

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 online transactional services specifically designed for major Australian, New Zealand, Papua New Guinea, Fiji and international corporations and government bodies.

By working closely with customers like you, we have developed Corporate Online as a portal environment that delivers greater control, productivity, and flexibility to your business.

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.

Increase productivity by getting straight to work with Corporate Online's easy-to-use interface and simple workflows.

Use Corporate Online's flexibility to create a setup that matches your business needs and can grow and change as your business does.

Security

Corporate Online employs a “best of breed” security model, using 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 the latest encryption technologies to protect your data, tailored access to enable segregation of duties and using a SecurID® token for authentication. For detailed information on Corporate Online's extensive security features, please ask your Westpac Representative.

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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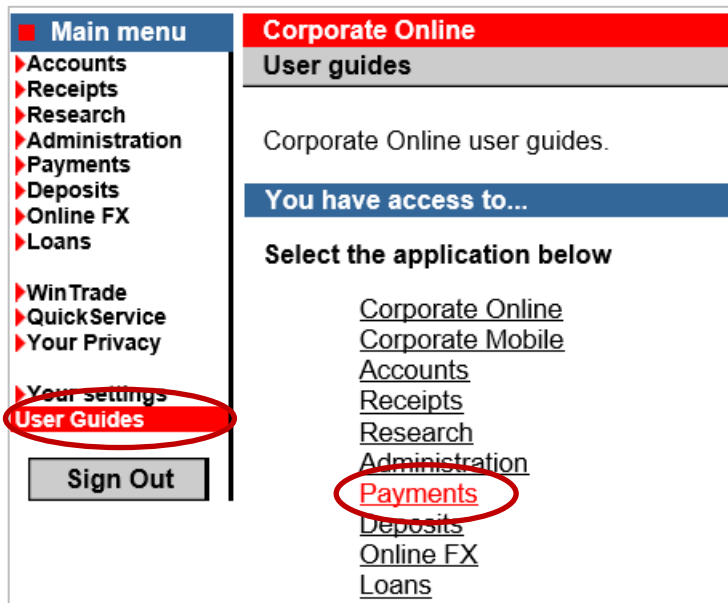
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About this guide

This guide describes how to use the functionality of Westpac 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.



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 of Corporate Online provides a range of functionality for making payments and reporting on those payments.

Payment types

Corporate Online 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 Online 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 Corporate Online 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...
<input checked="" type="checkbox"/> 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.
<input checked="" type="checkbox"/> 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.
<input checked="" type="checkbox"/> BPAY	Create a BPAY transaction, authorise it and send it for processing. See Creating a BPAY transaction on page 56. Maintain a list of BPAY billers. See Managing BPAY biller details on page 74.
<input checked="" type="checkbox"/> 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 26.
<input checked="" type="checkbox"/> 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 32. Create a tax payment and send it for processing. See Creating a tax payment on page 53.
<input checked="" type="checkbox"/> Cross-currency payments	Create payments in currencies other than the “Native” currency of the “from” account. See Cross currency payments on page 21.
<input checked="" type="checkbox"/> Manage beneficiary details	Create, amend, and delete beneficiary details. See Managing beneficiary details on page 69. Save beneficiary details from a new beneficiary payment you are creating.
<input checked="" type="checkbox"/> Import files	Import an APT payment file. See Creating payments by importing an APT file on page 61.
<input checked="" type="checkbox"/> 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 113.

These features are allocated to users by your organisation’s Corporate Online administrators, 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 Online Payments to 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 Online 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 Corporate Online 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
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
International (overseas) - with an exchange rate	2 business days	No



Payment type	Forward dating	7-day value dating
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 the features supported for Australian domestic payment types:

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 the 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 the features supported for each Fiji and Papua New Guinea domestic payment type:

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
--------------------	-------	-------

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 through Corporate Online 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 via Corporate Online 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 covers 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 Corporate Online administrators in Administration.



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 of Corporate Online.

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](#)

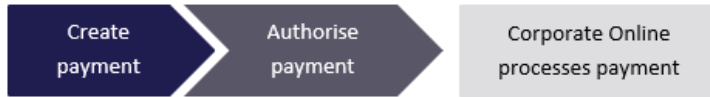
Audit information includes the date and time of each event, a description of the activity, and the name of the user that performed it.

Corporate Online administrators can report on all user activities in Corporate Online. 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.

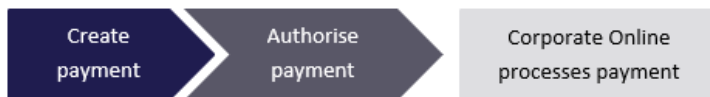
Nil authorisation = 1 step

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:

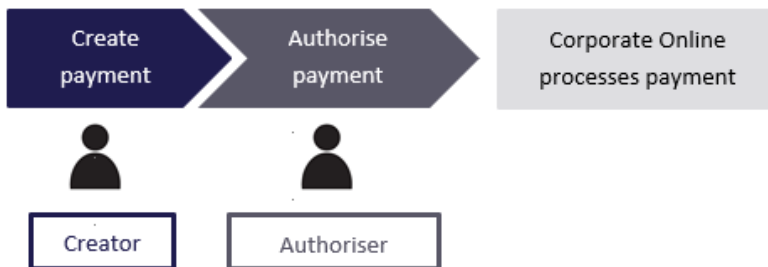
	 Nil authorisation	 Single authorisation	 Dual authorisation
Transfers (between Westpac accounts in the same currency, domiciled in the same country and in the same office or between Westpac AUD accounts domiciled in Australia and Credit cards attached to a Card facility within the same office)	✓	✓	✓
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.

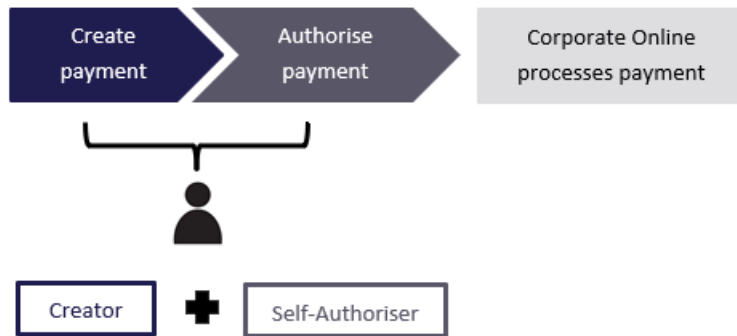
Who can perform which steps in a workflow?

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 Corporate Online administrators.

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 assigned to you (e.g., for beneficiary payments, import files, templates).

If you are a creator in Payments, you can still submit tasks in nil authorisation workflows (which effectively authorises them).

You can tell what role you have in Online Payments by selecting **Your settings >> Your details** from the left-hand menu.

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, Corporate Online groups authorisers 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 Corporate Online administrator can tell you what security options your organisation is using for Payments by running an active profile report for your organisation (see **Administering Corporate Online**). You can tell what authority level you have in Online Payments by selecting **Your settings >> Your details** from the left-hand menu.

Token re-authentication

If your organisation's authorisation model allows a single user to fully authorise a payment task, they themselves have created, Corporate Online will ask all authorisers to re-authenticate themselves with their token each time they attempt to authorise payment tasks.

Transferring funds

Corporate Online 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, Corporate Online uses a workflow.

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 Corporate Online administrators can tell you what 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.

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

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

Corporate Online displays the **Create a funds transfer in the same currency** screen.

Main menu
Create payment - transfer funds
?

Payments
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:

* From account: [Search for an account](#)
Current balance: 18.38- Available balance: 0.00 as at 2 May 2024 11:24 AEST

Description:
Displayed on the debit account's bank statement

* Value Date:

Step 2 - Enter credit details

* Transfer to: Bank Account Credit Card

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

Description:
Displayed on the credit account's bank statement

* Amount: AUD

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	Use the calendar to set the value date for the transfer. 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.

3. Enter the transfer credit details ...

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 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		<p>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</p> <p style="text-align: center;"><input type="button" value="Submit"/></p>
	Single or Dual authorisation	Creator only	<p>Select Send to authorise.</p> <p style="text-align: center;"><input type="button" value="Send to authorise"/></p>
		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 style="text-align: center;"><input type="button" value="Authorise now"/></p> <p>To authorise later with other payments, select the Send to authorise link.</p> <p style="text-align: center;"><input type="button" value="Send to authorise"/></p>

Corporate Online updates the status and displays the **Confirmation** screen.

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 or rejecting a funds transfer](#) on page 91.

You may like to print this screen for your records (see [Printing with print preview](#) on page 131).

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.

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

- From the Payments menu, select **Create payments > Transfer funds**.

Corporate Online displays the **Create a funds transfer** screen.

- 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.

- 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 <div style="text-align: center;"><input type="button" value="Submit"/></div>
	Single or Dual authorisation	Creator only	Select Send to authorise. <div style="text-align: center;"><input type="button" value="Send to authorise"/></div>
		Creator and self-authoriser	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. <div style="text-align: center;"><input type="button" value="Authorise now"/></div> To authorise later with other payments, select the Send to authorise link. <div style="text-align: center;"><input type="button" value="Send to authorise"/></div>

Corporate Online updates the status and displays the **Confirmation** screen.

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 or rejecting a funds transfer](#) on page 91.

You may like to print this screen for your records (see [Printing with print preview](#) on page 131).

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 Corporate Online handles cross-currency payments 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 23).

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 Corporate Online.

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 26 or [Creating a payment to an existing beneficiary](#) on page 32).
- Corporate Online 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 23), Corporate Online then displays an indicative market rate. 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 live foreign exchange rate](#) on page 98), 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, Corporate Online displays a market rate. 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 or rejecting a payment](#) on page 94).
- 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, Corporate Online will automatically cancel the payment. 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

Corporate Online allows your organisation to determine which offices can be used to make cross-currency payments from. This can be amended in Administration by your Corporate Online administrators.

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


Corporate Online administrators 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 Corporate Online 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 Corporate Online 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 26, [Creating a payment to an existing beneficiary](#) on page 32, or [Creating a BPAY transaction](#) on page 56).
- A user creates an APT file with an external system (e.g. an accounting system), imports that file into Corporate Online, then send the created payments to be authorised. (see [Creating payments by importing an APT file](#) on page 61.)

The rest of the cycle can be summarised as follows:

- One or more authorisers authorise the payment according to the authorisation model (see [Authorising or rejecting a payment](#) on page 94). 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 118).
- A user can export selected payments. (see [Export payments](#) on page 125).

The creating and authorising of payments is managed in Corporate Online 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 25.

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.

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

1. From the Payments menu, select **Create payments > New beneficiary**

Corporate Online displays the **Debit details** screen.

Entering payment debit details

The screenshot shows the 'Create payment - new beneficiary' interface. On the left is a 'Main menu' with 'Payments' expanded to show 'Create payments' and 'New beneficiary' circled in red. The main area is titled 'Debit details' and contains the following fields:

- * Office: Chair Services Pty Ltd (dropdown)
- * Payment currency: AUD (dropdown)
- * From account: AUD 032000431376 ABC Company Pty Ltd (dropdown)
- Description: (text input)
- * Value date: 14 June 2024 (calendar icon)

Additional information includes: 'Current balance: 28.32+ Available balance: 28.32+ as at 13 June 2024 11:57 AEST' and a 'Continue' button circled in red at the bottom right.

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	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.
From account	Select the account to make the payment from. Corporate Online takes a moment to update the screen and where your access permits will display the balance of the selected account. 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. If you select a trade finance “account” complete the trade finance loan details as detailed below.
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. 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.

Australian trade finance loan details

To fund a payment with an **Australian trade finance** loan, Corporate Online requires you to specify the following details 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: 02 August 2023

* Trade Finance currency: AUD

* 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, Corporate Online requires you to specify the following details 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: 02 August 2023

* 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

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 relationship manager.

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 43.
- [Australian domestic beneficiary details \(PayID\)](#) on page 44.
- [New Zealand domestic beneficiary details](#) on page 45.
- [Fiji and Papua New Guinea domestic beneficiary details](#) on page 47.
- [International beneficiary details](#) on page 47.

