Availability of Payments Services to Individuals and Businesses Provided by Westpac*

Selected services; Q3 2026

Payment service							
	Withdraw/ deposit cash at an ATM	**Transact over-the-counter in a branch**	**Make card payments (cardholders)**	**Accept card payments (businesses)**	**Access accounts using online banking (web browser or mobile device app)**	**Make/receive account transfers – fast payments**	**Make/receive account transfers – next business day**
Service availability %	100.00	100.00	100.00	100.00	99.89	100.00	100.00
Significant outages due to problems at Westpac (in hours:minutes)	00:00	00:00	00:00	00:00	02:23	00:00	00:00
Significant outages due to problems at system-wide infrastructure or natural disasters (in hours:minutes)	00:00	00:00	00:00	00:00	00:00	00:00	00:00

Description of services and metrics

Service availability %	The actual amount of time that the service is not experiencing a *significant outage*, as a proportion of the amount of time during which the service was planned to be available in the quarter. Planned available time excludes planned outages (e.g. for system maintenance).
Significant outage	Unplanned unavailability of a service that meets minimum thresholds for duration and the proportion of customers affected.
System-wide infrastructures	Includes payment systems provided by the RBA, card schemes and other central payment system infrastructure; electricity network; and provider of telecommunications network links to Westpac's operating or data centres.
Withdraw/deposit cash at ATM	Ability to withdraw or deposit cash, and check account balance, at a Westpac-branded ATM. Excludes issues relating to the cardholder's card.
Transact over-the-counter at a branch	Ability to withdraw or deposit cash, or initiate account transfers or make bill payments over-the-counter in a branch. Excludes the ability to draw and deposit cheques. Excludes Bank@Post outlets.
Make card payments (cardholders)	Ability to use a Westpac-branded debit, prepaid or credit card to make a payment either in-store, on a mobile device (e.g. through an app) or online. Outages exclude problems with the business' payments acceptance device or payments provider or a customer's mobile device.
Accept card payments (businesses)	Ability of businesses using the payment services of Westpac to accept card payments, either at point-of-sale or online/in-app. Outages exclude problems with the cardholder's bank or payment acceptance devices that are not provided by Westpac.
Access accounts using online banking (web browser or mobile device app)	Ability to log in, transfer between own accounts at Westpac, initiate payments and/or view accurate and up to date account information. Excludes the ability to process payments, which is covered in 'make/receive account transfers – fast payments' and 'make/receive account transfers – next business day'.
Make/receive account transfers – fast payments	Ability of Westpac to process fast bank account transfers. This includes account-to-account transfers (Pay Anyone) to a PayID, and other one-off or scheduled payments (for example, direct debits and payroll payments by businesses) made through NPP/Osko. Outages exclude the inability for customers to initiate transfers due to unavailability of web or app banking channels, or a branch.
Make/receive account transfers – next business day	Ability of Westpac to process bank account transfers, with funds becoming available to the recipient on the next business day or later. Includes account-to-account transfers (Pay Anyone) and scheduled payments (for example, direct debits, and payroll payments by businesses) not made as fast payments through NPP/Osko, and BPAY payments. Outages exclude the inability to initiate payments due to unavailability of web or app banking channels, or a branch.

* For detailed information on the compilation of the disclosure data, see www.rba.gov.au/payments-and-infrastructure/resources/pdf/reliability-disclosures.pdf

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