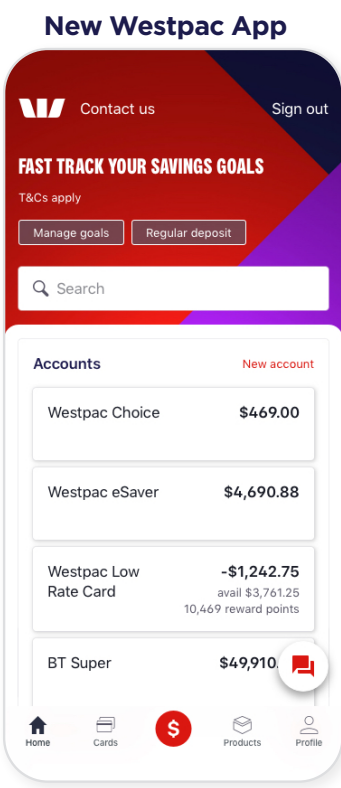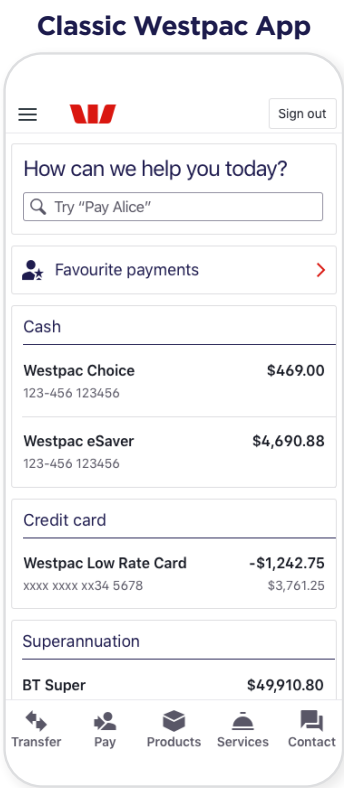# GETTING STARTED WITH
MOBILE BANKING

New Westpac iPhone App

Experience faster and simpler banking now!

We have a new Westpac App experience, make sure you are using the latest to experience faster and simpler banking.

How do I know if I have the New Westpac App or Classic Westpac App?

Classic Westpac App

New Westpac App

How to get the new App experience.

If you have auto-updates enabled, you may have access now. You'll also need to be using iOS 13 or above. Then, just open the App on your iPhone.

Or, update manually with the following steps:

Step 1. Visit the App Store on your iPhone.

Step 2. Tap your profile icon in the top right corner.

Step 3. Scroll down and tap 'Update' next to the Westpac App.

Using an Android phone? The new App experience will be available for Android in future.

Find it fast with Smart Search.

Save time with Smart Search in the new Westpac App for iPhone to quickly find what you need.

Use **Smart Search** to:

• Manage your cards. Activate, change your pin or lock your card temporarily.
• Manage your profile. Update your contact details, change your daily payment limit, and manage notifications.
• Access statements and reports. Download eStatements, your interest and tax summary, proof of balance and recent transactions report.
• Discover more features. Pay payees, set up Quick view, access Cardless cash, customise your wallpaper, and open a new account.

Downloading and registering with the Westpac App

When you use Mobile Banking, you're banking from your phone or your tablet. The first step to getting set up for Mobile Banking is to visit the App Store or Google Play, search **Westpac** and download the Westpac App. Once downloaded onto your phone or tablet, it's time to register.

1. Download the Westpac App and select **Set up**.

2. Select **Register for Online Banking**.

3. Enter your card number or select the Customer ID tab and enter your Customer ID number.

4. Then enter your first and last name, and date of birth – and select **Continue**.

5. In some cases you may be asked some security questions to confirm your identity. Complete all the questions and select **Continue**.

6. Create a secure password to use when you sign in to Westpac Online Banking. A password requires: – 6 characters, including at least 1 number and letter. – no more than 2 repeating or consecutive characters. – no blanks, spaces or special characters.

7. Provide your contact details: – Enter your email address and then re-enter it again in the field below to ensure it is correct. – Enter your mobile number with the right country code.

8. Select **Continue** to finish.

Learn more via the QR Code or by visiting westpac.com.au/register

"QR Code" is a registered trademark of Denso Wave Incorporated.