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

Create payment - new beneficiary

Payment summary

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

Payment details

Office: Chair Services Pty Ltd
Payment type: New beneficiary

Debit details	Account details	Description	CCY	Value date
Account B	AU03032000431	Payment to ABC	AUD	02-Sep-2021

Current balance: 334.50+ Available balance: 334.50+ as at 2 September 2021 12:58 AEST

Amend

Beneficiary details

Beneficiary details	Account details	Payment method	CTY Code	CCY	Amount
<input type="radio"/> ABC Company Pty Ltd	085005 12345678 New	Overnight	AU	AUD	4.00

Amend

Delete beneficiary

Add beneficiary

1 Beneficiaries totalling AUD 4.00

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:

1. A payment can have up to 99 beneficiaries (except for Osko payments or where the debit currency amount was entered)
 2. You cannot add existing beneficiaries to a new 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.
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 . <div style="float: right; border: 1px solid #ccc; padding: 2px; margin-top: 5px;">Send to authorise</div>

Authority level	Next step...
Creator and self-authoriser	<p>Corporate Online displays your available authorisation limits.</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>



Transaction limit: AUD 200.00
Limit remaining today: AUD 500.00

Authorise now

Send to authorise

- Corporate Online updates the status and displays the **Payment confirmation** screen. 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 or rejecting a payment](#) on page 94.
You may like to print this screen for your records (see [Printing with print preview](#) on page 131).
 - 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 Corporate Online treats it like a same-currency payment.
- If Corporate Online detects a problem** (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	<p>Corporate Online saves the beneficiary with a status of Authorised.</p> <p>This beneficiary can now be used to create payments. See Creating a payment to an existing beneficiary on page 32.</p>
 Single or Dual authorisation	<p>Corporate Online saves the beneficiary with a status of Unauthorised.</p> <p>Before it can be used to create payments, this beneficiary must be authorised (according to the authorisation model). See Authorising a beneficiary on page 105.</p>

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).

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

1. From the Payments menu, select **Create payments > Existing beneficiary**
Corporate Online displays the **Debit details** screen.

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.
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. Corporate Online takes a moment to update the screen and where your access permits will display the balance of the selected account.</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, Corporate Online requires you to specify the following details 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: 02 August 2023

* 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

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	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, Corporate Online requires you to specify the following details 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: 16 August 2023

* Trade Finance currency:

* Type: Import Export

* Maturity instructions:

Additional information:

* Goods in store date: 01 August 2023

* Your account:

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

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	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 NZD and create a Cross-currency payment. Note: Ensure the selected account is held in the same name as the Trade Finance Facility.

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

Corporate Online displays the **Beneficiary details** screen.

Create payment - existing beneficiary

Beneficiary details ?

Select an existing beneficiary to add to the payment, and then click **Continue**.

Search criteria

Search by: Name
 Account details
 Account name
 Display all beneficiaries Update list

Step 2 - Select a beneficiary

Name	CCY	Account details	Account name	Payment method	Amount
<input checked="" type="radio"/> EF LIMITED	AUD	123456789	EF Limited	Overnight	0.00

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 133.

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

Corporate Online displays the **Beneficiary details** screen.

Create payment - existing beneficiary

Beneficiary details ?

Update the payment details as required and then click **Continue**. All information with an asterisk * is mandatory.

Step 3 - Confirm payment details

* Beneficiary name: 87878787 XYZ Industries Pty Ltd

* Amount: Payment amount in USD **OR** Debit amount in AUD

USD






* Reason for payment: Choose v

Description:

This will appear on the beneficiary's statement.

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

Confirming payment details

Field	Description
Amount	<p>Enter the amount of the payment, in the payment currency chosen in Step 2.</p> <p>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.</p>
Payment method	<p>Select the Payment method for this payment. To determine when your payment will arrive, select the What payment methods are available? link.</p> <p>If the beneficiary is locked , this field cannot be amended. This field does not appear for all payment types.</p>
Reference	<div style="display: flex; align-items: center;">   <div style="margin-left: 20px;">Enter a Reference for the payment. (For example: Invoice number).</div> </div>
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	<div style="display: flex; align-items: center;">  <div style="margin-left: 20px;">Where the "Payment method" is "Same Day cleared" enter the email address of the beneficiary.</div> </div>

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

Bank deal details

* Deal reference:

Original ordered amount: PGK

Exchange rate

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>

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

Create payment - existing beneficiary

Payment summary

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

Payment details

Office: Porridge Shop Pty Ltd
 Payment type: Existing beneficiary

Debit details	Account details	Description	CCY	Value date
Account B	AU03032000431		AUD	02-Sep-2021

Current balance: 334.50+ Available balance: 334.50+ as at 2 September 2021 12:47 AEST

Beneficiary details

Beneficiary details	Account details	Payment method	CTY Code	CCY	Amount
<input type="radio"/> ABC Company	085005 12345678 New	Overnight	AU	AUD	4.00

1 Beneficiaries totalling AUD 4.00

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.
- 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 .	<input type="button" value="Send to authorise"/>

Authority level	Next step...	
Creator and self-authoriser	<p>Corporate Online displays your available authorisation limits.</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>	<div style="border: 1px solid #ccc; padding: 5px;"> <p>Transaction limit: AUD 200.00 Limit remaining today: AUD 500.00</p> </div> <div style="text-align: center; margin-top: 10px;"> <input type="button" value="Authorise now"/> </div> <div style="text-align: center; margin-top: 20px;"> <input type="button" value="Send to authorise"/> </div>

Corporate Online updates the status and displays the **Payment confirmation** screen.

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 or rejecting a payment](#) on page 94.

You may like to print this screen for your records (see [Printing with print preview](#) on page 131).

- **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 Corporate Online detects a problem (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 23.

Create payment - new beneficiary

Payment summary

This is a summary of your payment. You can make changes, if required. Click **Continue** to add foreign exchange details to the

Payment details

Office: Chair Services Pty Ltd
Payment type: New beneficiary

Debit details	Account details	Description	CCY	Value date
Account B	AU03032000431	Payment to ABC	AUD	02-Sep-2021

Current balance: 334.50+ Available balance: 334.50+ as at 2 September 2021 12:58 AEST

Amend

Beneficiary details

Beneficiary details	Account details	Payment method	CTY Code	CCY	Amount
<input type="radio"/> ABC Company Pty Ltd	12345678 New	International	US	USD	4.00

Amend Delete beneficiary Add beneficiary 1 Beneficiaries totalling USD 4.00

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

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: 23:45 AEST 02 September 2021

Other banks may convert the proceeds and impose [additional fees and charges](#). For further information, please [contact us](#).

Save as draft **Continue**

Allocate exchange rate

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

If you have a dealing relationship (Online FX)

1. Corporate Online displays the foreign exchange details screen.

Create payment - Existing beneficiary

Foreign exchange details ?


Help

Select your deals. The deals selected must total the amount of the payment.

Dealing relationship

* Foreign exchange details: Choose

2. 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.

 Only	If permitted by your dealer, 1. for amounts less than \$25,000.00 (in Australian dollars), the list may also include "Standard rate". OR 2. for amounts less than \$5,000,000.00 (in Australian dollars), the list may also include "Automated Live FX rate"
---	--

- If you chose an **office**, Corporate Online displays a list of deals.

Dealing relationship

* Foreign exchange details: Chair Services Pty Ltd ▼

Select deals for this payment

	Buy	Value date	CCY	Amount	Rate	Sell	CCY	Amount	WBC ref	Customer ref	Deal indicator
<input checked="" type="checkbox"/>		15/06/2022	USD	4.00	0.7205	AUD		5.55	689065682	689431222	F

Select the deals to attach to this payment.

As you select deals, Corporate Online updates the Sum of deals and Balance of funds for this payment.

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

- If you chose **Standard rate**, Corporate Online displays Today's rate.

Dealing relationship

* Foreign exchange details: Standard rate ▼

Today's rate

Buy: USD 4.00
 Sell: AUD 5.77
 Value date: 14 June 2022
Exchange rate: 0.6938
 Rate expiry: 23:59 AEST 14 June 2022.

To guarantee this rate, this payment should be fully authorised before the above date and time.

- If you chose an **Automated live FX rate**, Corporate Online displays an indicative rate.

Dealing relationship

* Foreign exchange details: Automated live FX rate ▼

Indicative live foreign exchange rate

Buy: USD 4.00
 Amount: AUD 5.55
 Value date: 14 June 2022
Exchange rate: 0.7205

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 .	<div style="border: 1px solid #ccc; background-color: #ccc; padding: 5px; display: inline-block;">Send to authorise</div>

Authority level	Next step...
Creator and self-authoriser	<p>Corporate Online displays 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>

Transaction limit: AUD 200.00
Limit remaining today: AUD 500.00

[Authorise now](#)

[Send to authorise](#)

Corporate Online updates the status and displays the **Payment confirmation** screen.

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 98.

You may like to print this screen for your records (see [Printing with print preview](#) on page 131).

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

- Corporate Online calculates 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 23).
 - If you are using the **standard rate sheet** (debit an account in Australia for amounts up to AUD \$25,000) Corporate Online displays the foreign exchange details screen.

Today's rate	
Buy:	USD 4.00
Sell:	AUD 5.86
Value date:	14 June 2022
Exchange rate:	0.6830
Rate expiry:	09:00 AEST 15 June 2022.
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)

Corporate Online displays the foreign exchange details screen.




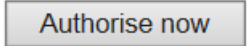
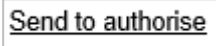
Indicative live foreign exchange rate		
Buy:	USD	4.00
Amount:	AUD	5.55
Value date:	14 June 2022	
Exchange rate:	0.7205	

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.

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

Authority level	Next step...
Creator only	Select Send to authorise . 
Creator and self-authoriser	Corporate Online displays your available authorisation limits. Select Authorise now . If asked, enter your token details. To authorise later with other payments, select the Send to authorise link.    or 

Corporate Online updates the status and displays the **Payment confirmation** screen. 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 98. You may like to print this screen for your records (see [Printing with print preview](#) on page 131).



Payments details reference

The section describes the details required by Corporate Online for making payments.

Australian domestic beneficiary details (Bank account)

For the beneficiary (recipient) of an Australian domestic payment to a Bank account Corporate Online requires you to specify the following details:

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 0.00

* Payment method: Overnight ▼
[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	<p>RTGS Only</p> <p>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).</p> <p>This option does not apply to overnight payments.</p> <p>If you selected Intermediary payments, enter the beneficiary's bank and branch details.</p>
Account number	<p>Enter the account number of the recipient of this transaction.</p> <p>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.</p>
Account name	<p>Enter an account name.</p> <p>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.</p>

Field	Description
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.
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, Corporate Online treats a payment to a domestic foreign currency account as an international payment.

Australian domestic beneficiary details (PayID)

For the beneficiary (recipient) of an Australian domestic payment to a PayID, Corporate Online requires you to specify the following details:

Step 2 - Enter beneficiary's details

Country: Australia
[Change country](#)

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

* PayID type:

* 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: Online Payments validates the PayID and displays the PayID name. 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: James Smith
[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, Corporate Online requires you to specify the following details:



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 0.00

* Payment method: Same day cleared ▼
[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, Corporate Online treats a payment to a domestic foreign currency account 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, Corporate Online requires you to specify the following details:

Step 2 - Enter beneficiary's details

Country: Papua New Guinea (Independent State)
[Change country](#)

*Bank:

*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: PGK

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
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, Corporate Online requires you to specify details of the beneficiary, their bank, and optionally an intermediary bank.

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

Beneficiary details



Step 2 - Enter beneficiary's details

* Beneficiary country:

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

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

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

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

City:

* Amount: Payment amount in NZD **OR** Debit amount in AUD

NZD

* Reason for payment:

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 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 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 or Building Name • Street Name • City • State/Province/Municipality • Postal Code in accordance with the resident country conventions • Country (from the list provided)



Field	Description		
Amount	<p>Enter the amount of the payment, in the payment currency the beneficiary is to receive.</p> <p>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.</p> <p>For an existing beneficiary payment, the amount can be altered only if the beneficiary is unlocked.</p>		
Reason for payment	<p>Where the beneficiary country is any of the following select a reason for payment from the list:</p> <table border="0"><tbody><tr><td><ul style="list-style-type: none">• Bangladesh• Bahrain• China• India• Indonesia• Jordan• Malaysia• Nepal</td><td><ul style="list-style-type: none">• Pakistan• Philippines• Qatar• Saudi Arabia• South Africa• Sri Lanka• Thailand• United Arab Emirates</td></tr></tbody></table>	<ul style="list-style-type: none">• Bangladesh• Bahrain• China• India• Indonesia• Jordan• Malaysia• Nepal	<ul style="list-style-type: none">• Pakistan• Philippines• Qatar• Saudi Arabia• South Africa• Sri Lanka• Thailand• United Arab Emirates
<ul style="list-style-type: none">• Bangladesh• Bahrain• China• India• Indonesia• Jordan• Malaysia• Nepal	<ul style="list-style-type: none">• Pakistan• Philippines• Qatar• Saudi Arabia• South Africa• Sri Lanka• Thailand• United 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	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.

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

Bank Charges	
* Who should pay the overseas bank charges?	<input type="text" value="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.



