# Payments and transfers

There are multiple options available from the Payments and transfers menu. Click on the dropdown arrow to display the available options which will vary depending on your user permissions.

## Creating a Payee.

### How to create a payee.

- Expand 'Payments and transfers' on the main menu
- Click 'Pay'
- Under 'To', select 'New payee' and enter the details of a new payee
- Once completed, check 'Save to payees'.

You can also create a nickname for your payee to make it easier to find them in future (note, this defaults to the name entered under the 'Payee' name field but can be easily changed).

## Viewing, editing and deleting payees.

The payees screen can only be accessed by users with rights to manage the payee list and delete existing payees.

### How to view payees.

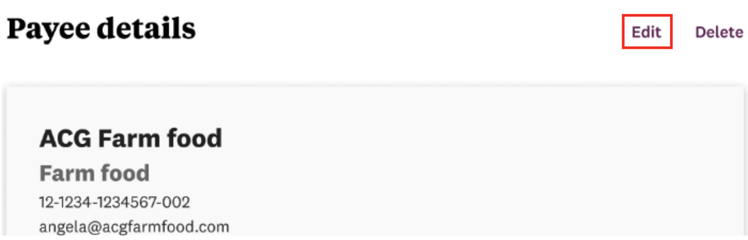
To access the payee screen:

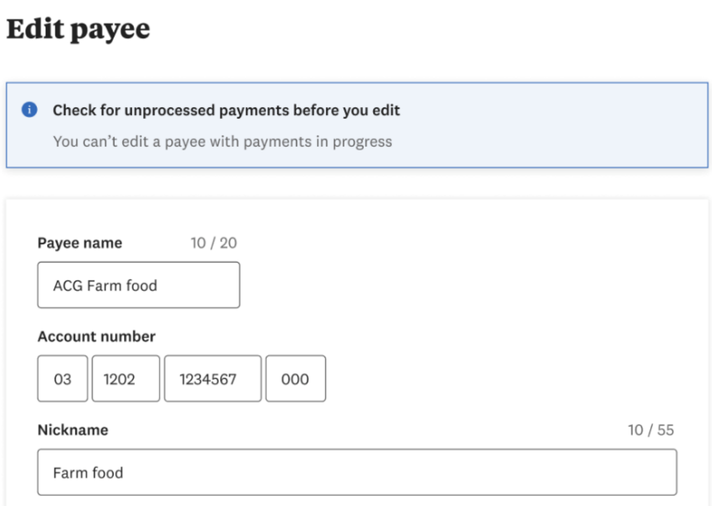
- Go to 'Payees'
- You will see a summary of all payees loaded against your organisation
- Scroll through the list (no search or filter option is currently available) and select a payee to view their details.

### How to edit payees

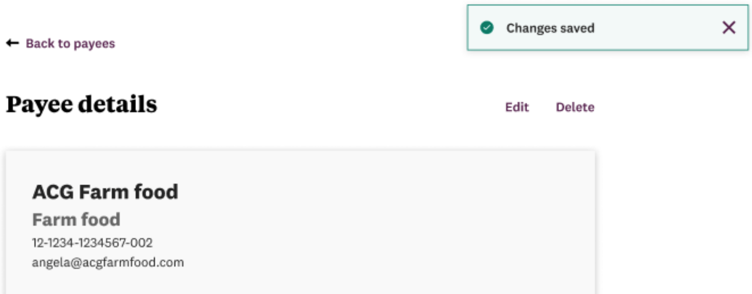
To edit a payee:

- Go to the payee list and click 'View' on the payee you want to edit
- Click 'Edit'




- Update the fields you wish to change
- Click 'Save'.

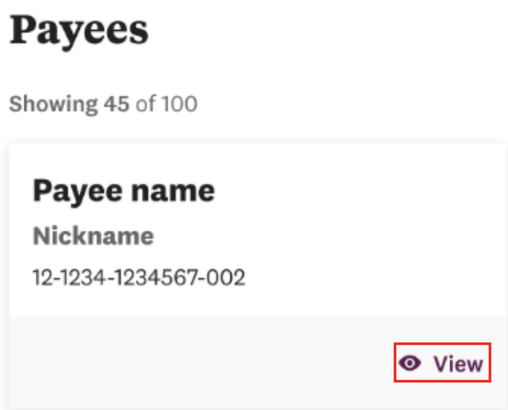


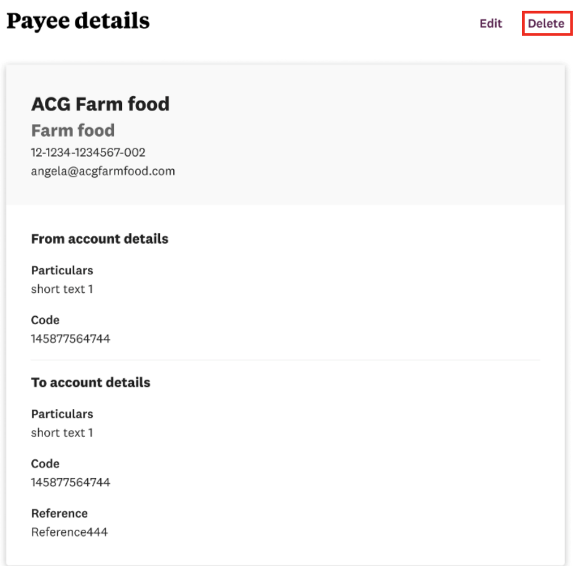

Note: Check for unprocessed payments before you edit. You can't edit a payee with payments in progress.