Congratulations, you are now ready to begin Mobile Banking

In this guide, we'll show you how to get up and running with the basics.

Then show you how to use some of our most popular features.

1. Security – Westpac Protect

Westpac Protect.

Safeguarding your financial and personal information is one of our top priorities. We're here to help protect you, your family and your business against fraudulent transactions.

Westpac Protect™ SMS Code.

Helps protect you by using your mobile phone to confirm certain transactions and features via text message when you bank online.

It's quick, simple and doesn't interfere with the majority of your day-to-day banking.

It also offers:

- Increased security (free of charge).
- The ability to instantly reset your Westpac Online and Mobile Banking password online if you've forgotten it.
- Flexibility to instantly increase your limit online.
- Same day 'Pay Anyone' payments to other Westpac accounts.
- Alerts to unauthorised activity.
- Access to additional payment types.

We'll send a new SMS code via text message to your mobile phone each time you need one. You can enter this code into Online Banking to confirm your transaction or feature.

Registration is quick and easy.

To register with the classic Westpac App, sign in and select **Preferences** from the **Services** tab, then **Security** and follow the simple step-by-step instructions. If you don't have a mobile number on file, you'll need to call us to register.

To register with the new Westpac App, sign in and search **SMS code and token** in the **Smart Search** bar.

Our Westpac Fraud Money Back Guarantee.

This guarantee ensures that you'll be reimbursed for any unauthorised card transactions provided that you have not contributed to the loss and contacted Westpac promptly. Refer to your card's conditions of use for full details, including when you will be liable.

Online Banking Security Guarantee.

If your Westpac account is compromised as a result of internet fraud, we guarantee to repay any missing funds, providing you comply with our Online Banking Terms and Conditions. This includes keeping your sign-in details (including passwords, Westpac Protect™ SMS codes and SecurID® Token codes) private. You must inform us immediately if you suspect the security of your access details has been compromised, or you suspect an unauthorised transaction or potential fraud on your accounts.

24/7 Fraud Protection.

We monitor transactions for irregular or suspicious activity. If a suspicious transaction or activity is detected, our fraud specialists may call you to verify the details.

CHIP technology.

Our CHIP technology uses a microchip embedded in your credit card to securely store personal data (e.g. your name, card number and expiry date) rather than storing it on the magnetic stripe on the back of the card. CHIP is a more effective counter-measure against counterfeit and skimming fraud.

Safer online shopping with Visa and Mastercard®.

Enjoy peace of mind when you shop at participating online retailers registered with Visa Secure and Mastercard Identity Check.

Secure Payments.

This unique mark is your assurance that the merchant is processing your credit card details securely over the Internet using a Westpac-accredited Internet payment security system.

PIN.

Using a PIN for your purchases will help ensure that no one is able to make transactions over $100* if your card is lost or stolen.

* As at 7 April 2020, due to the impact of COVID-19, the contactless transaction limit was temporarily increased from $100 to $200. This is a temporary increase. Customers are encouraged to follow the prompts at each terminal to determine whether a PIN is required.

Security Wellbeing Check.

Safeguarding your information is out top priority. That's why we've introduced the Security Wellbeing Check. It's a list of safety measures to give you added protection when banking.

Step 1. Search **Security Wellbeing Check** in the **Smart Search** bar.

Step 2. Review the sections and action any areas in red.

Learn more via the QR Code or by visiting westpac.com.au/security

2. Transferring money between your Westpac accounts

To transfer money between your accounts you simply:

Classic App.	New App.
1. Open your Westpac App and **Sign in** to Mobile Banking. 2. Tap **Transfer** from the bottom left of the home screen. 3. Select the account you would like to transfer out of. 4. Select the account you would like to transfer in to. 5. Enter the amount you would like to transfer. 6. Tap **Continue**. 7. Check over details and tap **Confirm**. Then tap **Done**	1. **Sign in** to Mobile Banking. 2. Tap the **$** icon in the menu bar and then select **Transfer**. 3. Select the account you want to transfer from. 4. Select the account you want to transfer to. 5. Enter the amount you want to transfer. 6. To schedule a payment for later tap **Today**. Select a transfer date and frequency then tap **Done**. 7. Add a description for the transfer. 8. Tap **Schedule** if setting up repeat future date payments. Tap **Transfer** if it's a one-off payment. 9. Review your transfer details then tap **Transfer**. 10. To send a copy of the receipt, tap the **share icon** next to the payment receipt.

