

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

Selected services; Q4 2024

| Payment service                                                                                                 |                                        |                                              |                                        |                                         |                                                                               |                                                      |                                                          |
|-----------------------------------------------------------------------------------------------------------------|----------------------------------------|----------------------------------------------|----------------------------------------|-----------------------------------------|-------------------------------------------------------------------------------|------------------------------------------------------|----------------------------------------------------------|
|                                                                                                                 | Withdraw/<br>deposit cash at<br>an ATM | Transact over-<br>the-counter in<br>a branch | Make card<br>payments<br>(cardholders) | Accept card<br>payments<br>(businesses) | Access accounts using<br>online banking (web browser<br>or mobile device app) | Make/receive<br>account transfers –<br>fast payments | Make/receive<br>account transfers –<br>next business day |
| Service availability %                                                                                          | 100.00                                 | 100.00                                       | 100.00                                 | 100.00                                  | 99.78                                                                         | 100.00                                               | 100.00                                                   |
| Significant outages due to problems<br>at Westpac (in hours:minutes)                                            | 00:00                                  | 00:00                                        | 00:00                                  | 00:00                                   | 04:48                                                                         | 00:00                                                | 00:00                                                    |
| Significant outages due to problems<br>at system-wide infrastructure<br>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

|                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|--------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Service availability %</b>                                                  | The actual amount of time that the service is not experiencing a <i>significant outage</i> , 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).                                                                                                                                                                                  |
| <b>Significant outage</b>                                                      | Unplanned unavailability of a service that meets minimum thresholds for duration and the proportion of customers affected.                                                                                                                                                                                                                                                                                                                                              |
| <b>System-wide infrastructures</b>                                             | 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.                                                                                                                                                                                                                                               |
| <b>Withdraw/deposit cash at ATM</b>                                            | Ability to withdraw or deposit cash, and check account balance, at a Westpac-branded ATM. Excludes issues relating to the cardholder's card.                                                                                                                                                                                                                                                                                                                            |
| <b>Transact over-the-counter at a branch</b>                                   | 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.                                                                                                                                                                                                                                                                    |
| <b>Make card payments (cardholders)</b>                                        | 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.                                                                                                                                                                                        |
| <b>Accept card payments (businesses)</b>                                       | 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.                                                                                                                                                                                                                      |
| <b>Access accounts using online banking (web browser or mobile device app)</b> | 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'.                                                                                                                                                        |
| <b>Make/receive account transfers – fast payments</b>                          | 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.                                                                      |
| <b>Make/receive account transfers – next business day</b>                      | 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](http://www.rba.gov.au/payments-and-infrastructure/resources/pdf/reliability-disclosures.pdf)

