?

To view beneficiary details click on the **Name** link. To authorise, select the beneficiaries to be authorised, then click the **Review before authorising** button.

Select office, currency or status as required

Office: Finance Department Currency: All currencies Status: Requires authorisation Search criteria: None

Update list Clear Reset list parameters

Beneficiary list

Name	CCY	Account details	Account name	Payment method	Status
<input checked="" type="checkbox"/> Account name	ALD	12345678	Account name	Overnight	U

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

Status codes:
 A - Authorised
 P - Partially authorised
 R - Rejected
 U - Created / unauthorised

= The existing beneficiary is locked and the Amount and Payment method (where applicable) cannot be changed when making a payment.

Note: Beneficiaries with a * indicate they are included in a recurring payment

Reject **Review before authorising**

- Select the **Beneficiaries** tab.

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

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

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

- [Displaying items on a list screen](#) on page 114.
- [Sorting items on a list screen](#) on page 115.
- [Navigating a list screen using the navigation links](#) on page 115.
- [Searching a list](#) on page 116.

- Select the beneficiary you want to authorise, then select **Review before authorising**.

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

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

Beneficiary details			
Office:	Finance Department		
Name:	Account name	Currency:	AUD
Paid from:	Australian account(s)		
Locked:	No		
Country:	Australia		
BSB:			
Account number:	12345678	New	
Account Name:	Account name		
Amount:	AUD 0.00		
Payment method:	Overnight		
Description:	Invoice AB23		

New = The account details for this beneficiary have not been used previously.

Account names are not used to process payments. Entering incorrect details may mean the wrong account is credited and it may not be possible to recover the funds.

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:	18 March 2025 08:21 AEDT
Last updated by:	J Citizen	Date and time:	18 March 2025 10:52 AEDT

[View detailed audit information](#)

[Go to beneficiaries list](#) [Reject now](#) [Authorise now](#)

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

- Review the beneficiary details, then select **Authorise now**.

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

Authorisation model for Manage beneficiary details		Beneficiary status prior to authorisation	Action
	Single authorisation	Unauthorised	The status of the beneficiary is updated to Authorised. This beneficiary can now be used to create payments.
	Dual authorisation	Unauthorised	The status of the beneficiary is updated to Partially authorised. This beneficiary must be second authorised before it can be used.
		Part authorised	The status of the beneficiary is updated to Authorised. This beneficiary can now be used to create payments.

- Alternatively, if you want to reject this beneficiary, select **Reject now**.

The status of the beneficiary is updated to Rejected.

Authorising a recurring payment

Use this procedure to authorise or reject a recurring payment so it can be processed.

This procedure does not apply if you are using a nil authorisation model for transfer funds: all transfers are fully authorised when the creator selects the submit button.

Recurring payments must be fully authorised before the relevant cut-off time on the day before the first payment date is due (see [Payment cut-off times](#) on page 83).

To authorise a payment, you need:

- **authoriser** access to at least one of the following features: **Payments > Transfer funds** or **Payments > Existing beneficiary payments** or **Payments > BPAY**
- access to the destination currency
- access to the office and the debit account specified for this payment.

Your user role (e.g., primary, or secondary) may mean you cannot authorise a recurring payment, depending on who created it, who first authorised it and your organisation's authorisation model for beneficiary payments. See [Who can authorise](#) on page 15.

Your authorisation or channel limits may mean you cannot authorise a recurring payment. See [Authorisation and channel limits](#) on page 11.

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

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

Authorise

Payments (8) **Recurring Payments (3)** Files Beneficiaries (2) File templates ?

To view recurring payment details click on the **Payment name** link. To authorise, select the recurring payments to be authorise, then click the **Review before authorising** button.