Quick tip: Can't remember these steps? Type **Transfer funds** in the **Smart Search** bar.

You have now successfully transferred funds from one account to another.

Learn more via the QR Code or by visiting westpac.com.au/payments-transfers

3. Transferring money to other accounts, like friends and family

To transfer to another account in Australia, you'll need the following details for the account you're trying to pay in to:

- BSB Number.
- Account Number.
- Account Name.

Classic App.	New App.
1. **Sign in** to Mobile Banking.	1. Tap **$** in the bar menu
2. Tap **Pay** in the bar menu.	2. Tap **Pay someone**
3. Select **From** account	3. Select a payee or **Add** to add a payee
4. Tap **Choose a payee or biller**.	4. Enter the **Amount, Schedule for** and **How often**
5. Select a payee or **+ Add** to add a payee.	5. Enter a **Description** (optional) and tap **Pay**
6. Add a **Description** (optional).	6. Tap **Pay** to complete the payment
7. Enter the **Amount, When** and **How often**.	
8. Tap **Continue** then **Confirm**.	
9. Enter the **SMS code** sent to your registered mobile.	
10. Tap **Continue** to complete your payment.	
11. Your receipt number will be displayed and you can choose to email payment details or make another payment.	

Learn more via the QR Code or by visiting westpac.com.au/payments-transfers

$▶ 4. Paying your bills (BPAY®)

Paying your bills from your mobile device is safe, convenient, and easy. One of the simplest ways to do this is to:

Classic App.	New App.
1. **Sign in** to Mobile Banking.	1. Tap the **$** icon and tap **BPAY a bill**.
2. Tap **Pay** and select the **From** account	2. Select a BPAY account in **Billers** or tap **Add > BPAY Biller** to add a new payee.
3. Tap **To** and select a BPAY account or tap **Add (+) > Add a new biller** to add a new BPAY biller	3. Tap the **From** account.
4. Enter the **Amount, Description, Date of payment** and **How often**	4. Enter the **Amount** and tap **Today** to select the date and frequency.
5. Tap **Continue** then **Confirm**	5. Tap **Pay** to pay now or **Schedule** to pay later.
6. Enter the **SMS code** sent to your registered mobile	6. Review your payment details and tap **Pay**.
7. Tap **Continue** to complete your payment	7. Enter the **SMS code** sent to your registered mobile.
8. Your receipt number will be displayed and you can choose to email payment details or make another payment.	8. Tap **Done** to complete your payment.

Learn more via the QR Code or by visiting
westpac.com.au/payments-transfers

® Registered to BPAY Pty Ltd ABN 69 079 137 518

📱 5. Pay with your phone

Ways to Pay.

With mobile wallets, you can have your money on you, even when your card or wallet isn't. Pay on the go simply and securely from your mobile device at millions of stores worldwide, where contactless payments are accepted.

- **Apple Pay**

  The easy, secure, and fast contactless way to pay.
  Available on compatible Apple Pay devices.
  For eligible Westpac Mastercard® and Handycards.

  For detailed instructions on how to add Apple Pay to your mobile wallet, visit <u>westpac.com.au/applepay</u>

- **Google Pay™**

  Simple, secure, contactless payments.
  Available on compatible Android™ devices.

  For eligible Westpac Visa or Mastercard® credit cards, visit <u>westpac.com.au/googlepay</u>

- **Samsung Pay™**

  Easy to use, secure contactless payments and more.
  Available on compatible Samsung phones and smart watches.

  For eligible Westpac Visa or Mastercard credit cards, visit <u>westpac.com.au/samsungpay</u>

6. eStatements

eStatements are a quick, convenient and secure version of your paper statement, which you can access anytime, going back up to 7 years, through your Mobile or Online Banking.

To set up eStatements.

Classic App.	New App.
1. **Sign in** to the Westpac App. 2. Tap the **Self Serve** icon located on the bottom menu. 3. Under **Statements and reports,** tap **eStatement settings**. 4. You can switch your paper statements to eStatements by tapping **Switch all to eStatements**. 5. Tap **Update**.	1. Search **eStatements** in the **Smart Search** bar. 2. Tap **eStatement settings** and select the account. 3. Tap **eStatement** then **Update**.