Choose	Field	Description
OR Search by Bank name and city	Bank name Bank city	<p>(a) Enter all or part of the beneficiary’s bank name and city, then select Search.</p> <p>(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.</p> <p>then enter the full details of the destination bank in the fields displayed.</p>

Step 3 - Beneficiary bank details

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

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

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 details	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 Corporate Online treats 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.

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

1. From the Payments menu, select **Create payments > Tax payment**.

2. 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. Corporate Online takes a moment to update the screen and where your access permits will display the balance of the selected account. 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.

3. Enter the tax payment details...

Step 2 - Australian Taxation Office (ATO) payment details

* Beneficiary: ATO EFT Deposit Trust Account 093003 316385

* EFT code:
[What is an EFT code?](#)

* Amount: AUD

	Beneficiary	The beneficiary is set to the ATO trust account.
	EFT Code	Enter the EFT Code provided to you 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 your IRD number.
	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 .	<input type="button" value="Send to authorise"/>
Creator and self-authoriser	<p>Corporate Online displays your available authorisation limits.</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>	<div style="border: 1px solid #ccc; padding: 5px; font-size: 0.8em;"> <small>Transaction limit:</small> AUD 200.00 <small>Limit remaining today:</small> AUD 500.00 </div> <div style="margin-top: 10px; text-align: center;"> <input type="button" value="Authorise now"/> OR <input type="button" value="Send to authorise"/> </div>

Corporate Online updates the status and displays the **Tax payment confirmation** screen.



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 or rejecting a payment](#) on page 94.

You may like to print this screen for your records (see [Printing with print preview](#) on page 131).

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.

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

1. From the Payments menu, select **Create payments > BPAY**.

Corporate Online displays the **Debit details** screen.

2. 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. Corporate Online takes a moment to update the screen and where your access permits will display the balance of the selected account. 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.

Corporate Online displays the **Bill payment details** screen.

Create payment - BPAY

Bill payment details ?

Help

Enter the BPAY bill payment details for this payment. All information with an asterisk * is mandatory.

Step 2 - Enter bill payment details

* Pay to: ▼

OR

* Enter biller code:

Biller name:

* Reference number:

* Amount: AUD

Save biller details

Save biller details for future use.

* Biller description: * Save amount? Yes No

Payment Summary >>

3. Enter the BPAY payment 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. <input style="margin-left: 20px;" type="button" value="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.

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

Create payment - BPAY

Payment summary

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: BPAY

Debit details	Account details	Description	CCY	Value date
Test Account 2	AU03032000431:	Water bill	AUD	02-Sep-2021

Current balance: 93.74+ Available balance: 93.74+ as at 3 September 2021 09:37 AEST

BPAY bill payment summary

Billers name	Billers code	Reference number	Amount
<input type="radio"/> SYDNEY WATER	45435	4815228	4.00

1 Bill payments totalling AUD 4.00

4. 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 . <div style="text-align: right; margin-top: 10px;"> <input type="button" value="Send to authorise"/> </div>
Creator and self-authoriser	Corporate Online displays your available authorisation limits. 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. <div style="text-align: right; margin-top: 10px;"> <div style="border: 1px solid #ccc; padding: 2px; width: fit-content;"> Transaction limit: AUD 200.00 Limit remaining today: AUD 500.00 </div> <div style="margin-top: 10px;"> <input type="button" value="Authorise now"/> </div> <p style="text-align: center;">or</p> <div style="border: 1px solid #ccc; padding: 2px; width: fit-content;"> <input type="button" value="Send to authorise"/> </div> </div>

Corporate Online updates the status and displays the **Payment confirmation** screen.

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 or rejecting a payment](#) on page 94.



You may like to print this screen for your records (see [Printing with print preview](#) on page 131).

Creating payments with APT files

APT (All Payment Types) files provide a way to create “normal” beneficiary payments from files generated by a system outside of Corporate Online.



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 Corporate Online using the Import files screen.
- Provided no errors are detected, Corporate Online creates new beneficiary payments 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 Payments history file.

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, Corporate Online will not allow you to import the file.

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

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

Corporate Online displays the **Create payment - import file** screen.

Main menu

- ▼ Payments
 - Create payments
 - Existing beneficiary
 - New beneficiary
 - Transfer funds
 - BPAY
 - Tax payment
 - Recurring payments
 - 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 - import file

Load your payment file for processing ? Help

Select a file to import, confirm actions on completion of successful import and then click **Import file**.

Step 1 - Select office and file to import

* Office: ▼

* File name:

Step 2 - Select actions on completion of successful import

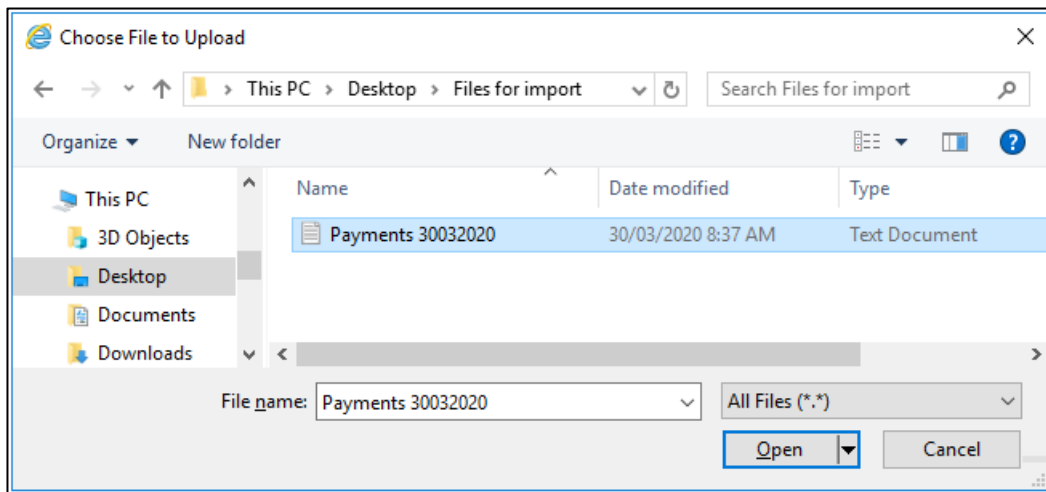
Make the payment file available for authorisation? Yes No [Find out more about these options](#)

View the payment file details? Yes No

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 drop-down list.
3. To locate the file you want to import, select **Choose File**.

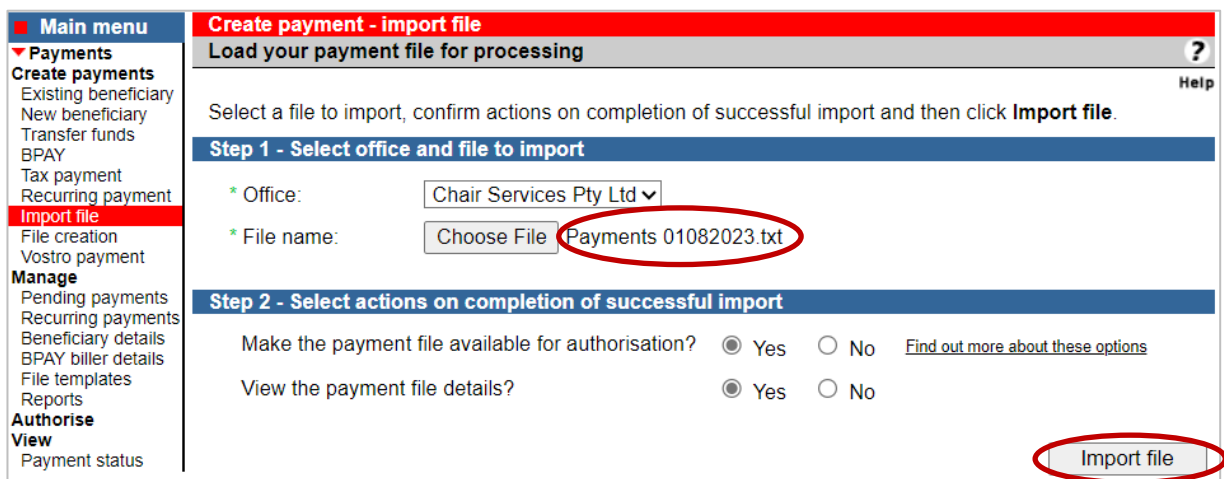
Corporate Online displays a Choose dialog.



The dialog may look different depending on your computer's operating system.

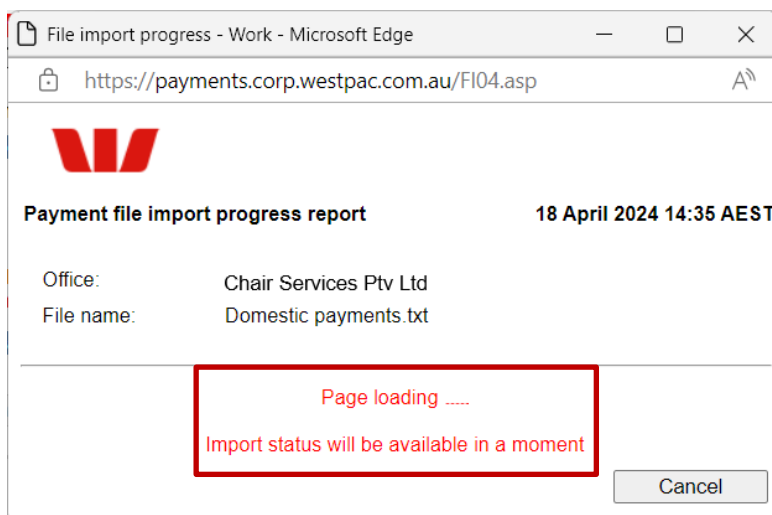
Use the Choose file dialog to locate the file you want to import, then select **Open** on the dialog.

Corporate Online adds the chosen file name to the import screen.



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

Corporate Online displays a **File import progress report**.



Corporate Online imports the file. The time taken depends on the size of the file.

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

When Corporate Online has finished importing the file, it displays the import status.

Import file status			
Start time:	4:41:30 PM		
Kilobytes received:	1	Total file size:	1 kb
Estimated time remaining:	completed		
This file has successfully been imported.			
			OK

Corporate Online creates a new beneficiary payment 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, Corporate Online displays that 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 Corporate Online), 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, ask a Corporate Online administrator to amend your user access, or specify an account you have access to in the file; then import the file again.

5. Corporate Online displays the **APT file import progress report**.



Close Print this page

APT file import progress report 01 August 2023 16:43 AEST

Office: Chair Services Pty Ltd
File name: Payments 01082023.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
Account A 032000431376	01/08/2023	AUD	6.00	93448387	3	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**.

Corporate Online displays the **Payments** tab of the **Manage pending payments** screen.

Manage pending payments

Payments (4) Files ?

View and manage your created payments here.

Select office, currency, status or date as required

Office: Chair Services Pty Ltd
Currency: All currencies Status: I - Incomplete Payments requiring authorising today (3)
From: 01 August 2023
To: 01 August 2023
Search criteria: None

Reset list parameters

Account Description	Account Number	Debit Description	Date	Cut-off time	CCY	Amount	WBC ref	No.	Status
Account A	032000431376	DOMTESTA	01/08/2023	01/08/2023 19:30 AEST	AUD	6.00	93448387	3	I

Start of list End of list

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

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

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

Corporate Online displays a list of payments that match the search criteria.



- [Entering dates with the calendar](#) on page 129.
- [Displaying items on a list screen](#) on page 129.
- [Sorting items on a list screen](#) on page 130.
- [Navigating a list screen using the grey navigation links](#) on page 131.
- [Searching a list](#) on page 133.

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

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

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

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: Chair Services Pty Ltd
Payment type: New beneficiary

Debit details	Account details	Description	CCY	Value date
Account A	AU03032000431	DESCRIPT	AUD	01-Aug-2023

Current balance: 24.54+ Available balance: 24.54+ as at 1 August 2023 16:50 AEST

Beneficiary details

Beneficiary details ▲	Account details	Payment method	CTY Code	CCY	Amount	Review
<input type="radio"/> BENEFICIARY NAME 1	123456789	International	CN	AUD	1.00	Y
<input type="radio"/> BENEFICIARY NAME 2	123456789	International	CN	AUD	3.00	Y

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. Online Payments will display a message where fields require updating or have failed validation.

- Finalising the payment

Go to step 5 of [Creating a payment to an existing beneficiary](#) on page 37.

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 or rejecting a payment](#) on page 94).

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 history screen (see [Viewing payment history](#) on page 118).

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.

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

1. From the left-hand navigation menu, select **Manage > Pending payments**.

Corporate Online displays the **Manage pending payments** screen.