Select office, account, currency or status as required

Office: Finance Department
 Account: All accounts
 Currency: All currencies Status: Requires authorisation
 Search criteria: Display all

Update list Clear
 Reset list parameters

List of recurring payments

Payment name	Payment to	CCY	Amount	Frequency	Next due	Ending	Status
<input checked="" type="checkbox"/> Monthly transfer	Account name	AUD	4.00	Monthly	31/03/2025		U

Start of list Previous 20 payments Next 20 payments End of list

Status codes:
 A - Fully Authorised
 P - Partially authorised
 R - Rejected
 U - Unauthorised / created

Transaction limit: AUD 25.00
 Limit remaining today: AUD 25.00

Skip next payment Reject **Review before authorising**

2. Select the **Recurring payments** tab at the top of the screen.
 The number of recurring payments requiring authorisation is displayed on the tab at the top of the screen.
3. If required, set search criteria for the list of recurring payments to display (including Office, Account, Currency, and Status), then select **Update list**.

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

- [Displaying items on a list screen](#) on page 114.
- [Sorting items on a list screen](#) on page 115.
- [Navigating a list screen using the navigation links](#) on page 115.
- [Searching a list](#) on page 116.

Your available authorisation limits are displayed.

4. Select the recurring payment(s) you want to authorise, then select **Review before authorising**.

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

The **Authorise – Recurring payment information** screen is displayed.

Payment Details			
Office:	Finance Department		
Payment name:	Monthly transfer	Status:	Unauthorised / created
Payment type:	Existing beneficiary		
From account:	AUD Working account 032000431		
Description:			

Beneficiary details			
Country:	Australia		
BSB:			
Account number:	12345678		
Account name:	Account name		
Amount:	AUD 4.00		
Payment method:	Overnight		
Description:	Invoice AB23		

Payment frequency details			
First payment date:	Monday, 31 March 2025		
Frequency:	Monthly		
And then on:	Last day	Next due:	Monday, 31 March 2025
If due date is a non business day, make payment:	Next business day		
Ending:	Until further notice		

Payment cut-off time information	
This request must be fully authorised by 23:59 AEDT on 30 March 2025.	

Additional payment information			
Created by:	J Citizen	Date and time:	18 March 2025 10:21 AEDT
Last updated by:	J Citizen	Date and time:	18 March 2025 10:25 AEDT

[View detailed audit information](#)



Transaction limit: AUD 25.00
Limit remaining today: AUD 25.00

Go to recurring payments list
Reject now
Authorise now

5. Review the payment then select **Authorise now**.

What happens next depends on the type of payment and what time it was when you selected **Authorise now**.

If the current time is before the cut-off time to make the next payment, the payment's status is updated depending on the authorisation model used and the previous status of the payment.

Authorisation model for Payments		Payment's status prior to authorisation	Action
	Single authorisation	Unauthorised	The status of the payment is updated to Authorised. The recurring payment will be processed on the next due date.
	Dual authorisation	Unauthorised	The status of the payment is updated to Partially authorised. This payment must be second authorised before it will be processed.
		Part authorised	The status of the payment is updated to Authorised. The recurring payment will be processed on the next due date.

If you have missed the cut-off time to make the next payment, an error message will be displayed.

- Alternatively, if you want to reject this payment, select **Reject now**. The status of the recurring payment is updated to Rejected.

Payment cut-off times

To ensure payments are processed by their value date, cut-off times are imposed after which it will not accept payments for a value date.


The cut-off is determined by the country in which the debit account is domiciled. Cut-off times are shown in the current time zone of the country in which the account is domiciled. For example: If you are in Australia but create payments from an account in New Zealand the cut-off time will be displayed in NZST.

Domestic payment cut-off times

Domestic payments must be fully authorised by the following cut-off times:

	Payment type	Cut-off time
	A Funds transfer between two accounts of like currency held in Australia	23:59 AEST/AEDT
	A Funds transfer to a Westpac Commercial Card	23:59 AEST/AEDT
	A payment to the Australian Taxation Office (ATO)	17:30 AEST/AEDT
	An Australia dollar payment to another Westpac account.	From Bank account 17:30 AEST/AEDT From Trade finance 16:00 AEST/AEDT
	An Australia dollar "Overnight" payment	From Bank account 17:30 AEST/AEDT From Trade finance 16:00 AEST/AEDT
	An Australian dollar "Same day RTGS" or "Immediate RTGS" payment	From Bank account 16:00 AEST/AEDT From Trade Finance 16:00 AEST/AEDT
	An Australian dollar "Osko" payment to a Bank account in Australia (BSB & Account number) or PayID	23:59 AEST/AEDT
	An Australian dollar "BPAY" payment.	17:30 AEST/AEDT
	A Funds transfer between two accounts of like currency held in New Zealand	20:00 NZST
	A payment to the New Zealand Inland Revenue Department (IRO)	20:00 NZST
	A New Zealand dollar "Overnight" payment in New Zealand	From Bank account 20:00 NZST From Trade finance 16:30 NZST
	A New Zealand dollar "Same day cleared" payment in New Zealand.	From Bank account 16:30 NZST From Trade finance 16:30 NZST
	A funds transfer between two Westpac accounts held in PNG	17:00 PGT
	A PGK dollar domestic payment to another Bank in PNG	17:00 PGT
	A funds transfer between two Westpac accounts held in Fiji	17:00 FJT



	A Fiji dollar domestic payment to another Bank in Fiji	17:00 FJT
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The cut-off time for a payment type may be affected by the destination currency, the destination country, and the chosen payment method. A complete list of payment cut-off times can be found in the [Help](#).





The **Pending payments** and **Authorise** screens display the cut-off time by which the payment created must be fully authorised.

Payment list									
	Account Description	Account Number	Debit Description	Date ▼	Cut-off time	CCY	Amount	WBC ref	No. Status
<input type="radio"/>	Working account	032000431	Invoice AB23	18/03/2025	18/03/2025 12:00 AEDT	NZD	7.00	135243857	1 U
<input type="radio"/>	Working account	032000431	Monthly tax	18/03/2025	18/03/2025 17:30 AEDT	AUD	7.00	135243841	TAX U
<input type="radio"/>	Working account	032000431	Transfer to	18/03/2025	18/03/2025 23:59 AEDT	AUD	4.00	135243829	FT U

In addition, any payments requiring authorisation within the next 60 minutes will be highlighted on screen and the number of payments requiring authorisation today indicated.

Recurring payments cut-off time

Recurring payments or a request to skip a payment must be fully authorised by the following cut-off times:

	A new recurring payment or a request to skip a payment must be fully authorised prior to 23:59 AEST on the day before the first or next payment is due.
	A new recurring payment or a request to skip a payment must be fully authorised prior to 23:59 NZST on the day before the first or next payment is due.
	A new recurring payment or a request to skip a payment must be fully authorised prior to 22:59 PGT on the day before the first or next payment is due.
	A new recurring payment or a request to skip a payment must be fully authorised prior to 22:59 FJT on the day before the first or next payment is due.

Extendable cut-off time arrangements (overnight AUD payments only)

Cut-off extensions are available until 6.00pm AEST/AEDT (Sydney time) for Overnight Australian dollar payments only.

Overnight Australian dollar domestic payments 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**). Payments accepted under a cut-off extension must be error free and within your agreed limits.

Extended payment cut-offs are only available for the following payment types:

- Australian dollar payments with a payment method of "Overnight" debited to a Bank Account,
- Australian dollar tax payments (which are payments with a payment method of overnight)

Extended payment cut-offs are offered in three ways:

- ad hoc "today only" extensions, arranged by calling the Corporate Help Desk 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 payment 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 applicable payments.

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

Adding the extended cut-off feature

If your organisation does not currently have access to the extended cut-off feature, contact your Westpac relationship manager. 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**.

Processing outside business hours (overnight payments only)

Processing outside business hours is available weekdays and on weekends and public holidays for payments within Australia only.

Payment processing outside business hours is only available for the following payment types:

- Funds Transfers between your Westpac accounts in Australia.
- Funds Transfers to Westpac Commercial / BusinessChoice cards in Australia
- AUD "New" and "Existing" beneficiary payments (to Westpac or other Bank accounts in Australia) where all beneficiaries have a "Payment method" of "Overnight" and are debited to a Westpac Australian dollar bank account in Australia.
- AUD Tax payments.