To view your eStatements.

Classic App.	New App.
1. **Sign in** to the Westpac App. 2. Select the account. 3. Select **Statements**. 4. Scroll down and choose the Statement for the period required.	1. **Sign in** to the Westpac App. 2. Select the account. 3. Scroll down and select **Documents**. 4. Select **Statements**. 5. 5. Scroll down and choose the Statement for the period required.

Learn more via the QR Code or by visiting westpac.com.au/estatements

🔒 7. Lock a lost, stolen or misplaced card

Sometimes things just go missing – the keys, wallet, bank card. Misplacing your bank card can be especially stressful. To help reduce that stress you can choose from two options:

- Lock your card temporarily for up to 15 days, while you look for it.

- Report your card lost or stolen and organise a replacement.

To lock your card temporarily.

Classic App.	New App.
1. **Sign in** to the Westpac App. 2. Tap the **Self Serve** icon located on the bottom menu. 3. Scroll to the **Card services** and tap **Lock card temporarily.** 4. Choose the card you wish to lock. Once your card is locked no one can use your card. 5. To unlock your card you follow the same steps and tap that same icon to unlock.	1. **Sign in** to the Westpac App. 2. Tap **Cards** in the menu bar. 3. Swipe to select the card you'd like to lock. 4. Tap the toggle button to turn the lock on. 5. To unlock your card, follow the same steps and tap the toggle to unlock.

Please note that your card will automatically unlock after 15 days. If you do not find your card, please follow the card lost or stolen steps.

Learn more via the QR Code or by visiting westpac.com.au/lock-card

To report a card lost or stolen and organise a replacement.

Classic App.	New App.
1. Open the Westpac App on your phone and tap **Sign in** to banking. 2. Tap the **Self Serve** icon located on the bottom menu. 3. Under **Card services**, tap **Report lost or stolen**. 4. If you've noticed any suspicious transactions on your card, tap Yes. Next, select whether your card was lost or stolen, and the date the event occurred. Then select the address you want your replacement card sent. Once you're ready, tap **Continue**. 5. Your lost or stolen card will now be successfully reported and blocked. Your replacement card(s) will be sent to you by mail. Tap **Done** to complete.	1. **Sign in** to the Westpac App. 2. Tap **Cards** in the menu bar. 3. Swipe to select the card you'd like to lock. 4. Select **Report lost or stolen**. 5. Complete details and select **Continue**, then select **Report lost card**.

You can also call our 24/7 card centre on 1300 651 089 or +61 2 9155 7700 if outside Australia.

Learn more via the QR Code or by visiting westpac.com.au/lostcard

👆 8. Reset your password

Classic App.	New App.
1. Open the Westpac App and on the login screen, tap the three lines in the top left corner before signing in.	1. Tap **Forgot customer ID or password** on the sign in screen.
2. Tap **Sign in settings**.	2. Tap **Forgot password**.
3. Tap **Forgot password**.	3. Enter your **Customer ID** and **Date of birth** and tap **Next**.
4. Enter your Customer ID and then enter your date of birth. Your Customer ID can be found on the top right corner of your Statement. Select **Next** and an SMS code will be sent to your registered mobile phone number.	4. Enter the **SMS code** sent to your registered mobile.
5. Enter the SMS code and tap **Next**.	5. Create and re-enter your new **password** and tap **Next**.
6. Create your new password, and re-enter. Tap **Next**.	6. If you haven't forgotten your password and wish to change it. Once signed in, you can change your password from the **Smart Search** bar.
7. Your password has now been changed. Tap **Continue to Mobile Banking.**	

Learn more via the QR Code or by visiting
westpac.com.au/resetpassword

9. Update your contact details.

To help keep your accounts safe and secure, please ensure that your details are up to date.

Classic App.	New App.
1. Open the Westpac App on your phone. Tap **Sign in** to banking. 2. Tap the **Self serve** icon on the menu bar. 3. Scroll down to Profile settings and tap **Update contact details**. An SMS Code will then be sent to your registered mobile number. 4. Enter the SMS Code sent to your registered mobile number. Tap **Next**. 5. Select the details you need to add or updated and follow the prompts. 6. Tap **Save** and your details will be updated in our system.	1. **Sign in** to the Westpac App. 2. Tap **Profile** in the menu bar. 3. Select **Settings**. 4. Then select **Contact details**. 5. Enter the SMS code sent to your registered mobile. 6. **Add** or **edit** your details, including your address, phone, and email. 7. Tap **Save** and your details will be updated.

