Payments

Effective date 22 October 2018

Internet Banking supports Fund Transfers (between your own accounts), Pay Anyone (payments to third party BSB and account numbers), Osko (for almost real time payments) and BPAY® payments. For Business Members there are also Batch Payments and Multiple Payments available.

Once off payments can be scheduled for today or up to one year in the future. You can set payments to process on a recurring basis for a variety of frequencies (weekly, fortnightly, monthly, 4 weekly, 2 monthly, quarterly, half yearly and annually) for a specific number of instances or until a set date.

Funds Transfer:

1. Navigate to the Funds transfer page: Payments > Transfers & BPAY and select 'Transfer'

2. Select the 'From Account'. Only eligible accounts will be shown here

3. Select the 'To Account'. Only linked accounts which are eligible for deposits will be shown here

4. Enter the transfer amount. There is no limit on transfers between your own linked accounts

5. Enter a description if you require one (this will appear on your transaction history)

6. Select the 'Pay Once' or 'Pay Often' option

7. Enter the date on which you wish the first payment to be processed

8. Select 'Continue'

9. The payment confirmation screen will load. This is where you can check all the details are correct. Click 'Proceed with Payment'

10. The receipt will now load. There will be a receipt number and payment ID shown for your reference

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Pay Anyone:

1. Navigate to the Pay Anyone screen: Payments > Transfers & BPAY and select 'Pay Anyone'

2. Select the 'From Account'. Only eligible accounts will be shown here

3. Select the 'To Account'. Use the dropdown selection list to choose from one of your previously created Payees. The name, BSB, Account number and description fields will display. To make a payment to a new Payee, select 'New Payee'

4. Enter the BSB or select the tick box to pre-populate the Newcastle Permanent BSB (650-000)

5. Enter the Account number

6. Enter the Account name

7. Select 'Add to address book' if you want to save this Payee in your address book (note that when you add a new payee, you will be required to authorise the payee by entering an SMS code or Transaction Password)

8. Enter the payment amount. Your daily Pay Anyone payment limit will be applied to this transaction

9. Enter a 'My Description' (this will appear on your transaction history)

10. If required untick the use the same description for payee checkbox and enter 'Their description' (this will appear on the Payee's transaction history)

11. Select the 'Pay Once' or 'Pay Often' option

12. Enter the date on which you wish the first payment to be processed

13. Select 'Continue'

14. The payment confirmation screen will load. This is where you can check all the details are correct. Click 'Proceed with Payment'

15. The receipt will now load. There will be a receipt number and payment ID shown for your reference

BPAY:

1. Navigate to the BPAY payment screen: Payments > Transfers & BPAY and select 'BPAY'

2. Select the 'From Account'. Only eligible accounts will be shown here

3. Select the Biller you wish to pay from the dropdown box; the Biller Code, Biller Name and Customer Reference Number will then pre-populate, skip to step 9. To make a payment to a new Biller, select 'Add Biller' on the right hand side

4. Type in the Biller Code

5. Click 'Search Biller' – This will check you have entered the correct Biller Code and populate the Biller Name for you

6. Enter a Biller Nickname if you would like or leave it blank. What you enter here will be the name the Biller will be saved as in your address book

7. Type in your Customer Reference Number (CRN)

8. Select 'Add to address book' if you wish to save the BPAY Biller details (note that when you add a new biller, you will be required to authorise the biller by entering an SMS Code or Transaction Password)

9. Enter the payment amount. Your daily BPAY payment limit will be applied to this transaction

10. Select the 'Pay Once' or 'Pay Often' option

11. Enter the date on which you wish the first payment to be processed

12. Select 'Continue'

13. The payment confirmation screen will load. This is where you can check all the details are correct. Click 'Proceed with Payment'

14. The receipt will now load. There will be a receipt number and payment ID shown for your reference

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Osko:

1. Navigate to the Osko page: Payments > Transfers & BPAY and select 'Osko'

2. Select the 'From Account'. Only eligible accounts will be shown here

3. Select the 'Osko Payee'. Use the dropdown selection list to choose from one of your previously created Payees. The name and description fields will display. To make a payment to a new Payee, select 'New Payee'

4. You can add a new payee using their account details or PayID.
   For account details; enter the BSB, Account number and name.
   For PayID, select PayID, choose the PayID type (email, telephone, ABN, ACN), and then enter the details

5. Select 'Add to address book' if you want to save this Payee in your address book (note that when you add a new payee, you will be required to authorise the payee by entering an SMS code or Transaction Password)

6. Enter the payment amount. Your daily Pay Anyone payment limit will be applied to this transaction

7. Enter a 'My Description' (this will appear on your transaction history)

8. If required untick the use the same description for payee checkbox and enter 'Their description' (this will appear on the Payee's transaction history)

9. Select the 'Pay Once' or 'Pay Often' option

10. Enter the date on which you wish the first payment to be processed

11. Select 'Continue'

12. The payment confirmation screen will load. This is where you can check all the details are correct. Click 'Proceed with Payment'

13. The receipt will now load. There will be a receipt number and payment ID shown for your reference

Please note: To **print** your Payment Summary, click the 'print icon', in the top right hand corner of the Payment Summary screen.

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