### How to delete a payee

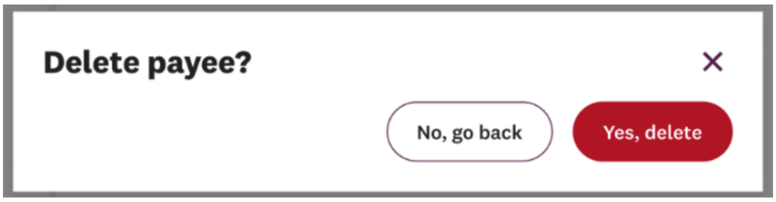
To delete a payee:

- Go to your payee list and click 'View' on the payee you want to delete
- Then click 'Delete'




- Once you have clicked 'Delete', confirm you want to delete the payee

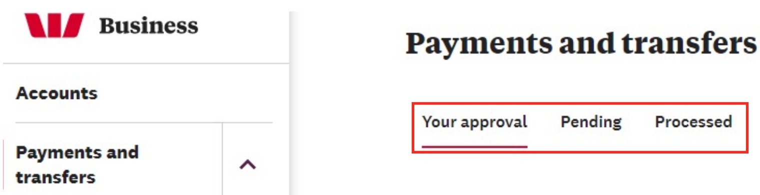



Note: If there are payments in progress for this payee, the payee will not be deleted. Delete payee after payments are processed.

### How to view a payment.

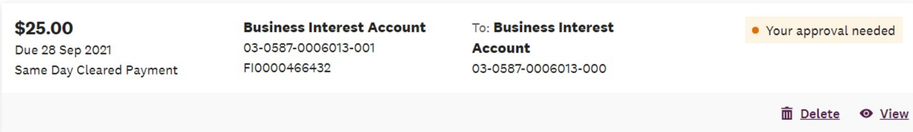
Go to 'Payments and transfers' tab on the main menu. There are 3 options available – the ability to access these will depend on each user's permissions. For example, a user who is entitled to create payments but not able to authorise them will not be able to access the 'Your approval' tab.

To access the list of processed or failed payments click on 'Processed payments'.



## How to delete a payment.

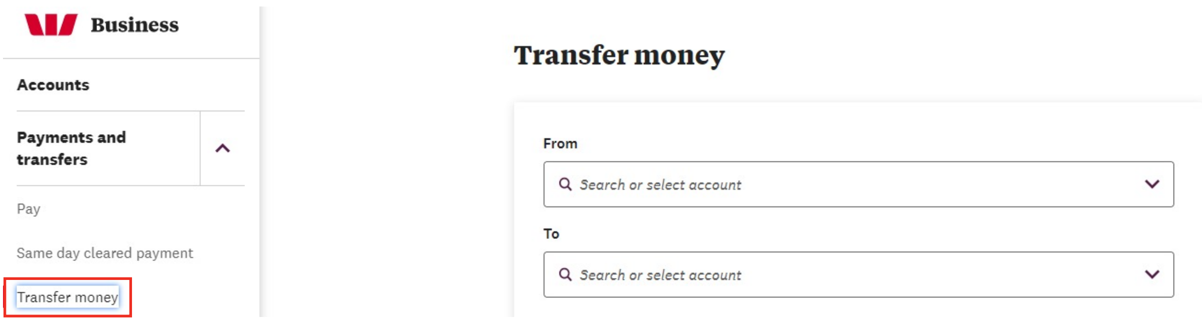
- Go to the 'Pending' or 'Your approval' tab
- Find the payment to delete and click on the 'delete' button.




## How to make a transfer between two accounts.

Instead of saving an account as a payee, you can now make transfer funds between accounts.

- Go to the 'Transfer money' tab
- Select the account you would like to transfer from
- Select the account you would like to transfer to
- Type in the amount and select the date, as well as entering any statement details
- Click next, then review and confirm the transfer – then submit.

