

How do I make a credit card payment using Westpac One® online banking?



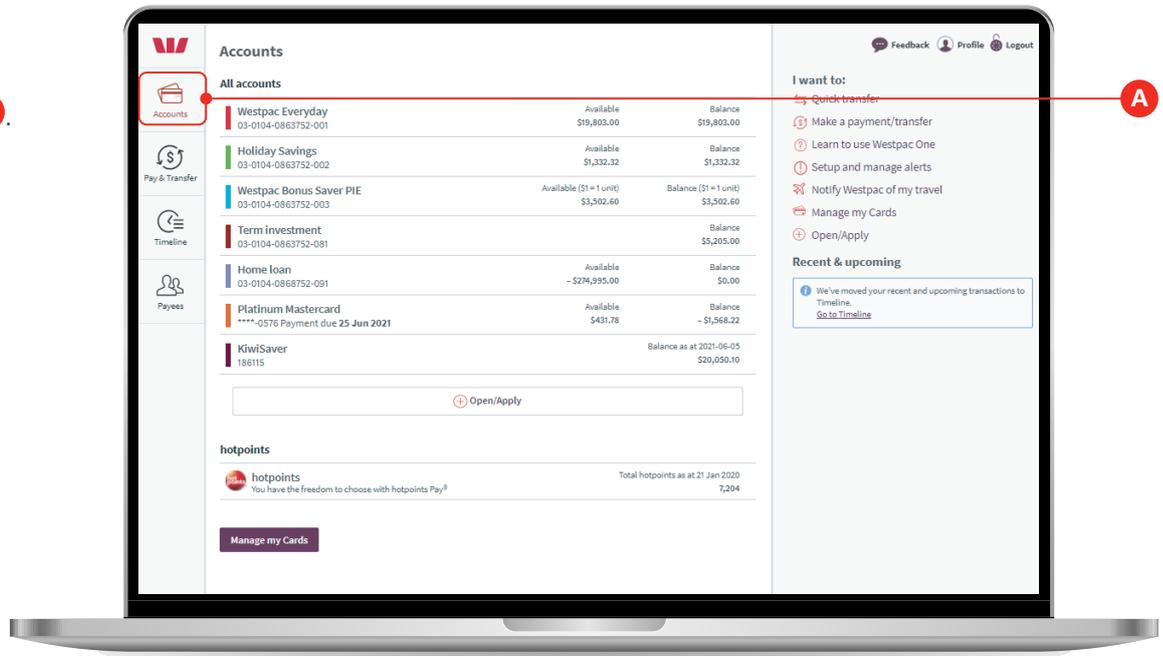
It's easy to pay your credit card using Westpac One online banking. This guide provides two options.

How to transfer a payment.

To pay your monthly credit card bill or transfer funds into the account:

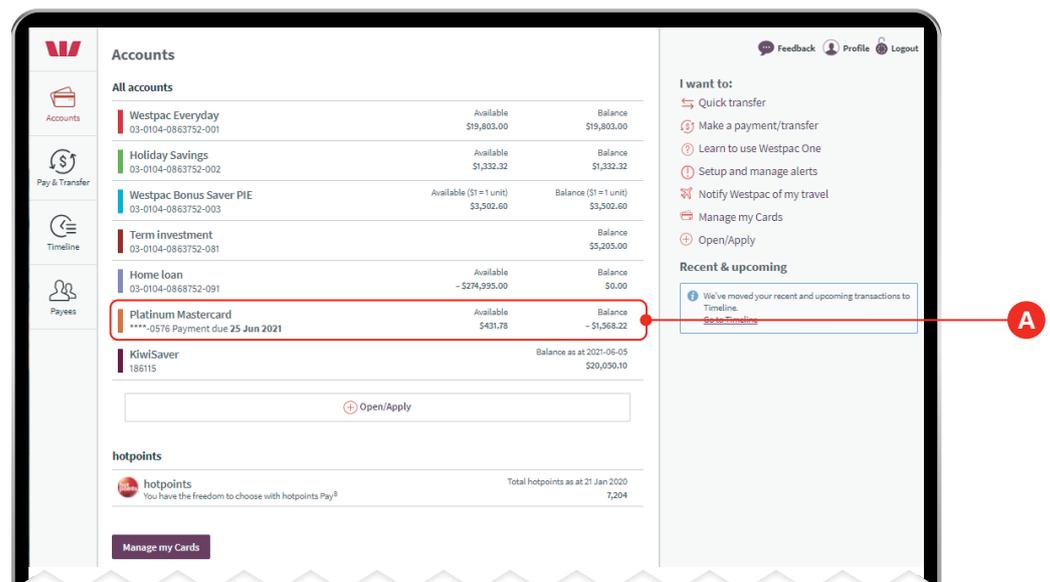
Step 1.