Main menu

- Payments
- Create payments
 - Existing beneficiary
 - New beneficiary
 - Transfer funds
 - BPAY
 - Tax payment
 - Recurring payment
 - Import file
 - File creation
 - Vostro payment
- Pending payments**
- Manage
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 - File templates
 - Reports
- Authorise
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- Export
- Set preferences
- Site map
- Your settings
- Accounts
- Receipts
- Research
- Administration
- Deposits
- Online FX
- Loans
- User Guides
- WinTrade
- QuickService

Sign Out

Manage pending payments

Payments (8) Files ?

View and manage your created payments here.

Select office, currency, status or date as required

Office: Chair Services Pty Ltd

Currency: All currencies Status: All

From: 29 September 2022 Calendar

To: 29 September 2022 Calendar

Search criteria: None

Payments requiring authorising today (4)

Update list

Clear

Reset list parameters

Payment list

Account	Description	Account Number	Debit Description	Date	Cut-off time	CCY	Amount	WBC ref	No.	Status
Test Account 1		032000	Payment to ABC	29/09/2022	29/09/2022 17:15 AEST	USD	12.00	115321643	1	U T
Test Account 1		032000	Monthly PAYE Tax	29/09/2022	29/09/2022 17:30 AEST	AUD	5.00	115321633	TAX	U
Test Account 1		032000	Water bill	29/09/2022	29/09/2022 17:30 AEST	AUD	5.00	115321591	B1	U
Test Account 1		032000	Transfer to Account 2	29/09/2022	29/09/2022 23:59 AEST	AUD	7.00	115321583	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.

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

Corporate Online displays payments that match the selection criteria. For more information on navigating around list screens see:

- [Entering dates with the calendar](#) on page 129.
- [Displaying items on a list screen](#) on page 129.
- [Sorting items on a list screen](#) on page 130.
- [Navigating a list screen using the grey navigation links](#) on page 131.
- [Searching a list](#) on page 133.

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

3. 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 then select **Send to authorise**. Corporate Online update's the payment's status to unauthorised.
- To view a payment's details, select on an **account description** link. Corporate Online displays the **Payment information** screen. 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. Corporate Online displays all the details of the beneficiary transaction 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**. Corporate Online displays the **Payments summary** screen.
- To delete a payment, select a payment then select **Delete**. Corporate Online displays the **Delete payment confirmation** screen. Select **Delete now**. Corporate Online deletes the payment.



Payment status codes

Corporate Online uses the following payment status codes:

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 118 and Payment history status codes on page 117).
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 66.)
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 or rejecting a payment on page 94.)
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 or rejecting a payment on page 94.)

Managing beneficiary details

Corporate Online stores the banking details of the recipient of a payment as a “beneficiary.” The details stored 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 26) 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 Corporate Online administrators 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.

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

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

Corporate Online displays the **Manage beneficiary details** screen.

The screenshot shows the 'Manage beneficiary details' interface. On the left is a 'Main menu' with 'Beneficiary details' highlighted. The main area has a header 'Manage beneficiary details' and a 'Help' icon. Below the header is a section 'Manage your payment beneficiary here.' followed by a blue bar 'Select office, currency or status as required'. This section contains dropdowns for Office (Porridge Shop Pty Ltd), Currency (All currencies), Status (All), and Search criteria (None). There are 'Update list', 'Clear', and 'Reset list parameters' buttons. Below this is a 'Beneficiary list' table with columns: Name, CCY, Account details, Account name, Payment method, and Status. Two entries are shown: 'ABC Comp' (USD 12345678, ABC Company, International, U) and 'XYZ Industries' (AUD 085005 12345678, XYZ Industries, Overnight, A). At the bottom of the table are 'Delete', 'Amend', and 'Create' buttons, with 'Create' circled in red.

2. Select **Create**.

Corporate Online displays the **Manage beneficiary details – Create beneficiary** screen.

The screenshot shows the 'Create beneficiary' screen. It has a header 'Manage beneficiary details' and a 'Help' icon. Below the header is a section 'Create beneficiary' with a 'Help' icon. The main area contains the instruction 'Select and enter the beneficiary details. All information with an asterisk * is mandatory.' followed by a blue bar 'Step 1 - Beneficiary details'. This section contains fields for: * Office (Porridge Shop Pty Ltd), * Name (empty), * Currency (AUD), * Paid from (Australian account(s)), Locked (radio buttons for No and Yes), and Vostro beneficiary (checkbox). The 'Continue' button at the bottom right is circled in red.

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

Field	Description
Office	Select the office to use this beneficiary in. Corporate Online takes a moment to add the next field to the screen.
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 Corporate Online. The beneficiary's name must be unique within the office.
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 Corporate Online administrator) 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. Choose that account so Corporate Online can 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. Locked beneficiaries are identified with a . 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 43.
- [Australian domestic beneficiary details \(PayID\)](#) on page 44.
- [New Zealand domestic beneficiary details](#) on page 45.
- [Fiji and Papua New Guinea domestic beneficiary details](#) on page 47.
- [International beneficiary details](#) on page 47.

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 .



Authorisation model for Beneficiaries		Next step...	
		Creator and self-authoriser	Select Authorise now . <div style="text-align: center;"><input type="button" value="Authorise now"/></div> If asked, enter your token details. To authorise later select the Send to authorise link. <div style="text-align: center;"><input type="button" value="Send to authorise"/></div>

Corporate Online updates the status and displays the **Beneficiary confirmation** screen.

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 105.

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.

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

- From the left-hand menu, select **Manage > Beneficiary details**.

Corporate Online displays the **Manage beneficiary details** screen.

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
 - Beneficiary details
 - BPAY biller details
 - File templates
 - Reports
 - Authorise
 - View
 - Payment status
 - File status
 - Export
 - Set preferences
 - Site map
- Accounts
- Receipts
- Online FX
- Administration
- Deposits
- Loans
- Agency
- Your settings
- User guides

Manage beneficiary details

Manage your payment beneficiary here.

Select office, currency or status as required

Office: Porridge Shop Pty Ltd
 Currency: All currencies
 Status: All
 Search criteria: None

Reset list parameters

Name	CCY	Account details	Account name	Payment method	Status
<input type="radio"/> ABC Comp	USD	12345678	ABC Company	International	A
<input type="radio"/> XYZ Industries	AUD	085005 12345678	XYZ Industries	Overnight	A

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

Status codes:
 A - Authorised
 D - Deleted
 I - Incomplete
 P - Partially authorised
 R - Rejected
 U - Created / unauthorised

Note: The existing beneficiary is locked and the Amount and Payment method (where applicable) cannot be changed when making a payment.
 Beneficiaries with a * indicate they are included in a recurring payment

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



Corporate Online displays beneficiaries that match the selection criteria. For more information on navigating around list screens see:

- [Displaying items on a list screen](#) on page 129.
- [Sorting items on a list screen](#) on page 130.
- [Navigating a list screen using the grey navigation links](#) on page 131.
- [Printing with print preview](#) on page 131.
- [Browsing with Print preview](#) on page 132.
- [Searching a list](#) on page 133.

3. Perform any of the following:

- To view the details of a beneficiary, select a **name** link.
Corporate Online displays the **Beneficiary information** screen.
From where you can view and print beneficiary details and view audit information.
- To print the beneficiary list, select **Print preview**.
Corporate Online displays the list of beneficiaries for printing.
- To amend a beneficiary, select the payment then select **Amend**.
Corporate Online displays the **Amend beneficiary** screen.
Go to step **3** of [Creating a beneficiary](#) on page 70.
- To delete a beneficiary, select a beneficiary then select **Delete**.
Corporate Online displays the **Beneficiary information** screen.
Select **Delete now**.

Corporate Online updates the status of the beneficiary to 'D-Deleted' and will be removed from the list after 90 calendar days. It cannot be recovered.

Managing BPAY biller details

Corporate Online 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.

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

1. From the left-hand menu, select **Manage > BPAY biller details**.

Corporate Online displays the **Manage BPAY biller details** screen.

The screenshot shows the 'Manage BPAY biller details' interface. On the left is a navigation menu with 'BPAY biller details' highlighted. The main area is titled 'List of BPAY billers' and includes a 'Help' icon. Below the title is a descriptive paragraph and a 'Select office and enter search criteria' section with a dropdown for 'Office' (set to 'All offices') and three search criteria: 'Biller description', 'Biller name', and 'Reference number'. There are also 'Update list', 'Clear', and 'Reset list parameters' buttons. Below this is a 'Biller list' table with columns for 'Biller description', 'Biller name', 'Reference number', and 'Amount'. The table contains three entries: Electricity (ORIGIN ENERGY, 50000073, 0.00), Phone (TELSTRA CORP LTD, 20000860, 0.00), and Water (SA WATER, 06014172, 0.00). At the bottom of the table are buttons for 'Delete biller', 'Amend biller', and 'Create biller' (circled in red). Navigation buttons for 'Start of list', 'Previous All billers', 'Next All billers', and 'End of list' are also present, along with a 'Print preview' button.

Biller description	Biller name	Reference number	Amount
Electricity	ORIGIN ENERGY	50000073	0.00
Phone	TELSTRA CORP LTD	20000860	0.00
Water	SA WATER	06014172	0.00

2. Select **Create biller**.

The screenshot shows the 'Create biller' form. It has a title bar 'Manage BPAY biller details' and a sub-header 'Create biller' with a 'Help' icon. Below the title bar is a note: 'Enter the BPAY biller details. All information with an asterisk * is mandatory.' The form is titled 'Enter biller details' and contains several fields: '* Office:' (dropdown menu with 'Chair Services Pty Ltd' selected), '* Biller description:' (text input), '* Biller code:' (text input) with a 'Show biller name' button, 'Biller name:' (text input), '* Reference number:' (text input), and 'Amount:' (text input with 'AUD' and '0.00'). At the bottom left is a 'Cancel' button and at the bottom right is a 'Submit' button (circled in red).

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 in Corporate Online. The beneficiary's name must be unique within the office.
Biller code	Enter the Biller code and then select Show biller name .
	Corporate Online validates the biller code and displays the biller's 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.

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.

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

- From the left-hand menu, select **Manage > BPAY biller details**.

Corporate Online displays the **Manage BPAY biller details** screen.

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 **BPAY** screen. To sort billers, click the field name you want to sort by (e.g. Biller description). To view biller details, click the description link.

Select office and enter search criteria

Office:

Search by:

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

Reset list parameters

Biller list

Biller description ▲	Biller name	Reference number	Amount
<input type="radio"/> City of Parramatta	CITY OF PARRAMATTA C	51076	0.00
<input type="radio"/> Credit card	WESTPAC CARDS	42931	0.00
<input type="radio"/> Sydney Water	SYDNEY WATER	48152	0.00



2. 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**.

Corporate Online displays billers that match the selection criteria. For more information on navigating around list screens see:

- [Displaying items on a list screen](#) on page 129.
- [Sorting items on a list screen](#) on page 130.
- [Navigating a list screen using the grey navigation links](#) on page 131.
- [Printing with print preview](#) on page 131.
- [Browsing with Print preview](#) on page 132.
- [Searching a list](#) on page 133.

3. Perform any of the following:

- To view the details of a biller, select a **biller description** link.
Corporate Online displays the **Biller information** screen.
From where you can view and print biller details and view audit information.
- To print the biller list, select **Print preview**.
Corporate Online displays the list of billers for printing.
- To amend a biller, select the biller then select **Amend**.
Corporate Online displays the **Amend biller** screen.
Go to step **3** of [Creating a BPAY biller](#) on page 74.
- To delete a biller, select a biller then select **Delete biller**.
Corporate Online displays the **Delete BPAY biller confirmation** screen.
Select **Delete now**.
Corporate Online deletes the biller from the list. It 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, Corporate Online uses a workflow.

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 organisation's Corporate Online administrators can tell you what 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

Corporate Online uses the following recurring payment status codes:

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 85).
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 108).
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 108).
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 85).
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 85).

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.

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

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

Corporate Online displays the **Create recurring payment** screen:

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 Corporate Online Administrators.
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 in Corporate Online. 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**.

Corporate Online displays the **Beneficiary list** screen.

Enter search criteria					
Search by:	<input type="radio"/> Name	<input type="text"/>			
	<input type="radio"/> Account details	<input type="text"/>			
	<input type="radio"/> Account name	<input type="text"/>			
	<input checked="" type="radio"/> Display all beneficiaries				
<input type="button" value="Update list"/>					
Step 3 of 4 - Select a beneficiary					
Name	CCY	Account no.	Account name	Payment method	Amount
<input checked="" type="radio"/> EF LIMITED	AUD	085005 123456789	EF Limited	Overnight	0.00
<input type="button" value="Start of list"/>	<input type="button" value="Previous 20 beneficiaries"/>			<input type="button" value="Next 20 beneficiaries"/>	<input type="button" value="End of list"/>
<input type="button" value="Back"/>					<input checked="" type="button" value="Continue"/>

Use the search and sort features to filter the list of beneficiaries displayed. See [Searching a list](#) on page 133.

