

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

Selected services; Q4 2025

| 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 % | 99.96 | 98.89 | 100.00 | 99.97 | 100.00 | 100.00 | 100.00 |
| Significant outages due to problems at Westpac (in hours:minutes) | 00:55 | 04:44 | 00:00 | 00:38 | 00:00 | 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 <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). |
| 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