Please note:

Payments cannot be forward dated to a value date of a non-business day. Payments can only be created with a value date of a non-business day on the actual day (i.e.: create a payment on a Saturday with a value date of Saturday).

Payments accept during these times will only be processed where the debit account has enough available funds.



Where the credit account is a non-Westpac account the beneficiary will receive value the next business day.

New and Existing beneficiary payments and AUD Tax Payments authorised between the standard cut-off time and 8:30pm Sydney time will be prompted that the value date has been rolled to the next business day. This period is when the Bank's end of day processing is being completed.

International payment cut-off times

The cut-off time for an international payment may be affected by the destination currency, the destination country, and the chosen timeliness. A complete list of payment cut-off times can be found in the **Help Index** for Online Payments or the **User Guides** page.

ONLINE PAYMENTS USER GUIDES

Getting started

- [Online Payments fees and charges](#)
- [Be wary of scams](#)
- [Access required to complete activities within Online Payments](#)
- [Country / Currency holiday guide](#)
- [Cut-off times](#)**
- [Online Payments Help Index](#)
- [Contact us](#)

CORPORATE ONLINE HELP

Cut-off times

To allow processing on the selected value date, payments and files must be authorised by the cut-off time which are based on:

- Country where the debit account is held (i.e.: Australia, Fiji, New Zealand or Papua New Guinea)
- Payment type

To see the cut-off time for a payment, select the **Display the cut off time to make this payment** link on the payment screens.

[Display the cut-off time to make this payment.](#)

In addition, the payment screens display the cut-off time by which the payment created must be fully authorised. For example:

Payment cut-off time information

To allow processing on the selected date, this payment must be fully authorised by the cut-off time below.

Payment cut-off:	17:15 AEST	01 September 2021
------------------	------------	-------------------

Other banks may convert the proceeds and impose additional fees and charges. For further information, please contact us.



Payment history status

This allows you to track the processing of a payment (and the beneficiary transactions that make up that payment) after the payment has been accepted for processing by the Bank.

Payments history workflow

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

Each beneficiary transaction that makes up a payment also has a status.

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

Payment history status codes

The following codes used for payment history status:

Status	Description	Explanation
CANCL*	Payment cancelled / deleted	The payment has been cancelled and will not be processed.
COMPL	Payment processing completed	The payment has been fully processed by the Bank, and all beneficiary transactions have been sent to the destination financial institutions.
CRPFV	Pending funds verification	This payment is being processed by the bank, and the availability of funds is being verified.
INPRG	In progress	The payment has been fully authorised and accepted by the Bank; it is currently being processed.
PROCD	Payment processed	The payment has been processed by the Bank and is awaiting confirmation from one or more payment systems.
PYERR*	Payment error	One or more beneficiary transactions in this payment contain an error. The remainder of the payment is still being processed or has been processed.
RFUSD*	Payment refused	The payment has not been processed by the Bank, and this may be due to insufficient funds.
UNPRC	Unprocessed	The payment has not been processed by the Bank at this stage. It may require action by another user (e.g., authorisation). The payment's "workflow" status code (see Payment status codes on page 63) will describe what action is required.

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

Payment beneficiary transaction history status codes

The following codes used for beneficiary transaction status:

Status	Description	Explanation
CANCL	Payment cancelled / deleted	The payment has been cancelled and will not be processed.
ERROR	Payment error	The beneficiary details for this transaction were incorrect and the payment to this beneficiary cannot be processed. Other beneficiaries in this payment are unaffected.
INPRG	In progress	The payment has been fully authorised and accepted by the Bank; the transaction is currently being processed.

Status	Description	Explanation
MANUL	Beneficiary transaction processed manually	The beneficiary details were not correct and the payment to this beneficiary has been processed manually.
PROCD	Payment processed	The payment has been processed by the Bank and is awaiting confirmation from one or more payment systems.
PROCS	Processing	The payment to a Westpac Commercial Card is being processed. Funds are withdrawn from the 'From account' first. The status will change to Processed when credit funds are added to the Westpac Commercial Card. Note: if this status does not change, please check the balance of the Westpac Commercial Card.
RFUSD	Transaction refused	This payment has not been processed. Please contact your Westpac relationship manager for further details.
UNPRC	Unprocessed	The payment has not been processed by the Bank at this stage. It may require action by another user (e.g., authorisation). The payment's "workflow" status code (see Payment status codes on page 63) will describe what action is required.