Select the beneficiary then select **Continue**.

Corporate Online displays the **Beneficiary details** screen.

Create payment - recurring payment

Beneficiary details ?

Confirm the Amount and Description details, and then click the Continue button. Help

Step 3 of 4 - Confirm payment details

* Beneficiary name: 085005 123456789 EF Limited

* 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.

[Step 4 - Frequency details](#)

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.

Field	Description
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.

Corporate Online displays the **Payment frequency** screen (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.

Corporate Online displays the **Payment frequency** screen (see step 4).

If this is a BPAY payment

Step 3 of 4 - Select a BPAY biller

* Pay to:

OR

* Enter Biller code:

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 or enter a biller code	The drop-down shows all billers you have saved in this office After you enter a biller code, select Show biller name . <input type="button" value="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.

Corporate Online displays the **Payment frequency** screen (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

[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 to you by the Australian Taxation Office (ATO).
Amount in AUD	Enter the amount of the tax payment in Australian dollars

Corporate Online displays the **Payment frequency** screen (see below)

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

Create payment - recurring payment

Payment frequency ? Help

Select when payments are to be made. All information with an asterisk * is mandatory. Click **Authorise now** to authorise the recurring payment.

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

* First payment date: 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 <div style="text-align: center;"><input type="button" value="Submit"/></div>
	Single or	Creator only	Select Send to authorise. <div style="text-align: center;"><input type="button" value="Send to authorise"/></div>

Authorisation model for Transfer funds		Next step...	
	Dual authorisation	Creator and self-authoriser	<p>Corporate Online displays your available authorisation limits.</p> <div style="border: 1px solid #ccc; padding: 5px; margin: 5px 0;"> <p>Transaction limit: AUD 200.00</p> <p>Limit remaining today: AUD 485.00</p> </div> <p>Select Authorise now.</p> <div style="text-align: center; margin: 5px 0;"> <input type="button" value="Authorise now"/> </div> <p>If asked, enter your token details. To authorise later select the Send to authorise link.</p> <div style="text-align: center; margin: 5px 0;"> <input type="button" value="Send to authorise"/> </div>

Corporate Online updates the status and displays the **Payment confirmation** screen.

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 108).

You may like to print this screen for your records (see [Printing with print preview](#) on page 131).

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.

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

1. From the left-hand navigation menu, select **Manage > Recurring payments**.

Corporate Online displays the **Manage recurring payments** screen.

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

Corporate Online displays payments that match the selection criteria. For more information on navigating around list screens see:

- [Displaying items on a list screen](#) on page 129.
- [Sorting items on a list screen](#) on page 130.
- [Navigating a list screen using the grey navigation links](#) on page 131.
- [Printing with print preview](#) on page 131.
- [Browsing with Print preview](#) on page 132.
- [Searching a list](#) on page 133.

- 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.
Corporate Online displays the **Recurring payment information** screen.
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**.
Corporate Online displays the **Amend recurring payment** screen.
Go to [Creating a recurring payment](#) on page 80.
- To delete a recurring payment, select a recurring payment then select **Delete**.
Corporate Online displays the **Delete recurring payment confirmation** screen.
Select **Delete now**.
Corporate Online deletes the payment.
- To request an extra payment, select a recurring payment then select **Request extra payment**.

Corporate Online displays the **Request extra payment** screen.

Manage recurring payment

Request extra payment ?

[Help](#)

Select when the payment is to be made. All information with an asterisk * is mandatory. Click **Authorise now** to authorise the payment.

Recurring payment details

Office: Porridge Shop Pty Ltd
 Payment name: Transfer funds
 From account: Account A 032000431
 Payment to: Account B 032000431
 Amount: AUD 3.00
 Next due: 28 March 2020

Enter value date and amount

* Value date: 01 August 2023 📅 Calendar
 * Amount: AUD

Cancel
Save as draft
Authorise now

To authorise later with other payments, click [Send to authorise](#)

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 .	<input type="button" value="Submit"/>

Authorisation model for Payment type		Next step...	
	Single	Creator only	Select Send to authorise . <input type="button" value="Send to authorise"/>
	or Dual authorisation	Creator and self-authoriser	Corporate Online displays your available authorisation limits. <div style="border: 1px solid gray; padding: 5px; margin: 5px 0;"> <u>Transaction limit:</u> AUD 200.00 <u>Limit remaining today:</u> AUD 500.00 </div> Select Authorise now . <input type="button" value="Authorise now"/> If asked, enter your token details. To authorise later select the Send to authorise link. <input type="button" value="Send to authorise"/>

Corporate Online updates the status and displays the **Extra payment confirmation** screen.

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 or rejecting a payment](#) on page 94.

You may like to print this screen for your records (see [Printing with print preview](#) on page 131).

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.

The screenshot shows the 'Authorise' interface for recurring payments. The left sidebar has 'Authorise' highlighted. The top navigation bar has 'Recurring Payments (1)' selected. Below the navigation, there are filters for Office (Porridge Shop Pty Ltd), Account (All accounts), Currency (All currencies), and Status (All). A search criteria dropdown is set to 'Display all'. The 'Update list' button is circled in red. Below the filters is a table titled 'List of recurring payments' with the following data:

Payment name	Payment to	CCY	Amount	Frequency	Next due	Ending	Status
Transfer funds	Account B 032000	AUD	3.00	Weekly	28/03/2020	08/08/2020	A

At the bottom of the screen, the 'Skip next payment' button is circled in red. Other buttons include 'Reject' and 'Review before authorising'. Transaction limits are shown as AUD 200.00.

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

Corporate Online displays payments that match the selection criteria. For more information on navigating around list screens see:

- [Displaying items on a list screen](#) on page 129.
- [Sorting items on a list screen](#) on page 130.
- [Navigating a list screen using the grey navigation links](#) on page 131.
- [Searching a list](#) on page 133.

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, Corporate Online displays the **Token validation** screen. Enter your token details in the usual manner.

Corporate Online displays the **Authorise – skip next payment** screen.

Authorise

Skip next payment ? Help

To confirm your request to skip the next due date, click the Authorise now button.

Recurring payment details

Office:	Porridge Shop Pty Ltd
Payment name:	Transfer funds
From account:	AUD ABC Company Pty Ltd 032000431376
Payment to:	XYZ Industries Ltd 032000431384
Amount:	AUD 3.00
Current next due date:	Friday, 28 June 2024
Proposed next due date:	Friday, 05 July 2024

[Go to recurring payments list](#) [Authorise now](#)

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

Corporate Online updates the next due date.

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 14) by the [Payment cut-off times](#) (on page 111)

Authorising or rejecting a funds transfer

Use this procedure to authorise or reject a funds transfer.

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.

To authorise a transfer, you need:

- **authoriser** access to **Payments > Transfer** feature (or a beneficiary payments feature).
- access to the office and the account specified for this transfer.

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

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

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

Corporate Online displays the **Authorise** screen.

The screenshot shows the 'Authorise' screen with the following elements:

- 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** (circled in red), New, Payment status, File status, Export, Set preferences, Site map, Accounts, Receipts, Online FX, Administration, Deposits, Research, Loans, Your settings, User guides, WinTrade, QuickService, Sign Out.
- Authorise tabs:** Payments (5) (circled in red), Recurring Payments, Files, Beneficiaries (1), File templates, ?
- Instructions:** To view payment details click on the Account description and number link. To authorise, select the payments to be authorised, then click the Rev
- Select office, currency, status or date as required:** Office: Chair Services Pty Ltd, Currency: All currencies, Status: Requires authorisation (Payments requiring authorisation today (4) circled in red), From: 29 September 2022, To: 29 September 2022, Search criteria: None, Update list (circled in red), Clear, Reset list parameters.
- Payment list table:**

	Account description	Account number	Debit description	Date	Cut-off time	▲	CCY	Amount	WBC ref	No.	Status
<input type="checkbox"/>	Test Account 1	032000	Payment to ABC	29/09/2022	29/09/2022	17:15 AEST	USD	12.00 Cr	115321643	1	U T
<input type="checkbox"/>	Test Account 1	032000	Monthly PAYE Tax	29/09/2022	29/09/2022	17:30 AEST	AUD	5.00 Cr	115321633	TAX	U
<input type="checkbox"/>	Test Account 1	032000	Water bill	29/09/2022	29/09/2022	17:30 AEST	AUD	5.00 Cr	115321591	B1	U
<input checked="" type="checkbox"/>	Test Account 1	032000	Transfer to Account 2	29/09/2022	29/09/2022	23:59 AEST	AUD	7.00 Cr	115321583	FT	U
- 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 20.00, **Limit remaining today:** AUD 20.00.
- Buttons:** Reject, Review before authorising (circled in red).

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.

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

Corporate Online displays payments that match the selection criteria. For more information on navigating around list screens see:

- [Entering dates with the calendar](#) on page 129.
- [Displaying items on a list screen](#) on page 129.
- [Sorting items on a list screen](#) on page 130.
- [Navigating a list screen using the grey navigation links](#) on page 131.
- [Searching a list](#) on page 133.

Note: Payments not fully authorised 7 days after the value date will be removed.
Funds transfers appear on this screen under the 'from account' and can be identified by "FT" in the number column.

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

Corporate Online displays the **Authorise — Payment information** screen.

Authorise

Payment information ?

Help

View a summary of your funds transfer details.

Payment details

Office:	Chair Services Pty Ltd	Payment type:	Funds transfer
Value date:	01 August 2023	Payment status:	Unauthorised / created
Bank reference:	93448385		

Funds transfer details

From account:	Account A 032000431
	Current balance: 24.54+ Available balance: 24.54+ as at 1 August 2023 16:12 AEST
Description:	Transfer to Account B
To account:	Account B 032000431
Description:	Transfer from Account A
Amount:	AUD 8.00

Payment cut-off time information

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

Payment cut-off:	23:59 AEST 01 August 2023
------------------	---------------------------

Additional payment information

Created by:	D Bean	Date and time:	01 August 2023 16:12 AEST
Last updated by:	D Bean	Date and time:	01 August 2023 16:12 AEST

[View detailed audit information](#)

Go to payments list


Reject now

Authorise now

4. Review the payment and if the value date of the transfer is today confirm the balance of the 'from account' is enough to make the transfer then select **Authorise now**.

Corporate Online updates the payment's status depending on the authorisation model used and the previous status of the payment.

Authorisation model for Transfer funds	Payment's status prior to authorisation	Action
	Single authorisation	Unauthorised
		Corporate Online updates the transfer's status to Authorised and sends the transfer for processing. Its status will then be updated to Bank accepted, and the transfer will be affected on the value date.

	Dual authorisation	Unauthorised	Corporate Online updates the transfer's status to Partially authorised. This transfer must be second authorised before it will be processed.
		Part authorised	Corporate Online updates the transfer's status to Authorised and sends the transfer for processing. Its status will then be updated to Bank accepted, and the transfer will be affected.

- Alternatively, if you want to reject this transfer, select **Reject now**. Corporate Online updates the transfer's status to Rejected.

Authorising or rejecting a 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 98.

Payments must be fully authorised before the relevant cut-off time (see [Payment cut-off times](#) on page 91). An extension of this time may be available (see [Extendable cut-off time arrangements \(overnight AUD payments only\)](#) on page 113).

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.

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

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

Corporate Online displays the **Authorise** screen.

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

Accounts

- Receipts
- Online FX
- Administration
- Deposits
- Research
- Loans
- Your settings
- User guides

WinTrade

- Quick Service

Sign Out

Authorise

Payments (5) | Recurring Payments | Files | Beneficiaries (1) | 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 **Rev authorising** button.

Select office, currency, status or date as required

Office: Chair Services Pty Ltd

Currency: All currencies | Status: Requires authorisation | **Payments requiring authorisation today (4)**

From: 29 September 2022 | Calendar

To: 29 September 2022 | Calendar

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
<input checked="" type="checkbox"/> Test Account 1	032000	Payment to ABC	29/09/2022	29/09/2022 17:15	AEST USD	12.00 Cr	115321643	1	U T
<input type="checkbox"/> Test Account 1	032000	Monthly PAYE Tax	29/09/2022	29/09/2022 17:30	AEST AUD	5.00 Cr	115321633	TAX	U
<input type="checkbox"/> Test Account 1	032000	Water bill	29/09/2022	29/09/2022 17:30	AEST AUD	5.00 Cr	115321591	B1	U
<input type="checkbox"/> Test Account 1	032000	Transfer to Account 2	29/09/2022	29/09/2022 23:59	AEST AUD	7.00 Cr	115321583	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 20.00
Limit remaining today: AUD 20.00

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**.