Once logged in, select **Accounts** **A**.



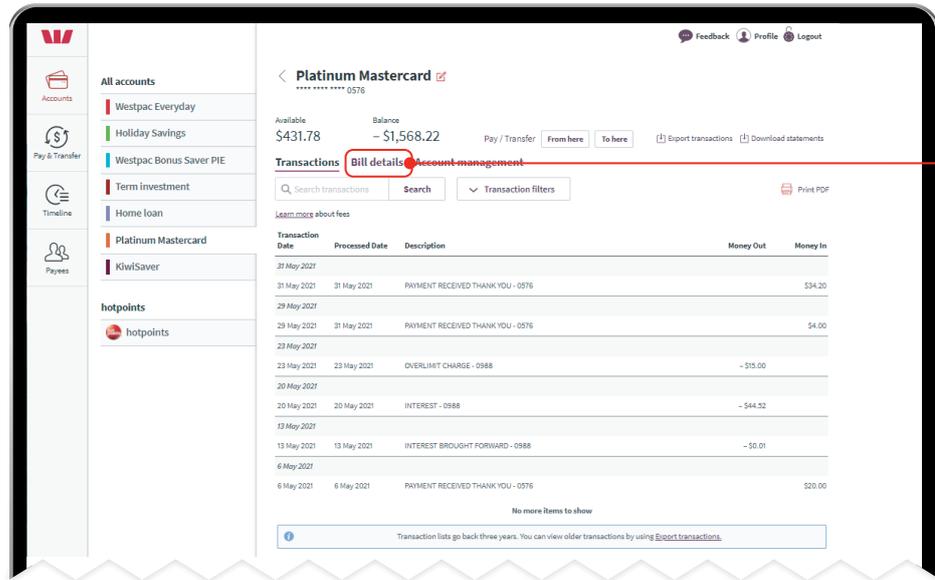
Step 2.

Click on the credit card you want to pay **A**.



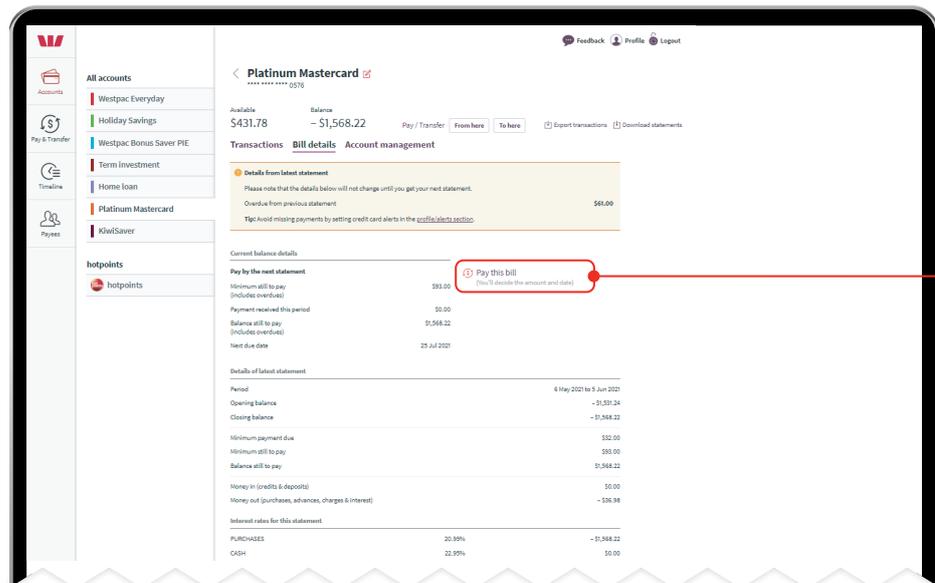
Step 3.