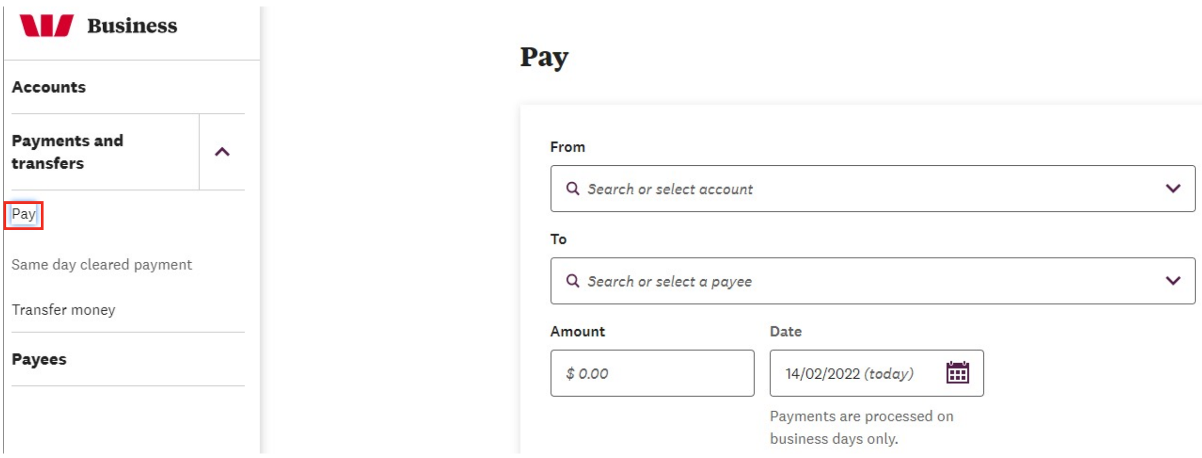



## How to make a one-to-one domestic payment.

To make a payment in Westpac One Business, users will require the ability to create payments from at least one of the accounts available online.

- Go to 'Payments and transfers' then 'Pay'
- Select the account you wish to make the payment from and who you wish to pay (payee)
- Note: only the accounts you are entitled to pay from will display as an option.

You can select the payees you've already loaded into the system by entering the payees name in the payee field and selecting the name you require from the list.

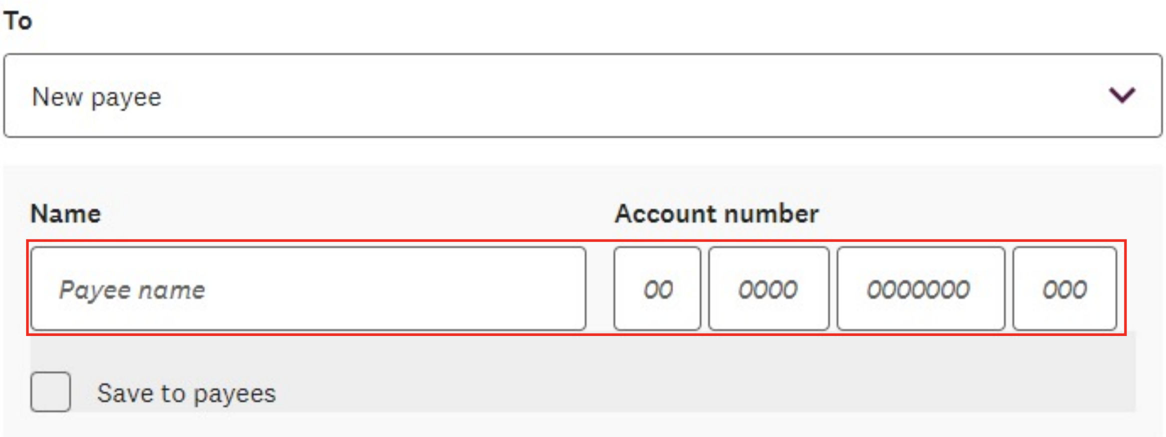



## Adding a new payee and making a one-off domestic payment.

If you do not have a payee loaded, you can enter the details of a new payee. To do this:

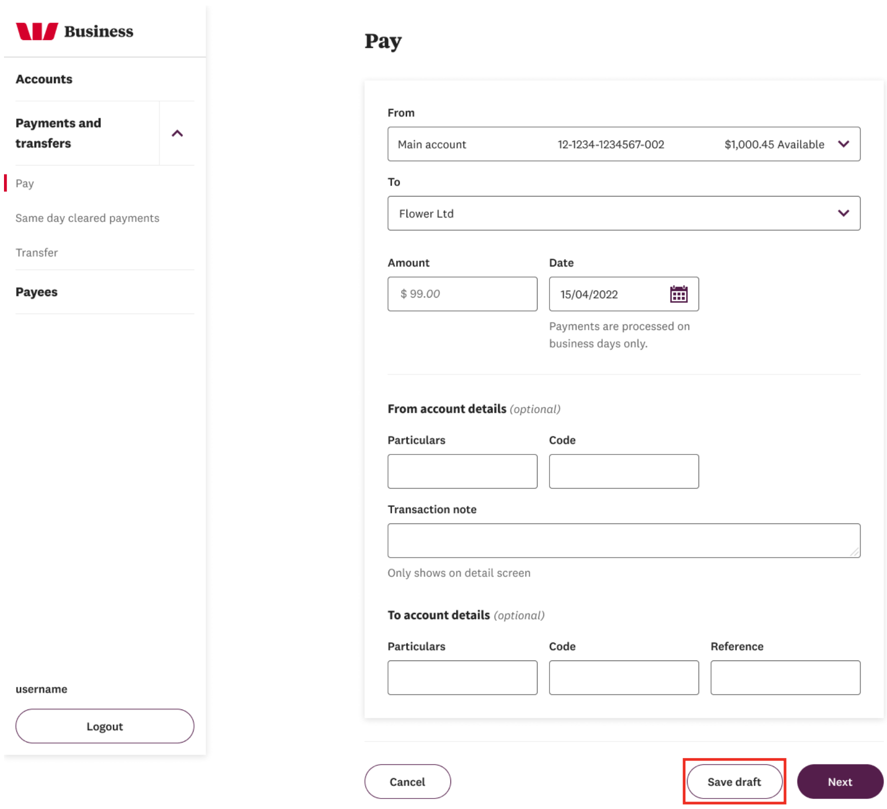
- Type in the payee's name and account number