Corporate Online displays payments that match the selection criteria. For more information on navigating around list screens see:

- [Entering dates with the calendar](#) on page 129.
- [Displaying items on a list screen](#) on page 129.
- [Sorting items on a list screen](#) on page 130.
- [Navigating a list screen using the grey navigation links](#) on page 131.
- [Searching a list](#) on page 133.

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

Corporate Online displays your available authorisation limits.

- 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, Corporate Online displays the **Token validation** screen. Enter your token details in the usual manner.

Corporate Online displays the **Authorise – Payment information** screen.

Authorise

Payment information ?

Click the **Beneficiary details** link to view details of individual payments. Help

Payment details

Office:	Chair Services Pty Ltd	Payment type:	Existing beneficiary
Value date:	01 August 2023	Payment status:	Unauthorised / created
Bank reference:	93448371		

Debit account details

From account:	Account A 032000431		
	Current balance: 24.54+ Available balance: 24.54+ as at 1 August 2023 15:29 AEST		
Amount:	AUD 0.01		
Description:	Payment to ABC		

Beneficiary summary

Beneficiary details	Account details	Payment method	CTY Code	CCY	Amount
ABC Company Pty Ltd	032000 577	Westpac	AU	AUD	0.01
1 Beneficiaries totalling AUD 0.01					

= The existing beneficiary is locked and the Amount and Payment method (where applicable) cannot be changed when making a payment.
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:	19:30 AEST	01 August 2023
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Additional payment information

Created by:	D Bean	Date and time:	01 August 2023 15:28 AEST
Last updated by:	D Bean	Date and time:	01 August 2023 15:29 AEST

[View detailed audit information](#)

Transaction limit:	AUD 4,000,000.00
Limit remaining today:	AUD 3,911,881.48

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), Corporate Online updates the payment's status 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	Corporate Online updates the payment's status to Authorised and sends the payment for processing. Its status will then be updated to Bank accepted.
	Dual authorisation	Unauthorised	Corporate Online updates the payment's status to Partially authorised. This payment must be second authorised before it will be processed.
		Part authorised	Corporate Online updates the payment's status to Authorised and sends the payment for processing. The status will then be updated to Bank accepted.

Track the progress of the processing of your payment with the Payment history reports screen. See [Viewing payment history](#) on page 118.

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

For some payments, Corporate Online will allow you 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 66).

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

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 66).

If the **foreign exchange rate has expired** for the payment you are authorising, Corporate Online will display an information message.

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 66).

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 113).

Cut-off arrangement in place		What happens next (first authoriser)
No arrangement in place (or no extension available)		Corporate Online displays a warning that you have missed the cut-off. 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)		Corporate Online displays a warning that you have missed the cut-off. 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)		Corporate Online displays a warning that you have missed the cut-off. 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		Corporate Online accepts the late authorisation of the payment and does not display any warning message. 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.

- Alternatively, if you want to reject this payment, select the **Reject now**. Corporate Online updates the payment status 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 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 AUD \$25,000 – \$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.

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

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

Corporate Online displays the **Authorise** screen.

Main menu

- 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**
 - New
 - Payment status
 - File status
- Export
 - Set preferences
 - Site map
- Accounts
- Receipts
- Online FX
- Administration
- Deposits
- Research
- Loans
- Your settings
- User guides
- WinTrade
- QuickService

Authorise

Payments (5) | Recurring Payments | Files | Beneficiaries (1) | 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 **Rev authorising** button.

Select office, currency, status or date as required

Office: Chair Services Pty Ltd

Currency: All currencies | Status: Requires authorisation | **Payments requiring authorisation today (4)**

From: 29 September 2022 | Calendar

To: 29 September 2022 | Calendar

Search criteria: None

Payment list

Account description	Account number	Debit description	Date	Cut-off time	CCY	Amount	WBC ref	No.	Status
<input checked="" type="checkbox"/> Test Account 1	032000	Payment to ABC	29/09/2022	29/09/2022 17:15	AEST USD	12.00 Cr	115321643	1	U T
<input type="checkbox"/> Test Account 1	032000	Monthly PAYE Tax	29/09/2022	29/09/2022 17:30	AEST AUD	5.00 Cr	115321633	TAX	U
<input type="checkbox"/> Test Account 1	032000	Water bill	29/09/2022	29/09/2022 17:30	AEST AUD	5.00 Cr	115321591	B1	U
<input type="checkbox"/> Test Account 1	032000	Transfer to Account 2	29/09/2022	29/09/2022 23:59	AEST AUD	7.00 Cr	115321583	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 20.00
 Limit remaining today: AUD 20.00

Reject | **Review before authorising**

Sign Out

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.

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

Corporate Online displays payments that match the selection criteria. For more information on navigating around list screens see:

- [Entering dates with the calendar](#) on page 129.
- [Displaying items on a list screen](#) on page 129.
- [Sorting items on a list screen](#) on page 130.
- [Navigating a list screen using the grey navigation links](#) on page 131.
- [Searching a list](#) on page 133.

Corporate Online displays your available authorisation limits.

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, Corporate Online displays the **Token validation** screen. Enter your token details in the usual manner.

Corporate Online displays the **Authorise Payment information** screen.

Authorise

Payment information ?

Help

Click the **Beneficiary details** link to view details of individual payments.

Payment details

Office:	Finance Department	Payment type:	Existing beneficiary
Value date:	30 May 2024	Payment status:	Unauthorised / created
Bank reference:	93480073		

Debit account details

From account:	ABC Company Pty Ltd 0320004313
	Current balance: 18.44 - Available balance: 0.00 as at 30 May 2024 10:11 AEST
Amount:	AUD 6.06
Description:	Payment to ABC

Beneficiary summary

Beneficiary details	Account details	Payment method	CTY	Code	CCY	Amount
ABC	12345678 New	International	US		USD	4.00
1 Beneficiaries totalling USD						4.00

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

= The existing beneficiary is locked and the Amount and Payment method (where applicable) cannot be changed when making a payment.
Please ensure the account details are correct as they are used to process the payment.

Exchange rate conversion and information

Exchange rate: 0.6599 Note: This is an indicative rate as at 30 May 2024 10:10 AEST
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:	23:00 AEST	30 May 2024
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Other banks may convert the proceeds and impose additional fees and charges. For further information, please [contact us](#).

Additional payment information

Created by:	D Bean	Date and time:	30 May 2024 10:09 AEST
Last updated by:	D Bean	Date and time:	30 May 2024 10:10 AEST

[View detailed audit information](#)

Transaction limit: AUD 200,000.00
 Limit remaining today: AUD 200,000.00

Go to payments list
Reject now
Continue

If a rate sheet is being used (debit an account in Australia for amounts < AUD 25,000) ...

- (a) 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 then select **Authorise now**.

Authorise now

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 66).

Corporate Online updates the status depending on the authorisation model used by your organisation for payments.

Authorisation model	Action
Single authorisation	Corporate Online updates the status to Fully authorised. Corporate Online accepts the payment for processing then updates the status to Bank accepted. Follow the

		progress of the payment processing by using the Payments history screen. No further action is required.
	Dual authorisation	Corporate Online updates the status to Partially authorised. Your payment must be fully authorised by the payment cut-off time. See Authorising or rejecting a payment on page 94.

Corporate Online then displays the Authorise screen.

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**.

Corporate Online displays the Live foreign exchange rate screen.

Authorise

Payment and Foreign Exchange Contract ?

Help

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	6.06
Value date:	30 May 2024	
Exchange rate:	0.6599	
Rate expiry:	53 seconds remaining ...	
Charge account:	<input type="text" value="AUD 032000431376 ABC Company Pty Ltd"/>	
	Account for any cost or gain to be processed to if required.	

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:	23:00 AEST	30 May 2024
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- (b) Carefully read the important information and then tick the checkbox to accept the conditions,

Once you select acceptance, Corporate Online gets an automated live FX rate 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, Corporate Online disables the **Accept and authorise** button (by greying it out). Select the **Cancel** button. Corporate Online displays the Payment information screen. Repeat this step.

(c) Select **Accept and authorise**.

Corporate online updates the status depending on the authorisation model used by your organisation for payments.

Authorisation model		Action
	Single authorisation	Corporate Online updates the status to Fully authorised. Corporate Online accepts the payment for processing then updates the status to Bank accepted. Follow the progress of the payment processing by using the Payments history screen. No further action is required.
	Dual authorisation	Corporate Online updates the status to Partially authorised. 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. See Rejecting a cross-currency payment with a live foreign exchange rate on page 102. If a partially authorised payment using a market rate is not fully authorised by the cut-off, Corporate Online automatically cancels the payment. Any cost or gain from cancelling the underlying foreign exchange contracts is passed on to you (to the charge account listed on the payment).

Rejecting a cross-currency payment with a live foreign exchange rate

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

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.

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

1. From the Payments menu, select **Authorise**
Corporate Online displays the **Authorise** screen.

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
 - Authorise
 - View
 - Payment status
 - File status
 - Export
 - Set preferences
 - Site map
- Accounts
- Receipts
- Online FX
- Administration
- Deposits
- Research
- Loans
- Your settings
- User guides
- WinTrade
- QuickService

Authorise Payments (5)

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

Select office, currency, status or date as required

Office: Chair Services Pty Ltd
 Currency: All currencies Status: Requires authorisation **Payments requiring authorisation today (4)**
 From: 29 September 2022 Calendar
 To: 29 September 2022 Calendar
 Search criteria: None

Payment list

Account description	Account number	Debit description	Date	Cut-off time	CCY	Amount	WBC ref	No.	Status
<input checked="" type="checkbox"/> Test Account 1	032000	Payment to ABC	29/09/2022	29/09/2022 17:15	AEST USD	12.00 Cr	115321643	1	U T
<input type="checkbox"/> Test Account 1	032000	Monthly PAYE Tax	29/09/2022	29/09/2022 17:30	AEST AUD	5.00 Cr	115321633	TAX	U
<input type="checkbox"/> Test Account 1	032000	Water bill	29/09/2022	29/09/2022 17:30	AEST AUD	5.00 Cr	115321591	B1	U
<input type="checkbox"/> Test Account 1	032000	Transfer to Account 2	29/09/2022	29/09/2022 23:59	AEST AUD	7.00 Cr	115321583	FT	U
<input type="checkbox"/> 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 20.00
 Limit remaining today: AUD 20.00

Buttons: Update list, Clear, 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**.

Corporate Online displays payments that match the selection criteria. For more information on navigating around list screens see:

- [Entering dates with the calendar](#) on page 129.
- [Displaying items on a list screen](#) on page 129.
- [Sorting items on a list screen](#) on page 130.
- [Navigating a list screen using the grey navigation links](#) on page 131.
- [Searching a list](#) on page 133.

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

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

Authorise

Payment information ? Help

Click the **Beneficiary details** link to view details of individual payments.

Payment details

Office: Finance Department
Value date: 02 August 2023
Bank reference: 93448443
Payment type: Existing beneficiary
Payment status: **Authorised**

Debit account details

From account: Account A 032000431
Current balance: 24.54+ Available balance: 24.54+ as at 2 August 2023 17:12 AEST
Amount: AUD 6.43
Description: Payment to ABC

Beneficiary summary

Beneficiary details	Account details	Payment method	CTY Code	CCY	Amount
ABC	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 Chair Services Pty Ltd
Trade date: 02 August 2023
Amount customer purchased: USD 4.00
Amount customer sold: AUD 5.96
Exchange rate: 0.6712 Note: This is the rate as at 02 August 2023 17:23 AEST
Value date: 04 August 2023
Charge account: Account A 032000431

Additional payment information

Created by: D Bean Date and time: 02 August 2023 17:22 AEST
Last updated by: D Bean Date and time: 02 August 2023 17:23 AEST
1st authorisation: D Bean Date and time: 02 August 2023 17:23 AEST

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

If the payment has a status of “P – Partially authorised” or “A- Authorised” Corporate Online displays a warning message 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 and the foreign exchange rate(s) previously accepted will be terminated. Any cost or gain resulting from terminating the foreign exchange rate(s) will be processed to the account selected at the time of rate acceptance.

Rejecting this payment may result in an indicative cost of AUD -1.36

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.

Corporate Online 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 118 and see [Working with pending payments](#) on page 66.