Learn more via the QR Code or by visiting westpac.com.au/contactdetails

10. Notifications

Get helpful reminders like credit card repayments or security notifications when there are changes to your account.

Depending on the type of alert, you can choose to receive an SMS, email, or message in your Mobile Banking inbox.

Classic App.	New App.
1. **Sign in** to the Westpac App.	1. **Sign in** to the Westpac App.
2. Tap the **Self Serve** icon located on the bottom menu.	2. Tap **Profile** icon located on the bottom menu.
3. Scroll to **Profile Settings** and tap **Notifications and Marketing**.	3. Select **Settings**, and scroll down to **Communication**.
4. Choose which notifications you would like to receive.	4. Select **Notifications and marketing**.
	5. Choose which notifications you would like to receive.
	6. Select **Close**.

Learn more via the QR Code or by visiting westpac.com.au/notifications

11. Mobile Cheque Deposit

Depositing a cheque under $20,000 has never been easier, thanks to mobile cheque deposits. Simply upload a picture of the front and back of your cheque to the Westpac App. The cheque will usually clear and be in your chosen transaction account within three business days.

Classic App.	New App.
1. **Sign in** to the Westpac App.	1. **Sign in** to the Westpac App.
2. Tap **Self serve**. Tap **Account services** then tap **Cheque deposit**.	2. Tap the **$** icon. Tap **More** then tap **Cheque deposit.**
3. Photograph the front and back of the cheque. Keep within the white box – we'll take the photo. Tap **Submit**.	3. Select the **Deposit** account and **Amount**.
	4. Photograph the front and back of the cheque. Keep within the white box – we'll take the photo. Tap **Submit**.

Learn more via the QR Code or by visiting westpac.com.au/mobilechequedeposit

12. Manage your Term Deposit

Manage your Term Deposit on the go with the Westpac App. Update your maturity or renewal instruction at any point (you don't need to wait for your Term Deposit to mature).

Easily access all available rates and terms, and you may be eligible for a bonus rate on top of our standard rates. Explore your bonus rates when you sign in to Online Banking.

- Close or withdraw and have the funds paid directly into your Westpac account (or other bank account within Australia).
- Opt to receive notifications via email and your Online Banking Message Centre when your Term Deposit is maturing.
- At maturity you will also have 6 business days (called the Variation Period) beginning on the maturity date where you can change or provide maturity instructions once, this includes adding funds, withdrawing funds or closing.

Steps to manage your Term Deposit

Classic App.	New App.
1. **Sign in** to the Westpac App. 2. Tap **Self serve**. Tap **Account services** then tap **Term Deposit Management**. 3. There are three options to choose. **Make changes and renew, Close account** or **Leave to renew**. Tap option required. 4. Provide instructions and tap **Next** to finalise each stage. 5. Review the details and if happy to continue tap **Renew**, and then **Done**.	**At Maturity instructions:** 1. Search **Manage Term Deposit** in the **Smart Search** bar. 2. Select a rate and term and tap **Recalculate**. 3. Tap **Renew** or close the account and confirm changes. **Pre-Maturity instructions:** Provide renewal instructions at any point during your term. If you choose to renew we will confirm your rate at maturity. 1. Search **Manage Term Deposit** in the **Smart Search** bar. 2. Tap **Renew at maturity** or **Close account and withdraw everything**. 3. Tap **Save** instructions (you can update them again at any stage during your term).

Learn more via the QR Code or by visiting westpac.com.au/managetermdepositonline

Well done on taking your first steps to banking on your mobile

The Westpac App is packed with additional features and functionality.

To learn more, please visit
westpac.com.au/personal-banking/online-banking

Westpac Online Services
1300 655 505

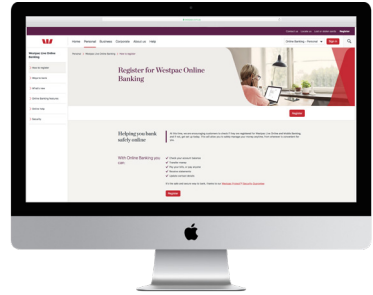# GETTING STARTED WITH
ONLINE BANKING

How to register

A step-by-step guide to help you start banking online.