Viewing payment history status

Use this procedure to view the progress of a payment and the beneficiary transactions that make up that payment.

All users with access to **beneficiary payments** can perform this procedure.

- From the **Payments** menu, select **Payment status** under the **View** heading.

The **View payment status** screen is displayed.

View payment status

View the status of payments after processing by the bank. To view further details click the **Account description** link.

Select office, currency, status or date as required

Office: Finance Department
Currency: All currencies
Status: All
From: 18 March 2025
To: 18 March 2025
Search criteria: None

Update list
Clear
Reset list parameters

Account description	Account number	Debit description	Value date	CCY	Amount	WBC ref	No.	Status
Working account	032000431	Invoice A323	18/03/2025	AUD	4.00	139644129	1	UNPRC
Working account	032000431	Transfer to investment account	18/03/2025	AUD	4.00	139644123	FT	UNPRC

Start of list Previous 20 payments Next 20 payments End of list

Status codes:
CANCL - Payment cancelled / deleted
COMPL - Processing completed
CRPFV - Pending funds verification
INPRG - In progress
PROCD - Payment has been processed
PYERR - This payment contains errors
RFUSD - Payment refused
UNPRC - Unprocessed

Print preview



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

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

- [Entering dates with the calendar](#) on page 114.
- [Displaying items on a list screen](#) on page 114.
- [Sorting items on a list screen](#) on page 115.
- [Navigating a list screen using the navigation links](#) on page 115.
- [Printing with print preview](#) on page 115.
- [Browsing with Print preview](#) on page 116.
- [Searching a list](#) on page 116.

3. To view individual payment details, select the **Account description** link.

The **Payment details** screen is displayed.

Payment details						
Office:	Finance Department		Payment type:	New beneficiary		
Value date:	18 March 2025		Currency:	AUD		
Bank reference:	139644129					
Payment status:	Unprocessed					
Debit account details						
From account:	Working account 032000431					
Amount:	AUD 4.00					
Description:	Invoice AB23					
Beneficiary summary						
ID	Details ▲	Payment method	CTY	CCY	Amount	Status
163322374	Account name New	Overnight	AU	AUD	4.00	UNPRC
1 Beneficiaries totalling AUD 4.00						
New = The account details for this beneficiary have not been used previously.						
Please ensure the account details are correct as they are used to process the payment.						
<u>Status codes:</u>						
CANCL - Payment cancelled / deleted			PROCD - Processed			
ERROR - Payment to beneficiary is rejected			RFUSD - Payment refused			
INPRG - In progress			UNPRC - Unprocessed			
MANUL - Payment processed manually						
Additional payment information						
Created by:	J Citizen		Date and time:	18 March 2025 10:36 AEDT		
Last updated by:	J Citizen		Date and time:	18 March 2025 10:36 AEDT		
View detailed audit information						
Go to payment list					Print preview	

Use this screen to check the details of the payment, including a summary of any errors, and review the beneficiary transactions that make up the payment.

4. To view individual beneficiary details, select an **ID** link.

Beneficiary details are displayed in a report for printing.

Use the next/previous transaction links in that window to review other transactions in the file. See [Browsing with Print preview](#) on page 116.

Reporting

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

After you create a report ([Creating a report](#) on page 108) it is delivered it for viewing ([Working with reports](#) on page 109.) The report remains available for the retention period set when the report was created.