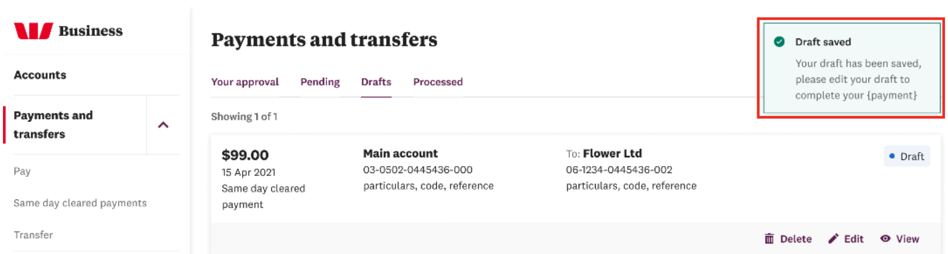
- Click on the 'Save new payee' button
- Complete the payment amount and the date you wish the payment to be made (this can be set up to 180 days in the future)
- Complete any optional detail fields as required
- Click on 'Review' button to review the payment details.

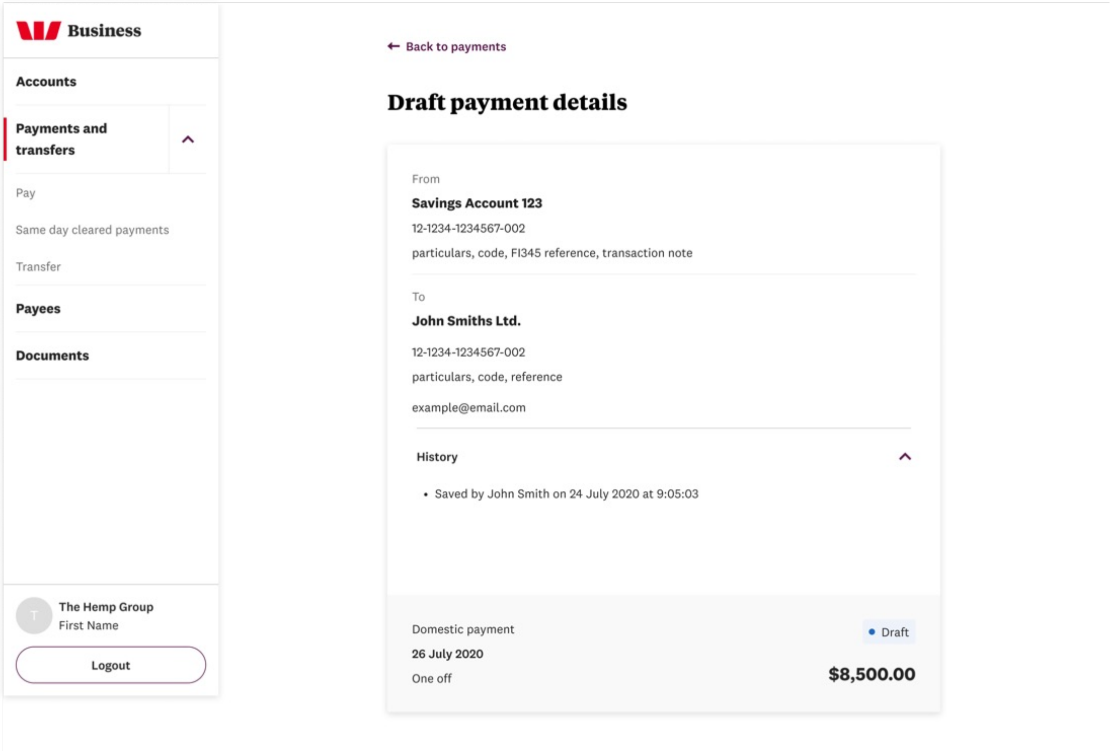



## How to save a payment as a draft.

- Click on 'Payments and transfers'
- Click on 'Pay' and complete the fields
- Select 'Save draft'.