1. Go to **westpac.com.au/register** and select **Register**.

2. Enter your Card number or select the Customer ID tab to enter your Customer ID. Your Customer ID can be found on the top right corner of your Statement. Then enter your first and last name, and date of birth.

3. In some cases you may be asked some security questions to confirm your identity. Complete all the questions and select **Next**.

4. a. Create a secure password to use when you sign in to Westpac Online Banking. A password requires:
      − 6 characters, including at least 1 number and 1 letter
      − no more than 2 repeating or consecutive characters
      − no blanks, spaces or special characters e.g. %

   b. Re-enter your new password in the field below to confirm it is correct.

   c. Select **Register**.

5. Provide your contact details including your email address and mobile number. Re-enter your email address in the field below to confirm it is correct.

6. To complete the registration process, select **Continue** and you will now be able to view your accounts and start banking.

Learn more by visiting westpac.com.au/register

Congratulations, you are now ready to begin Online Banking.

In this guide, we'll show you how to get up and running with the basics.

Then show you how to use some of our most popular features.

Your account details:

Please keep this information secure. Do not keep together with passwords.

Your Customer Number:

Your Account Number:

Your BSB:

Your Swift Code: **WPACAU2S**

1. Security – Westpac Protect

Westpac Protect.

Safeguarding your financial and personal information is one of our top priorities. We're here to help protect you, your family and your business against fraudulent transactions.

Westpac Protect™ SMS Code.

Westpac Protect™ SMS Code helps protect you by using your mobile phone to confirm certain transactions and features via text message when you bank online.

It's quick, simple and doesn't interfere with the majority of your day-to-day banking.

It also offers:
- Increased security (free of charge)
- The ability to instantly reset your Westpac Online and Mobile Banking password online if you've forgotten it
- Flexibility to instantly increase your limit online
- Same day 'Pay Anyone' payments to other Westpac accounts
- Alerts to unauthorised activity
- Access to additional payment types

Registration is quick and easy.

Sign in to Westpac Online and Mobile Banking, select **Preferences** from the **Services** tab, then **Security** and follow the simple step-by-step instructions. If you don't have a mobile number on file, you'll need to call us to register.

We'll send a new SMS code via text message to your mobile phone each time you need one. You can enter this code into Online Banking to confirm your transaction or feature.

Our Westpac Fraud Money Back Guarantee.

This guarantee ensures that you'll be reimbursed for any unauthorised card transactions provided that you have not contributed to the loss and contacted Westpac promptly. Refer to your card's conditions of use for full details, including when you will be liable.

Online Banking Security Guarantee.

If your Westpac account is compromised as a result of internet fraud, we guarantee to repay any missing funds, providing you comply with our Online Banking Terms and Conditions. This includes keeping your sign-in details (including passwords, Westpac Protect™ SMS codes and SecurID® Token codes) private. You must inform us immediately if you suspect the security of your access details has been compromised, or you suspect an unauthorised transaction or potential fraud on your accounts.

24/7 Fraud Protection.

We monitor transactions for irregular or suspicious activity. If a suspicious transaction or activity is detected, our fraud specialists may call you to verify the details.

CHIP technology.

Our CHIP technology uses a microchip embedded in your credit card to securely store personal data (e.g. your name, card number and expiry date) rather than storing it on the magnetic stripe on the back of the card. CHIP is a more effective counter-measure against counterfeit and skimming fraud.

Safer online shopping with Visa and Mastercard®.

Enjoy peace of mind when you shop at participating online retailers registered with Visa Secure and Mastercard Identity Check.

Secure Payments.

This unique mark is your assurance that the merchant is processing your credit card details securely over the Internet using a Westpac-accredited Internet payment security system.

PIN.

Using a PIN for your purchases will help ensure that no one is able to make transactions over $100* if your card is lost or stolen.

* As at 7 April 2020, due to the impact of COVID-19, the contactless transaction limit was temporarily increased from $100 to $200. This is a temporary increase. Customers are encouraged to follow the prompts at each terminal to determine whether a PIN is required.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

🔒 2. How to reset your password

1. Go to the Westpac Online Banking sign-in page and select **Forgot Customer ID or Password**. You will need your Customer ID which can be found in the top right corner of your Statement.