Reports are made available as a PDF (Adobe Portable Document Format) 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
Beneficiary list report	Summary of beneficiaries, including name, currency, account name and details, status, and the creators and authorisers.	Currency Date range
Beneficiary details report	Full details of each beneficiary: <ul style="list-style-type: none"> beneficiary details including country, account name and number, address amount, descriptions. beneficiary bank details including name, city, SWIFT codes, branch identifiers, intermediary bank details 	Currency Date range
Payment list report	Summary of payments, including account, date, currency, amount, reference, status, and the creators and authorisers.	Currency Status Date range
Payment details report	Full details of each payment: <ul style="list-style-type: none"> Payment details including office, date, currency, amount, reference, status, debit account details. Beneficiary details including ID, account name and details, description, timeliness amount and status. Creators and authorisers. 	Currency Status Date range
Payment summary report	Summary of payments, including debit account, date currency, amount, reference, status, the authorisers, and details of the beneficiaries (beneficiary name, account details, currency, and amount).	Currency Status Date range

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 **Manage reports — List of generated reports** screen is displayed.

2. Select **Create**. The **create new report** screen is displayed.

3. Enter the details for the report as detailed 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 in the Payments application.
Choose filters...	Select any filters you want to apply to the report. The filters shown depend on the report selected above. 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.

The **Report confirmation** screen is displayed.

4. Select **OK**.

The report is generated and made available on the **List of generated reports** screen as soon as possible. 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 ([Creating a report](#) on page 108).

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

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

The **Manage reports — List of generated reports** screen is displayed.

2. If required, set search criteria for the list of reports to display, 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 114.
- [Displaying items on a list screen](#) on page 114.
- [Sorting items on a list screen](#) on page 115.
- [Navigating a list screen using the navigation links](#) on page 115.

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 to delete then select **Delete**.
Select **OK** to confirm the request. The report is deleted.

Exporting payments

Export allows you to export selected payments as a Comma separated values (CSV) format file.

Individual payments can be exported more than once, but a warning will be displayed if you attempt to export a payment more than once.

For more information about the format of the payment export file, select the **What is the export format?** link at the bottom right of screen.

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

Export payments

Use this procedure to select a group of payments and export them as a CSV format file.

To export a payment, you need:

- creator and/or authoriser access to Payments and a beneficiary payment feature.
- access to the office, account, and currency for the payments to be exported.

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

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

The **Export** screen is displayed.

Select the payment/s to be exported and then click the **Export** button.

Select office, currency, status or date as required

Office: Currency: Status:

From: To:

Search criteria:

Payment list

Account description	Account number	Debit description	Date	CCY	Amount	WBC ref	No.	Status
<input checked="" type="checkbox"/> Working account	032000431	Invoice AB23	18/03/2025	AUD	4.00	130644129	1	UNPRC
<input checked="" type="checkbox"/> Working account	032000431	No description provided	18/03/2025	AUD	4.00	130644125	1	UNPRC
<input type="checkbox"/> Working account	032000431	Transfer to investment account	18/03/2025	AUD	4.00	130644123	FT	UNPRC
<input type="checkbox"/> Working account	032000431	Invoice AB23	18/03/2025	AUD	1.00	130644107	1	UNPRC

Status codes:
CANCL - Payment cancelled / deleted
COMPL - Processing completed
CRPFV - Pending funds verification
INPRG - In progress
PROCD - Payment has been processed
PYERR - Payment contains errors
RFUSD - Payment refused
UNPRC - Unprocessed
 * - Payment exported

Note: payments with a T indicate they have been created from existing beneficiaries.

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



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

- [Entering dates with the calendar](#) on page 114.
 - [Displaying items on a list screen](#) on page 114.
 - [Sorting items on a list screen](#) on page 115.
 - [Navigating a list screen using the navigation links](#) on page 115.
 - [Searching a list](#) on page 116.
3. Select the payments to include in your export, then select **Export**.
If you have selected payments that you have previously exported, a warning is displayed. Select **OK** to continue.
 5. The **Export 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)
 6. Wait for the export file to appear and then save it to your computer or network.
 7. Back on the **Export being processed** screen, select **OK**.
An asterisk (*) is displayed beside the exported payments.

Setting preferences for payments

Set preferences allows 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**.