Select **Bill details** A



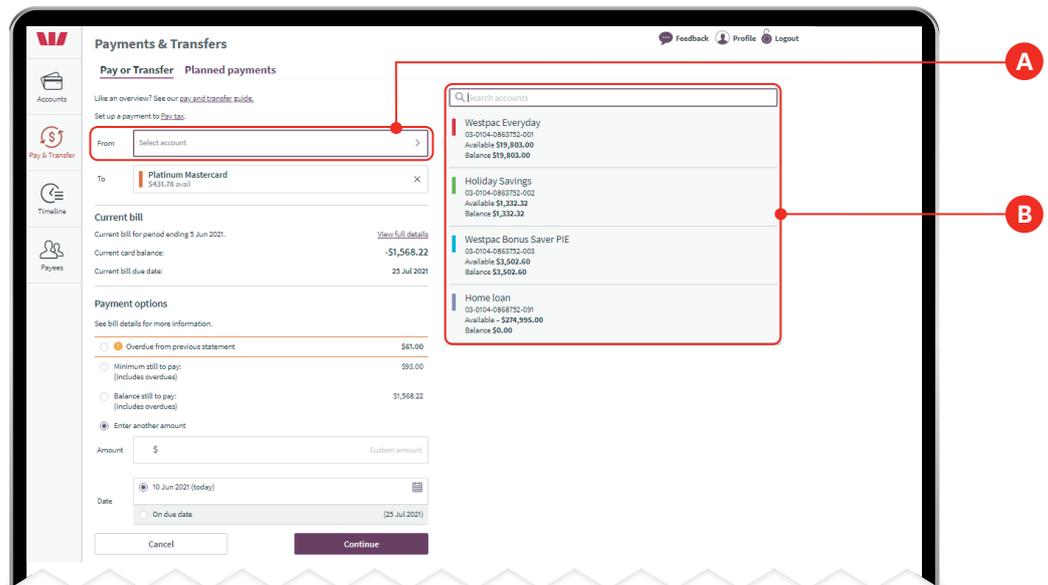
Step 4.

Click **Pay this bill** A



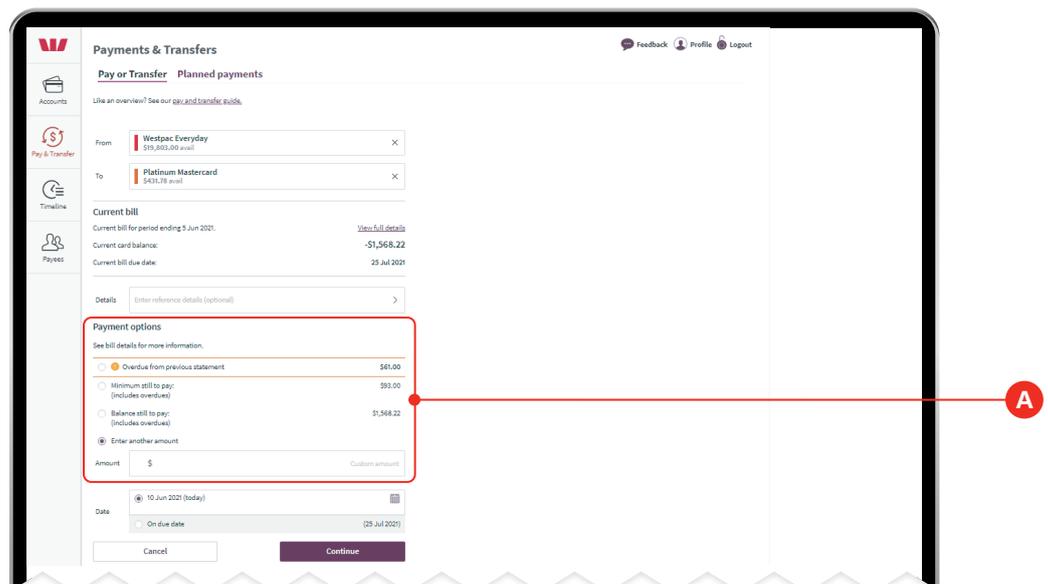
Step 5.

Select the account you want to pay **From** **A**.
Choose account **B**.



Step 6.

Under **Payment options**, select the amount you want to pay **A**: **Overdue from previous statement**, **Minimum still to pay**, **Balance still to pay** or a custom amount (options only show if applicable).



Step 7.

Choose the **Date** **A** when you want the transfer to be made. The date will default to the current date. To pay on a different date, select your preferred date on the calendar. You are also given the option to pay on the indicated due date.