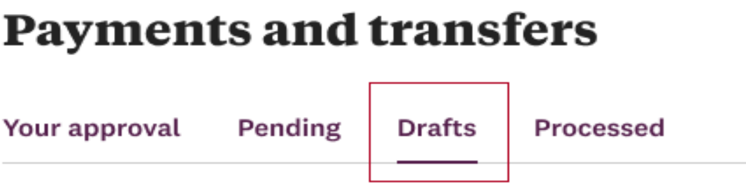


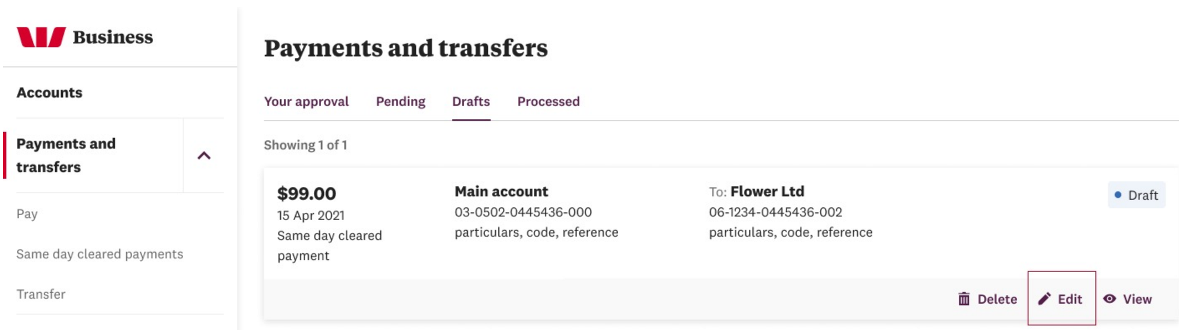



## Edit a draft payment

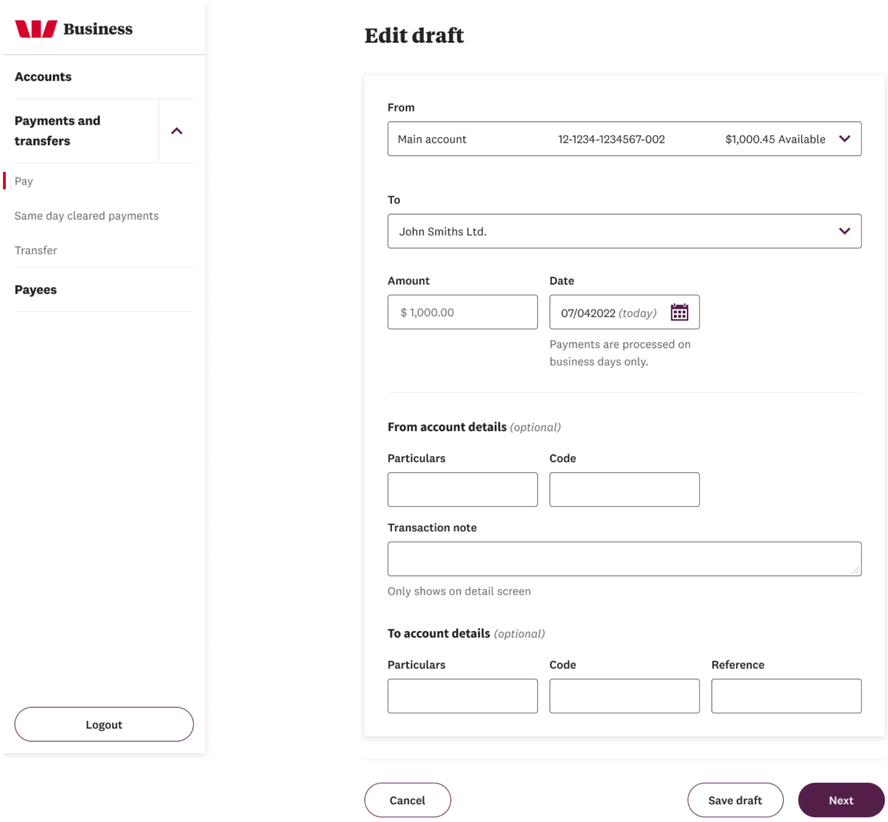
- Click 'Payments and transfers'
- Click 'Drafts'.




- Click 'Edit'.