2. Set your preferences by selecting them from the lists and then select **Submit** to save.

Heading	Description
Entry screen	Select a Payments screen from the drop-down list. This screen will display each time you navigate to the Payments application.
Create payments	Select an office, value date, currency and from account from the drop-down lists. These preferences will be used as your defaults each time you create a beneficiary payment, Funds transfer, Tax payment and BPAY payments.
Payment lists	Select an office, value date, currency, and status from the drop-down lists. These preferences will be used for most lists of payments and beneficiaries.

Your preferences are updated and saved. 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 most 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** to the right of the date you want to alter. For example:

26 February 2025  Calendar

A calendar is displayed. For example:

Feb 2025

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

Close

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:


Feb 2025

Su	Mo	Tu	We	Th	Fr	Sa

3. Select a valid date by selecting a **black date**. For example:

16	17	18	19	20	21	22
23	24	25	26	27	28	

The date selected is now displayed. For example:

28 February 2025  Calendar

Displaying items on a list screen

Many of the screens in 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 a per page filter is available. Depending on the number of items 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:

Payments per page 20 ▼

Sorting items on a list screen

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

List of recurring payments							
Payment name ▲	Payment to	CCY	Amount	Frequency	Next due	Ending	Status
<input type="radio"/> Tax payment	ATO EFT Deposits Trust Account	AUD	8.00	Monthly	30/04/2020	31/10/2020	A
<input type="radio"/> Transfer funds	Account B 032000	AUD	3.00	Weekly	28/03/2020	08/08/2020	A

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 a ▼ downward pointing item indicates items are sorted in descending order (i.e.: Z to A)

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

List of recurring payments							
Payment name	Payment to ▲	CCY	Amount	Frequency	Next due	Ending	Status
<input type="radio"/> Transfer funds	Account B 032000	AUD	3.00	Weekly	28/03/2020	08/08/2020	A
<input type="radio"/> Tax payment	ATO EFT Deposits Trust Account	AUD	8.00	Monthly	30/04/2020	31/10/2020	A

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

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

List of recurring payments							
Payment name	Payment to ▼	CCY	Amount	Frequency	Next due	Ending	Status
<input type="radio"/> Tax payment	ATO EFT Deposits Trust Account	AUD	8.00	Monthly	30/04/2020	31/10/2020	A
<input type="radio"/> Transfer funds	Account B 032000	AUD	3.00	Weekly	28/03/2020	08/08/2020	A

Items are now displayed in descending order.

Navigating a list screen using the navigation links

When lists of things are 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 payments	Next 20 payments	End of list
---------------	----------------------	------------------	-------------

If a link cannot be used, it is greyed out. For example, if the first 20 transactions in the list are being displayed, "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** button to allow you to preview then print the details displayed on the screen.

- Select **Print preview**.

Print preview

A print preview window is displayed. For example:

The image shows a print preview window. At the top, there are two buttons: 'Close' on the left and 'Print this page' on the right, which is highlighted with a red box. Below the buttons is the W logo. Underneath the logo, the text 'Payment detail report' is on the left and '16 May 2022 10:39 AEST' is on the right.

See also [Browsing with Print preview](#) on page 116.

2. Select **Print this page**.
Your computer pops up a Print dialog.
3. Make the appropriate printer selections and adjustments, then select the **Print** button.
Your computer should now print the previewed information.
4. 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:

The image shows a print preview window with navigation links. At the top, there are two buttons: 'Close' on the left and 'Print this page' on the right, which is highlighted with a red box. Below the buttons, there are two links: '<Previous transaction' on the left and 'Next transaction>' on the right, which is highlighted with a red box.

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 very useful if you want to quickly print the data for a few transactions. If a link cannot be used, it is greyed out.

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 interface for a payment list. At the top, there is a header 'Select office, currency, status or date as required'. Below this, there are several search fields: 'Office' (dropdown menu), 'Currency' (dropdown menu), 'Status' (dropdown menu), 'From' (date field), 'To' (date field), and 'Search criteria' (dropdown menu). The 'Search criteria' field is highlighted with a red box. To the right of these fields, there is a text label 'Payments requiring authorising today (3)'. Below the search fields, there are two buttons: 'Update list' (highlighted with a red box) and 'Clear' (with a subtext 'Reset list parameters'). Below the search fields, there is a table titled 'Payment list' with the following columns: Account Description, Account Number, Debit Description, Date, Cut-off time, CCY, Amount, WBC ref, No., and Status. The table contains two rows of data.