2. Select **Password** and then enter your **Customer ID** and date of birth. Select **Next** and an SMS code will be sent to your registered mobile number.

3. Enter the SMS code and then select **Authorise**.

4. Select a new password and then re-enter your password in the field below to confirm your password is correct. Passwords need to be:
   - 6 characters, including at least 1 number and 1 letter
   - no more than 2 repeating or consecutive characters
   - no blanks, spaces or special characters

5. Your password has now been changed. Select **Continue**.

Learn more by visiting westpac.com.au/resetpassword

I've registered for Online Banking but I don't know any of my login details.

1. Go to Westpac Online Banking Sign-in page and select **Forgot Customer ID or Password**.

2. Select **Customer ID** and then enter your card number, first and last name, and date of birth.
Select **Next** and an SMS code will be sent to your registered mobile phone.

3. Enter the SMS code and select **Authorise**.

4. Your Customer ID will display and you can choose to have it sent via SMS to your registered mobile phone number.

5. Return to the Sign-in page, you can now start to reset your password. Select **Forgot Customer ID or Password** and follow the steps to reset password above.

3. Payments & Transfers

To transfer to another account in Australia, you'll need the following details:

- BSB Number.
- Account Number.
- Account Name.

Please be aware that when administering a transfer to an account in Australia, we use only the BSB and Account Number. We will not check the Account Name you provide. Please ensure that the BSB and Account Number you provide are correct.

In some cases, the financial institution receiving the funds may reject the payment if the Account Name is incorrect. However, the receiving institution is not obliged to verify the Account Name.

To make a transfer.

1. **Sign in** to Westpac Online Banking.
2. Select **Payments** from the menu.
3. Select **Transfer funds** from the drop-down.
4. Select the account you want to transfer **From** and **To**.
5. Enter the amount in **Payment details** and click **Continue**.
6. Click **Confirm** on pop-up after checking all the details are correct.

Learn more by visiting westpac.com.au/payments-transfers

To make a 'Pay Anyone' payment to a new payee.

1. Select the **Make a payment** button on the Overview page.

2. On the **Make a payment** page, select **Create new payee**.

3. Select the **Pay Anyone** option from the Payment method drop-down menu.

4. Complete the Account name, BSB, Account number and Payee fields.

5. Select **Confirm**. You'll be taken to the **Make a payment** page.

6. On the **Make a payment** page, complete all mandatory fields in the **From** and **Payment** details section, then press **Continue**.

7. You will be sent an SMS code to your registered device. Enter the SMS code and select **Authorise**.

Your Pay Anyone payment is complete. You may print, save or email your receipt.

Learn more by visiting westpac.com.au/payments-transfers

To make a BPAY® payment.

1. Look for the BPAY logo on your bills.

2. **Sign in** to Online Banking.

3. Select the **Make a payment** button on the Overview page

4. Select **Create a new payee**.

5. In the payment method dropdown menu, select **BPAY**.
   Enter the 'Biller code' found on your bill. Select **Look up biller** and select the correct biller.

6. Enter your Customer Reference Number. Select **Confirm**.

7. Your new BPAY biller has now been added to your payee list.

8. Enter your payment details.

9. Review your payment details and select **Confirm**.

10. You will be sent an SMS code to your registered device.
    Enter the SMS code and select **Authorise**.

Your BPAY payment is complete. You may print, save or email your receipt.

Learn more by visiting westpac.com.au/payments-transfers

® Registered to BPAY Pty Ltd ABN 69 079 137 518

4. eStatements

Quick, convenient and secure, eStatements are an electronic version of your paper statements easily accessible in Internet and Mobile Banking.

Benefits of eStatements.

- Protect yourself and lower the risk of ID theft by receiving statements securely within Internet and Mobile Banking.
- eStatements are available within Internet Banking and are readily accessible anytime, anywhere.
- View up to 7 years of statement history in Online and Mobile Banking.

How to switch to eStatements.