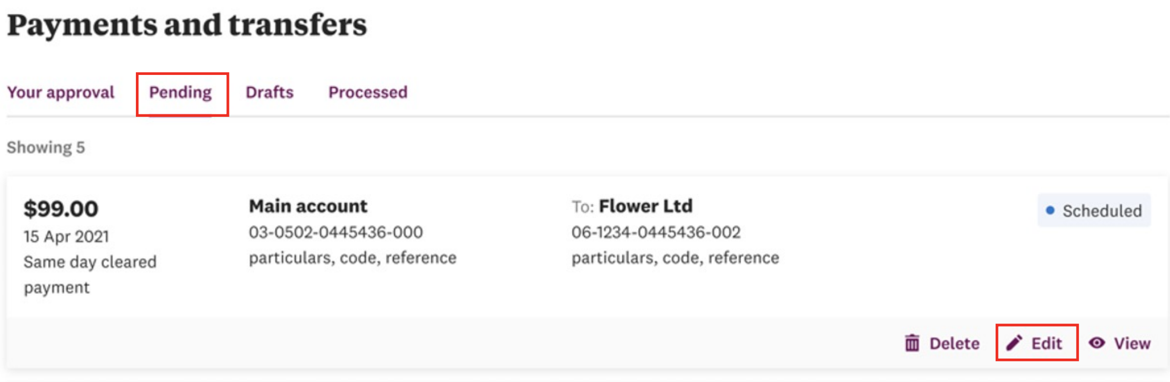



- Complete the remaining fields for the payment
- Click 'Next' and confirm the payment details.

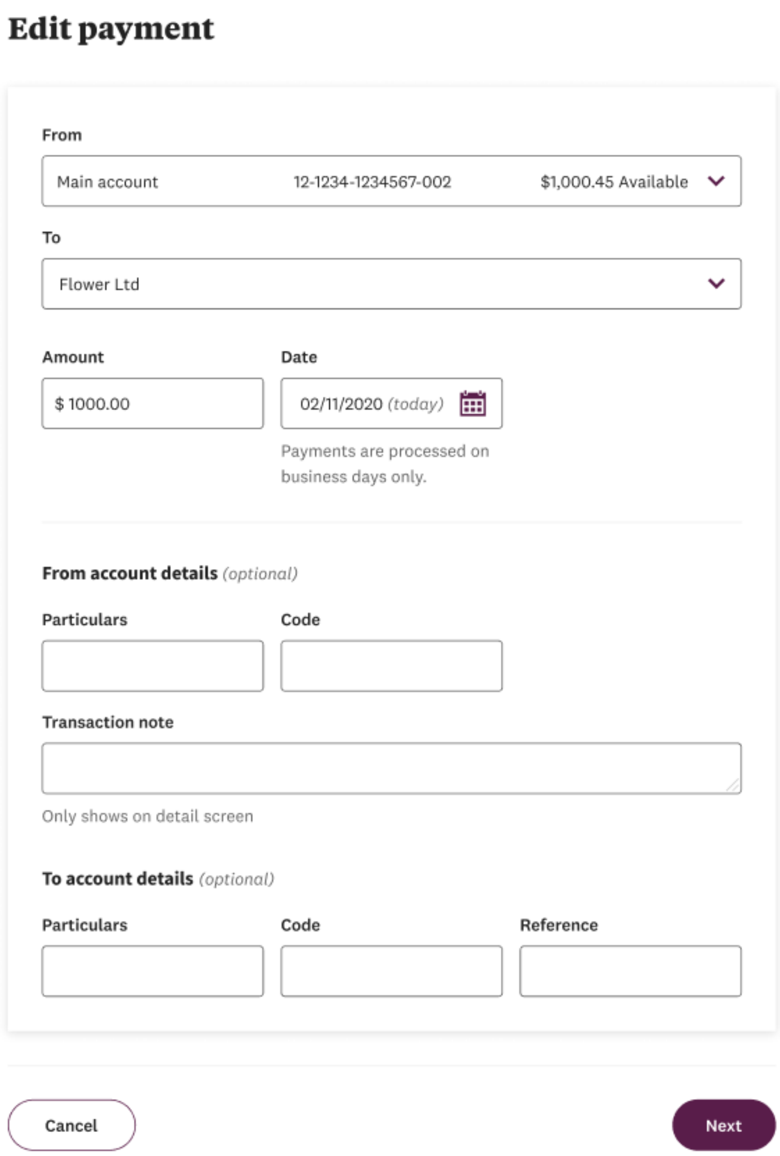



## Edit pending payments.

- Go to ‘Payments and transfers’
- Click ‘Pending’
- Find the payment, then click ‘Edit’




- Make your changes, then click ‘Next’




### Users that do not have authority to authorise payments.

- Users who do not have permission to authorise the payment will require another user with authorisation rights to log in and authorise the payment from their 'Your approval' screen.