Corporate Online sets the status of the payment 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 task, depending on who created it, who first authorised it, and your organisation's authorisation model. See [Who can authorise?](#) on page 15.

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

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

The screenshot shows the 'Authorise' screen with the following elements:

- Navigation:** 'Main menu' on the left with 'Authorise' circled in red. Top tabs include 'Payments (1)', 'Recurring Payments (1)', 'Files', 'Beneficiaries (1)' (circled in red), and 'File templates'.
- Instructions:** 'To view beneficiary details click on the Name link. To authorise, select the beneficiaries to be authorised, then click the Review before authorising button.'
- Filters:** 'Select office, currency or status as required' with dropdowns for Office (Chair Services Pty Ltd), Currency (All currencies), and Status (Requires authorisation). An 'Update list' button is circled in red.
- Beneficiary List:** A table with columns: Name, CCY, Account details, Account name, Payment method, Status. One entry is visible: ABC Company* (AUD, 032000, ABC Company Pty Ltd, Westpac, U).
- Navigation:** 'Reject' and 'Review before authorising' (circled in red) buttons at the bottom.

2. Select the **Beneficiaries** tab.

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

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

Corporate Online displays payments that match the selection criteria. For more information on navigating around list screens see:

- [Displaying items on a list screen](#) on page 129.
- [Sorting items on a list screen](#) on page 130.
- [Navigating a list screen using the grey navigation links](#) on page 131.
- [Searching a list](#) on page 133.

4. 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, Corporate Online displays the **Token validation** screen. Enter your token details in the usual manner.

Corporate Online displays the **Authorise – Beneficiary information** screen.

Authorise

Beneficiary information ?

Help

Confirm your beneficiary details.

Beneficiary details

Office:	Chair Services Pty Ltd	Currency:	AUD
Name:	ABC Company		
Paid from:	Australian account(s)		
Locked:	No		
Country:	Australia		
BSB:	032000		
Account number:	577		
Account Name:	ABC Company Pty Ltd		
Amount:	AUD 0.01		
Payment method:	Westpac		
Description:	Invoice AB23		

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:	D Bean	Date and time:	27 March 2020 07:52 AEDT
Last updated by:	D Bean	Date and time:	01 August 2023 15:23 AEST

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Go to beneficiaries list

Reject now

Authorise now


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

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

Corporate Online updates the beneficiary’s status 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	Corporate Online updates the beneficiary’s status to Authorised. This beneficiary can now be used to create payments.



	Dual authorisation	Unauthorised	Corporate Online updates the beneficiary's status to Partially authorised. This beneficiary must be second authorised before it can be used.
		Part authorised	Corporate Online updates the beneficiary's status to Authorised. This beneficiary can now be used to create payments.

- 6. Alternatively, if you want to reject this beneficiary, select **Reject now**. Corporate Online updates the beneficiary status 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 91).

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. 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.

Start from anywhere in the Payments application.

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

The screenshot shows the 'Authorise' interface for recurring payments. On the left, the 'Main menu' includes 'Payments', 'Create payments', 'Manage', 'Reports', 'Authorise' (circled in red), 'View', 'Export', 'Set preferences', 'Site map', 'Your settings', 'Accounts', 'Receipts', 'Agency', 'Administration', 'Deposits', 'Online FX', 'Loans', 'User guides', 'WinTrade', 'QuickService', and 'Sign Out'. The top navigation bar has tabs for 'Payments (1)', 'Recurring Payments (1)' (circled in red), 'Files', 'Beneficiaries', and 'File templates'. Below the tabs, there is a text instruction: '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.' A section titled 'Select office, account, currency or status as required' contains dropdown menus for Office (Chair Services Pty Ltd), Account (All accounts), Currency (All currencies), and Status (Requires authorisation), along with a Search criteria dropdown (Display all) and an 'Update list' button (circled in red). Below this is a table titled 'List of recurring payments' with columns: Payment name, Payment to, CCY, Amount, Frequency, Next due, Ending, and Status. The table contains one entry: 'Monthly PAYG Payment' with a checkmark in the first column, 'ATO EFT Deposits Trust Account', 'AUD', '8.00', 'Monthly', '30/09/2022', and 'U'. Below the table are buttons for 'Start of list', 'Previous 20 payments', 'Next 20 payments', and 'End of list'. A 'Status codes' section lists: A - Fully Authorised, P - Partially authorised, R - Rejected, and U - Unauthorised / created. At the bottom right, there are 'Transaction limit: AUD 200.00' and 'Limit remaining today: AUD 200.00'. At the bottom, there are buttons for 'Skip next payment', 'Reject', and 'Review before authorising' (circled in red).

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**.

Corporate Online displays payments that match the selection criteria. For more information on navigating around list screens see:

- [Displaying items on a list screen](#) on page 129.
- [Sorting items on a list screen](#) on page 130.
- [Navigating a list screen using the grey navigation links](#) on page 131.
- [Searching a list](#) on page 133.

Corporate Online displays your available authorisation limits.

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, Corporate Online displays the **Token validation** screen. Enter your token details in the usual manner.

Corporate Online displays the **Authorise – Recurring payment information** screen.

Authorise

Recurring payment information ?

To confirm your request to authorise this recurring payment, click the Authorise now button. Help

Payment Details

Office: Chair Services Pty Ltd
Payment name: Monthly PAYG Payment Status: Unauthorised / created
Payment type: Tax payment
From account: AUD Account A 032000431
Description: Monthly PAYG Payment

Tax payment details

Beneficiary: ATO EFT Deposits Trust Account 093003316385
EFT Code: 01234567890
Amount: AUD 8.00

Payment frequency details

First payment date: Saturday, 30 September 2023
Frequency: Monthly
And then on: Same date of month as 1st payment Next due: Monday, 02 October 2023
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 AEST on 01 October 2023.

Additional payment information

Created by: D Bean Date and time: 01 August 2023 15:17 AEST
Last updated by: D Bean Date and time: 01 August 2023 15:17 AEST



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Transaction limit: AUD 4,000,000.00
Limit remaining today: AUD 3,911,881.48

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, Corporate Online updates the payment’s status 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	Corporate Online updates the payment’s status to Authorised. The recurring payment will be processed on the next due date.
	Dual authorisation	Unauthorised	Corporate Online updates the payment’s status to Partially authorised. This payment must be second authorised before it will be processed.
		Part authorised	Corporate Online updates the payment’s status 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, Corporate Online will display an error message.

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

Corporate Online updates the payment status to Rejected.

Payment cut-off times

To ensure payments are processed by their value date, Corporate Online imposes cut-off times 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 Corporate Online's Online 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
<input type="checkbox"/> Test Account 1	032000431376	Payment to XYZ	16/06/2021	16/06/2021	12:00 AEST	NZD
<input type="checkbox"/> Test Account 1	032000431376	Payment to EF Limited	16/06/2021	16/06/2021	16:00 AEST	AUD
<input type="checkbox"/> Test Account 1	032000431376	Payment to ABC	16/06/2021	16/06/2021	17:15 AEST	USD
<input type="checkbox"/> Test Account 1	032000431376	Transfer to 431384	16/06/2021	16/06/2021	23:59 AEST	AUD

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.

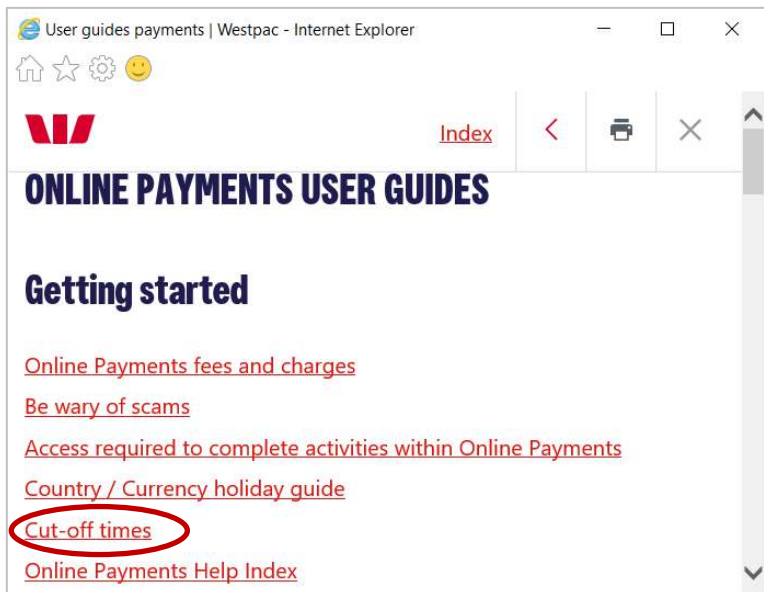
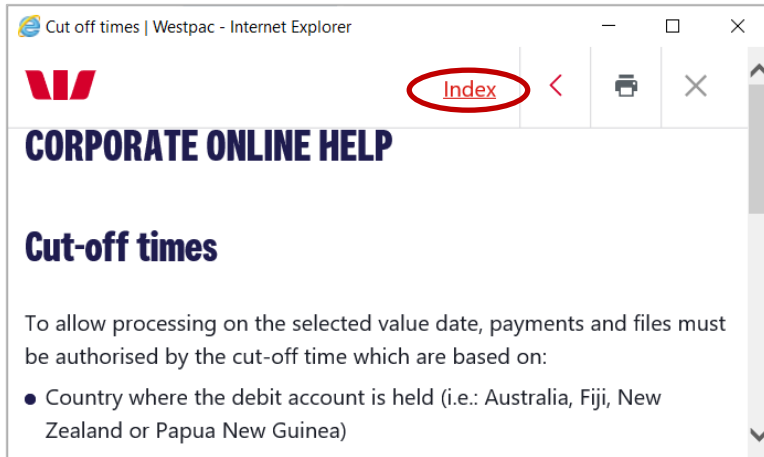


Where the credit account is a non-Westpac account the beneficiary will receive value the next business day.

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.



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, Corporate Online passes it 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

Corporate Online uses the following codes 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 68) 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 to Corporate Online.

Payment beneficiary transaction history status codes

Corporate Online uses the following codes 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.
MANUL	Beneficiary transaction processed manually	The beneficiary details were not correct and the payment to this beneficiary has been processed manually.



Status	Description	Explanation
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 68) 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.

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

1. From the left-hand navigation menu, select **View > Payment status**.

Corporate Online displays the **View payment status** screen.

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:
 Currency: Status:
 From: 29 September 2022 Calendar
 To: 29 September 2022 Calendar
 Search criteria:

Payment list

Account description	Account number	Debit description	Value date	CCY	Amount	WBC ref	No.	Status
Test Account 1	032000	Payment to ABC	29/09/2022	USD	12.00	115321643	1	UNPRC
Test Account 1	032000	Monthly PAYE Tax	29/09/2022	AUD	5.00	115321633	TAX	UNPRC
Test Account 1	032000	Water bill	29/09/2022	AUD	5.00	115321591	B1	UNPRC
Test Account 1	032000	Transfer to Account 2	29/09/2022	AUD	7.00	115321583	FT	UNPRC

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

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

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

Corporate Online displays payments that match the selection criteria. For more information on navigating around list screens see:

- [Entering dates with the calendar](#) on page 129.
- [Displaying items on a list screen](#) on page 129.
- [Sorting items on a list screen](#) on page 130.
- [Navigating a list screen using the grey navigation links](#) on page 131.
- [Printing with print preview](#) on page 131.
- [Browsing with Print preview](#) on page 132.
- [Searching a list](#) on page 133.

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

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



View payment status

Payment details

View and print payment details. Click the **ID** link to view details of individual payments.

Payment details

Office:	Chair Services Pty Ltd	Payment type:	Existing beneficiary
Value date:	15 June 2021	Currency:	USD
Bank reference:	93412161	Payment status:	Unprocessed

Debit account details

From account:	ABC Company Pty Ltd 032000
Amount:	AUD 9.46
Description:	Payment to EF Limited

Beneficiary summary

<u>ID</u>	<u>Details</u> ▲	<u>Payment method</u>	<u>CTY</u>	<u>CCY</u>	<u>Amount</u>	<u>Status</u>
80067310	EF Limited New	International	US	USD	7.00	UNPRC

1 Beneficiaries totalling USD 7.00

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.

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

Corporate Online displays all the details in a reporting 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 132.

Reporting

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

After you create a report ([Creating a report](#) on page 122). Corporate Online delivers it for viewing ([Working with reports](#) on page 123.) The report remains available for the retention period set when the report was created.

Corporate Online delivers reports as PDF (Adobe Portable Document Format) files for printing, saving to a local or network drive, or emailing.

Once a report leaves Corporate Online, 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 **Online Payments** can perform this procedure.

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

- From the left-hand navigation menu, select **Manage > Reports**.