1. Sign in to Westpac Online Banking with your Customer ID and Password.
2. Click on **Service** on the menu bar.
3. Under **Your preferences**, click **Statement settings**.
4. Select an account from the drop-down list to view its current statements settings.
5. If you want to receive eStatements for this account, select eStatements as your statement delivery method.
   Select the email address where you want your **eStatements** sent and when you're ready, click **Save**.
   You can add or update your email addresses in the **Personal details** section.

Your statement delivery method is now updated.

Learn more by visiting westpac.com.au/estatements

How to view eStatements.

1. Sign in to Westpac Online Banking with your Customer ID and Password.

2. In the **Overview** tab on the menu bar, select **Statements** from the drop-down list.

3. In **Active accounts**, select which account you want to view your eStatements from.

4. A list of eStatements will appear from pre-populated dates. You can change the date range by clicking on the date fields. When you're ready, click **Search**.

5. Click the **Statement number** to view the eStatement.

6. To download a copy of the eStatement, click **Download PDF**.

Learn more by visiting westpac.com.au/estatements

Proof of Balance and Recent transactions.

Download a Proof of balance or a Recent transactions report.

Use **Proof of balance** if you need to provide information about your current account balance.

Use **Recent transactions** to show transactions for your preferred time period.

You can download a statement of your recent transactions covering the last 30, 90 or 120 days – no need to wait for your statement.

The Proof of Balance and Recent Transactions reports include:

- your name and address details
- your account balances
- the current date
- formatted as PDF on official Westpac letterhead

Proof of Balance.

1. Sign in to Westpac Online Banking with your Customer ID and Password.

2. In the **Overview** tab on the menu bar, select **Proof of balance and transactions** from the drop-down list.

3. Under **Proof of account balance** select which account you want to generate the report from. You can also select multiple accounts if you want to see more.

4. Select **Create report**.

5. Your report will download automatically and appear at the bottom of your browser. Click on it to view, save and/or print.

Learn more by visiting westpac.com.au/proofofbalance

5. Card Management

Manage your card easily using Online and Mobile Banking.

Activate your card and manage your PIN.

Sign in to Online or Mobile Banking to activate your card. Ensure you have activated your card prior to setting or changing your PIN.

1. Sign in to Westpac Online Banking.

2. Go to **Services and preferences** and select **Services**.

3. Under **Card services**, select **Card and account linking**.

4. Scroll down to the cards section and select the **activate a card** button.

5. Type in your card details and select **Activate**.

6. Your card is now active, and you can now **Set or change PIN** from the **Card services** menu.

Learn more by visiting westpac.com.au/activatecard

Manage your lost, stolen or misplaced card.

Online and Mobile Banking can help get you through this difficult time.

Sometimes things just go missing – the keys, wallet, bank card. Misplacing your bank card can be especially stressful. To help reduce that stress you can choose from two options:

• Lock your card temporarily, while you look for your card. Your card will automatically unlock after 15 days.

• Report your card lost or stolen and organise a replacement card.

How to lock your card temporarily.

1. Sign in to Westpac Online Banking with your Customer ID and Password.
2. On the top menu bar, click **Service**.
3. Under **Card services**, click **Lock a card temporarily**.
4. Select which card you want to lock temporarily and click **Lock**.

Your card has now been locked temporarily. It will automatically unlock after 15 days.

Learn more by visiting westpac.com.au/lock-card

How to report your card as lost or stolen.

1. Sign in to Westpac Online Banking with your Customer ID and Password.
2. On the top menu bar, click **Service**.
3. Under **Card services**, select **Report lost or stolen cards**.
4. If you've noticed suspicious transactions on your card, select **Yes**.
5. Select whether your card was lost or stolen, and the date this event occurred.
6. From the drop-down list, select the address you want your replacement card sent. Click **Continue**.

Your lost or stolen card will now be successfully reported and blocked.

You can also call our 24/7 card centre on 1300 651 089 or +61 2 9155 7700 if outside Australia.

What happens after I cancel my card?

- The new card will arrive within 4-6 working days
- A new card can be delivered to you or sent to a branch
- Once you receive your card, activate it via the Westpac App.

Learn more by visiting westpac.com.au/lostcard

Well done on taking your first steps to banking on your computer

Westpac's Online Banking is packed with additional features and functionality.

To learn more, please visit
westpac.com.au/personal-banking/online-banking

Westpac Online Services
1300 655 505