### Users that have permission to authorise payments.

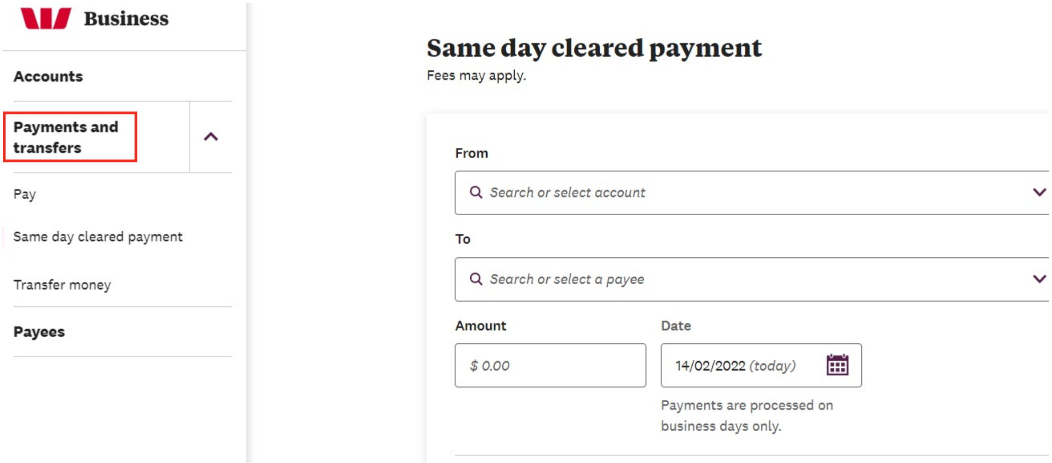
- If the payment requires one authorisation only, it will be processed on the selected date
- If it requires a second authorisation, another user with authorisation rights will need to log in and authorise the payment
- **The second authoriser will not receive a notification about this.**

If the payment is $5,000 or over, you and all other authorisers will be sent a 6-digit verification code to your registered mobile phone after clicking 'authorise'.

### How to create a Same Day Cleared Payment.

Users will require the ability to create Same Day Cleared Payment from at least one of the accounts available online to be able to access this function.

- Go to ''Payments and transfers' and then 'Same day cleared payment'
- Select the account you wish to make the payment from by clicking on the arrow found in the select account box - only the accounts you are entitled to pay from will display as an option.



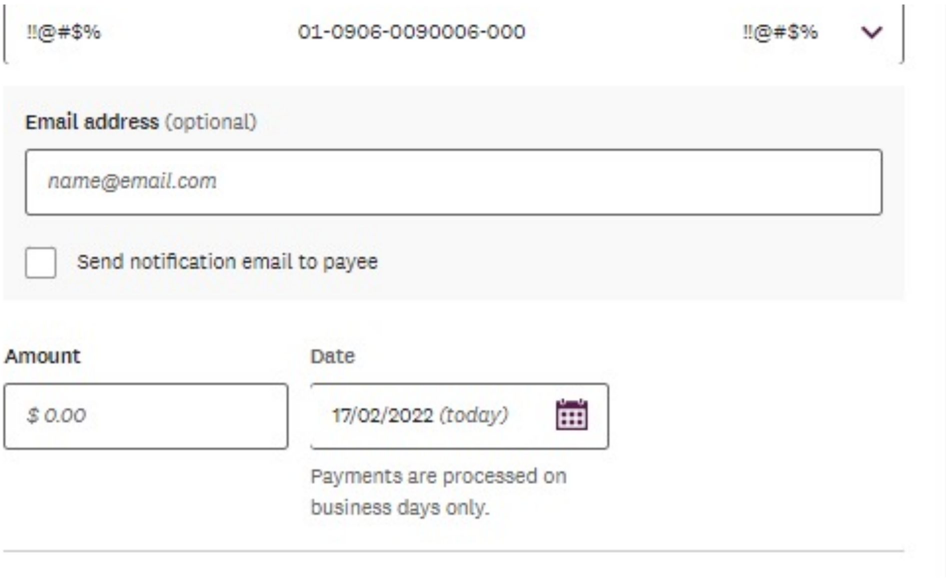

**You can also create a new payee in the Same Day Cleared Payment screen, to enter the payee's details:**

- Click on the arrow found in the 'Select account' field
- Click on 'A new payee'
- Type in the account name and number
- You can also choose to enter optional details in the particulars, code, or reference fields.

### Payment notifications for recipients.

If you wish to arrange for a payment notification to the recipient's email address, this can be set-up next (this is sent by the recipient's bank, directly to the payee). To do this:

- Click on the box 'Send notification email to payee'
- Enter the required email address
- Next, enter the payment amount and the date you wish the payment to be made (this can be set up to 180 days in the future)
- Select 'Next' to move to the confirmation screen
- If the payment details are correct, submit the payment
- If you have permission to authorise this payment:
  - You will be sent a 6-digit verification code to your registered mobile phone
  - Enter the code to complete the same day cleared payment authorisation and click on 'Approve'
- If you do not have permission to authorise this payment:
  - A message will show on screen informing you that the payment has been created and that a user with authorisation rights will need to log in and authorise the payment