Account Description	Account Number	Debit Description	Date	Cut-off time	CCY	Amount	WBC ref	No.	Status
Account A	032000	Payment to ABC	30/03/2020	30/03/2020 23:45 AEDT	AUD	5.00	93391181	1	U T
Account A	032000	Transfer to Account B	30/03/2020	30/03/2020 23:59 AEDT	AUD	7.00	93391183	FT	U

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

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

A field for the criterion is added. For example:

The image shows a search criteria field. It consists of a dropdown menu labeled 'Search criteria:' with 'Amount' selected. Below the dropdown menu, there is a text input field labeled 'Amount:' with the value '0.00' entered.

- (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 a Corporate Online 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

In the context of Payments, 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 in Corporate Online (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 by Corporate Online to make a payment to a beneficiary.

Beneficiary payment

In the context of Corporate Online Payments, a beneficiary payment is an immediate, same day or overnight 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.

BPAY

BPAY is an Australian bill payment service that allows customers to pay bills to billers via Corporate Online directly from their account held with Westpac Australia in Australian dollars.

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.

Cross-currency payment

In the context of this user guide, a cross-currency payment is one where the funds are paid to the beneficiary in a different currency from the debit account used for the payment. A cross-currency payment requires a foreign exchange conversion using a deal or a rate.

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.

Dealing relationship

In the context of this user guide, a dealing relationship means your organisation has a relationship with a foreign exchange dealer, requests foreign exchange deals via Online FX or by some other method and makes payments using those deals through Corporate Online.

Dual authorisation

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

Existing Beneficiary

An existing beneficiary is one whose details have been previously entered, saved, and authorised for use in creating payments.

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 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.

Funds Transfer

In the context of Corporate Online Payments, a funds transfer is the movement of funds between accounts held with Westpac in the same currency and listed as debit accounts in the same office.

International payment

In the context of this user guide, an international payment is a payment created in Corporate Online Payments where the beneficiary account is either an account held with an offshore financial institution or a domestic foreign currency account.

Native currency

In this context of this user guide, native currency is the currency in which an account is held.

New Beneficiary

A new beneficiary is one whose details are entered as a payment is created.

Nil authorisation

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

No authorisation

See *Nil authorisation*.

Non-dealing relationship

In the context of this user guide, non-dealing relationship refers to a cross-currency payment made by an organisation that does not have a dealing relationship.

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. The office name is used as the remitter name for the payment.

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.

Osko

Osko is the Osko payment service administered by BPAY for Australian dollar payments.

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.

Preferences

Preferences define a set of default values (e.g., screens, offices, accounts) for a user for an 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).

Receipts (application)

Receipts is a Corporate Online application that provides features to view, export, and report on receivables information for EFTPOS, RECall, INDISH, DERPS, including transactions and voucher images.

Recurring payment

A recurring payment is a payment that is automatically processed on your behalf, for a fixed amount at regular intervals for a defined period.

RTGS

RTGS (Real Time Gross Settlement) is a centralised system used in Australia for the settlement of immediate and same-day Australian dollar payments.

Same-currency payment

In the context of this user guide, a same-currency payment is a payment where the currency paid to the beneficiary is the same as the currency of the debit account.

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 or thirty 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.

Trans Pacific

Trans Pacific is accessing a bank account held with a country situated in of form the other side of the Pacific Ocean. From Australia and New Zealand, trans Pacific means Papua New Guinea and Fiji; from Papua New Guinea and Fiji, trans Pacific means Australia and New Zealand. In Corporate Online, trans Pacific refers to functionality that allows an organisation to access trans Pacific banking products and services. For example, trans Pacific allows an Australian organisation to make payments from their trans Pacific (Papua New Guinea or Fiji) domiciled accounts. The terms and conditions of the country in which the product or service is domiciled applies.

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 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.