Corporate Online displays the **Manage reports – List of generated reports** screen.

The screenshot shows the 'Manage reports' interface. On the left is a navigation menu with 'Reports' circled in red. The main area is titled 'Manage reports' and 'List of generated reports'. It includes instructions to view reports or create new ones. Below this is a form to 'Select office, report and dates' with dropdowns for Office (All offices), Report (All), and date ranges (From: 22 September 2022, To: 29 September 2022). There are 'Update list' and 'Clear' buttons. A 'Report list' section shows a table with one report: 'Payment details report (01-Aug-2022 to 29-Sep-2022)'. Navigation buttons like 'Start of list', 'Previous All reports', 'Next All reports', and 'End of list' are present. At the bottom, 'Delete' and 'Create' buttons are shown, with 'Create' circled in red. A link 'What reports are available?' is also visible.

- Select **Create**. Corporate Online displays the **create new report** screen.

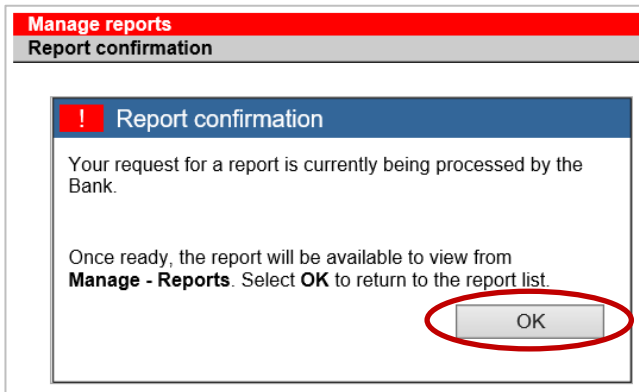
The screenshot shows the 'Create new report' screen. It has a title bar 'Manage reports' and 'Create new report'. Instructions state: 'To request a new report, enter the details, then click **Submit**.' Below is a section 'Choose office, report and retention period' with dropdowns for Office (Choose), Report (Choose), and Report retention period (7 days). A 'Cancel' button is on the left and a 'Submit' button is on the right, circled in red. A link 'What reports are available?' is also present.

- Enter the details for the report you want to create as described below and then select **Submit**.

Field	Description
Office	Select the office to report on. Corporate Online takes a moment to update the screen.
Report	Select the report to create for this office. Corporate Online takes a moment to update the screen.
Report retention period	Select the period you want this report to be retained and available in Corporate Online.

Field	Description
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.
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.

Corporate Online displays a **Report confirmation** screen.



4. Select **OK**.

Corporate Online processes the report and makes it 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 122).

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

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

1. From the left-hand navigation menu, select **Manage > Reports**.

Corporate Online displays the **Manage reports – List of generated reports** screen.

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
- ▶ Your settings
- ▶ Accounts
- ▶ Receipts

Manage reports

List of generated reports ? Help

To view a report, click the **Report and details** link. To request a new report, click **Create**.

Select office, report and dates

Office: All offices

Report: All

From: 22 September 2022 Calendar

To: 29 September 2022 Calendar

Update list

Clear
Reset list parameters

Report list

Report and details Date created

Payment details report (01-Aug-2022 to 29-Sep-2022) PDF 23 kb Not ready for printing

Start of list Previous All reports Next All reports End of list

Delete Create

[What reports are available?](#)

2. If required, set search criteria for the list of reports to display, then select **Update list**.

Corporate Online displays reports that match the selection criteria. For more information on navigating around list screens see:

- [Entering dates with the calendar](#) on page 129.
- [Displaying items on a list screen](#) on page 129.
- [Sorting items on a list screen](#) on page 130.
- [Navigating a list screen using the grey navigation links](#) on page 131.

3. Perform any of the following:

- To view and download a PDF report select the **report and details** link for a report.

Corporate Online displays the PDF in a new browser window.

- To **print** the PDF, select the print icon on the Adobe Reader tool bar.



- To **save** the PDF, select the save icon on the Adobe Reader tool bar.



- To delete a PDF report, select the report to delete then select **Delete**.

Corporate Online asks you to confirm you want to delete the report.

Select **OK** to confirm the request. Corporate Online deletes the report.

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 Corporate Online will warn you 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 leaves Corporate Online, 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.

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

1. From the left-hand navigation menu, select **Export**.

Corporate Online displays the **Export** screen.

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

Select office, currency, status or date as required

Office: Chair Services Pty Ltd

Currency: All currencies Status: All

From: 29 September 2022 Calendar

To: 29 September 2022 Calendar

Search criteria: None

Update list

Clear

Reset list parameters

Account description	Account number	Debit description	Date	CCY	Amount	WBC ref	No.	Status
<input type="checkbox"/> Test Account 1	032000	Payment to ABC	29/09/2022	USD	12.00	115321643	1	UNPRC T
<input checked="" type="checkbox"/> Test Account 1	032000	Monthly PAYE Tax	29/09/2022	AUD	5.00	115321633	TAX	UNPRC
<input type="checkbox"/> Test Account 1	032000	Water bill	29/09/2022	AUD	5.00	115321591	B1	UNPRC
<input checked="" type="checkbox"/> Test Account 1	032000	Transfer to Account 2	29/09/2022	AUD	7.00	115321583	FT	UNPRC

Select all

Start of list Previous All payments Next All 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 - Payment contains errors
RFUSD - Payment refused
UNPRC - Unprocessed
* - Payment exported

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

Export

What is the export format?

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



Corporate Online displays payments that match the selection criteria. For more information on navigating around list screens see:

- [Entering dates with the calendar](#) on page 129.
 - [Displaying items on a list screen](#) on page 129.
 - [Sorting items on a list screen](#) on page 130.
 - [Navigating a list screen using the grey navigation links](#) on page 131.
 - [Searching a list](#) on page 133.
3. Select the payments to include in your export, then select **Export**.
If you have selected payments that you have previously exported, Corporate Online displays a warning.
Select **OK** to continue.
 5. Corporate Online displays the **Export being processed** screen.
What happens next depends on the browser you are using to access Corporate Online (i.e.: Internet explorer, 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**.
Corporate Online displays an asterisk (*) next to 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 Corporate Online application (e.g., Accounts, Payments) individually.

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

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

- From the left-hand navigation menu, select **Set preferences**.

- Set your preferences by selecting them from the drop-down lists displayed and then select **Submit** to save.

Heading	Description
Entry screen	Select a Payments screen from the drop-down list. Corporate Online will display this screen each time you navigate to the Payments application.



Heading	Description
Create payments	Select an office, value date, currency and from account from the drop-down lists. Corporate Online will use these preferences 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. Corporate Online will use these preferences for most lists of payments and beneficiaries.

Corporate Online updates your preferences. 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

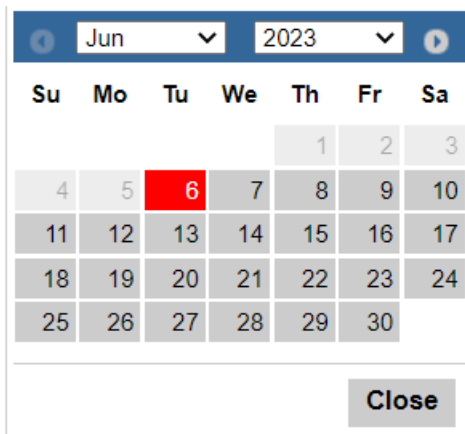
The only way to enter a date into most Corporate Online screens is by using the pop-up calendar. Using the calendar ensures you will not enter dates that are inappropriate for the context of the screen, e.g., by entering payment value dates for weekends.

To use the calendar to enter a date:

1. Select the **Calendar** icon to the right of the date you want to alter. For example:

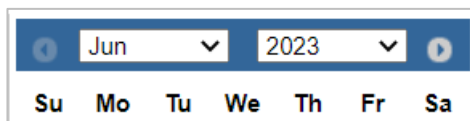


Corporate Online displays a calendar pop-up window. For example:

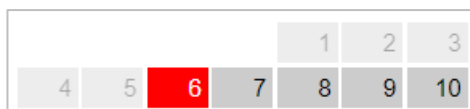


The colour of the individual days on the calendar tells you whether they are appropriate for the context of the screen you are working on. The calendar considers how far in the past or future a date can be and most holiday restrictions (except for international payments).

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:



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



Corporate Online now displays the date selected. For example:



Displaying items on a list screen

Many of the screens in Corporate Online 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. For example:



Where the filtered list of items is greater than 20 items only the first 20 are initially displayed: For example:



Where the filtered list of items is between 20 and 49 or less the first 20 items are displayed on the screen. To display all items in a single view, select ALL from the list. For example:



Where the filtered list of items is between 50 and 99, you can choose to display either 50 or ALL items in a single view. For example:



Where the filtered list of items is greater than 99, you can choose to display 50 or 100 items in a single view. For example:



Sorting items on a list screen

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

List of recurring payments							
<u>Payment name</u> ▲	<u>Payment to</u>	<u>CCY</u>	<u>Amount</u>	<u>Frequency</u>	<u>Next due</u>	<u>Ending</u>	<u>Status</u>
<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							
<u>Payment name</u> ▲	<u>Payment to</u> ▼	<u>CCY</u>	<u>Amount</u>	<u>Frequency</u>	<u>Next due</u>	<u>Ending</u>	<u>Status</u>
<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 032000431384	AUD	3.00	Weekly	28/03/2020	08/08/2020	A

Items are displayed in ascending order by the chosen field value. 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

- 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"/> 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 now displayed in descending order. 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

Navigating a list screen using the grey navigation links

When Corporate Online displays lists of things (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:



If a link cannot be used, it is greyed out. For example, if Corporate Online is displaying the first 20 transactions in the list, "Start of list" and "Previous 20 transactions" are greyed out.

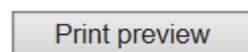
Select a "navigation" link.

Corporate Online redisplay this screen 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**.



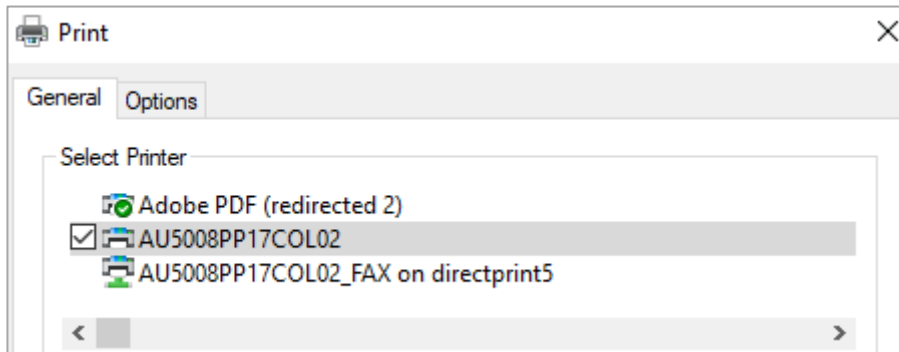
Corporate Online pops up a print preview window. For example:



See also [Browsing with Print preview](#) on page 132.

2. Select **Print this page**.

Your computer pops up a Print dialog. For example:



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:



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.

To browse:

1. Select a **transaction** link.
Corporate Online pops up a print preview window.
To print, see [Printing with print preview](#) on page 131.
2. Select on a “navigation” link.
Corporate Online redisplay the preview with the selected part of the list.

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:

Select office, currency, status or date as required

Office:

Currency: Status: Payments requiring authorising today (3)

From: 30 March 2020

To: 30 March 2020

Search criteria:

Reset list parameters

Payment list

	Account Description	Account Number	Debit Description	Date	Cut-off time ▲	CCY	Amount	WBC ref	No.	Status
<input type="radio"/>	Account A	032000	Payment to ABC	30/03/2020	30/03/2020 23:45 AEDT	AUD	5.00	93391161	1	U T
<input type="radio"/>	Account A	032000	Transfer to Account B	30/03/2020	30/03/2020 23:59 AEDT	AUD	7.00	93391163	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.

Corporate Online adds a field for the criterion. For example:

Search criteria:

Amount:

(b) Enter the search criterion in the corresponding field.

(c) Select **Update list**

Corporate Online displays a list of results.

If no results are displayed, try again, or select **Clear**.

Glossary

The following terms are used in this user guide.

Accounts (application)

Accounts is a Corporate Online application that provides features to view, export, and report on account information including transactions, balances, and voucher images.

Administration (application)

Administration is a Corporate Online 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 Corporate Online 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 token is an RSA SecurID® device used in conjunction with a password to validate a user's identity during sign in. All users with access to Administration, Online FX, and authoriser access to Payments require a token to sign in to Corporate Online.

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.