**If required, you can also print or save a PDF of the processed SDCP details:**

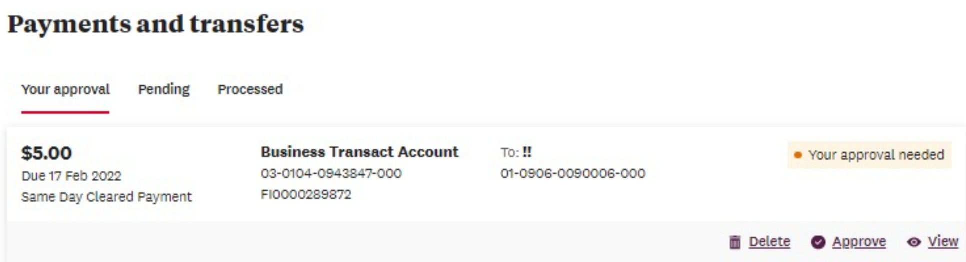
- Go to Payments and Transfers, then select Processed payments
- Select the payment to print and click on the 'View' button
- Right-click anywhere on the screen
- Click on print and select your preferred destination (this can be a printer or 'Save as PDF')

## How to authorise transactions.

- If you have been set up as an Authoriser, go to 'Your Approval' to see a summary of payments awaiting authorisation.
- Click on the relevant payment to review the details.
- If all is correct, click on 'Approve'

As these are usually for large amounts, an additional security measure is in place called a one-time verification code.

**A code will be sent as a text message to the Authoriser's registered mobile phone. This verification code needs to be entered into the field to complete the payment.**




## How to make a tax payment.

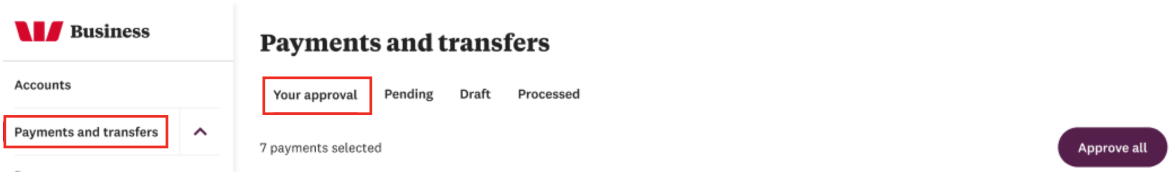
- Go to 'Payments and transfers', and then 'Pay'
- Select the account you wish to make the payment from, and who you wish to pay (payee).

If you have already loaded a payee into the system, you can search for them by name. Alternatively, you can enter the details of a new payee. Please note that pre-registered payee lists are not available therefore you will need the IRD to advise their preferred account number and reference details.

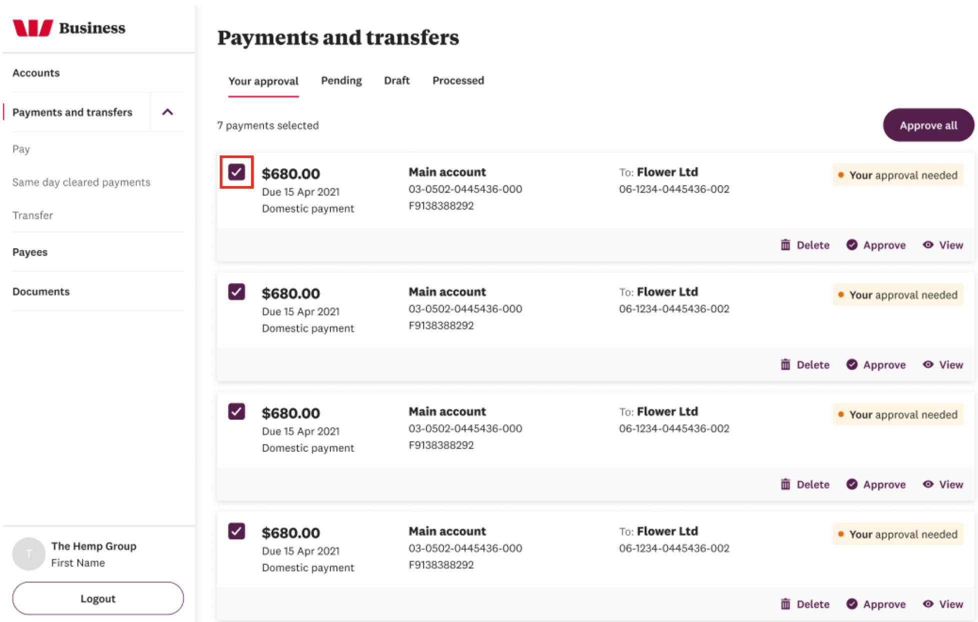
- Complete the payment amount and the date you wish the payment to be made (this can be set up to 180 days in the future)
- Complete optional details fields as required
- Click on 'Review' button to check the draft payment
- If everything is correct, submit the payment.

## Approving multiple payments

1. Click “Payments & transfers”
2. Then click “Your approval”




3. Tick the checkboxes next to the payments you want to approve (you can do this for up to 10 payments)
4. Click on the “Approve all” button to proceed




5. Confirm the approval(s) in the pop up”