The screenshot shows the 'Payments & Transfers' page. The 'From' account is 'Westpac Everyday' and the 'To' account is 'Platinum Mastercard'. The current bill is for the period ending 5 Jun 2021, with a current card balance of -\$1,568.22 and a due date of 25 Jul 2021. The payment amount is \$93.00. A calendar is open, showing the date 10 Jun 2021 (today) selected. A red box highlights the calendar and the date field, with a red line pointing to a red circle labeled 'A'.

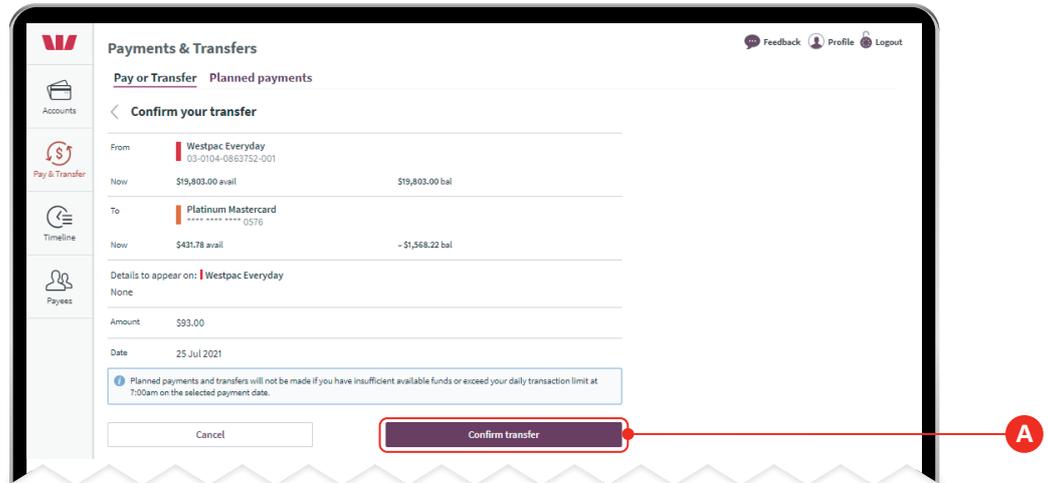
Step 8.

Select **Continue** **A**.

The screenshot shows the 'Payments & Transfers' page with the same information as Step 7. The 'Date' field is now set to '25 Jul 2021' (On due date). The 'Continue' button is highlighted with a red box, and a red line points to a red circle labeled 'A'.

Step 9.

Review your transfer, confirming the details are correct and then click **Confirm transfer** **A**.

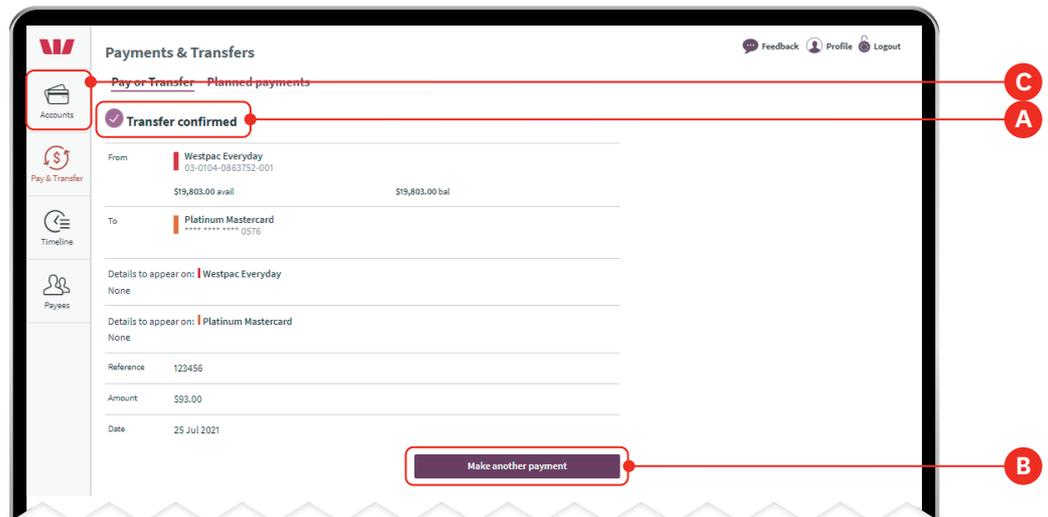


Step 10.

Check the transfer is confirmed **A**.

If you want to make another transfer or payment, click **Make another payment** **B**.

If you want to return to the accounts screen, click **Accounts** **C**.



How to make a one-off or automatic payment.

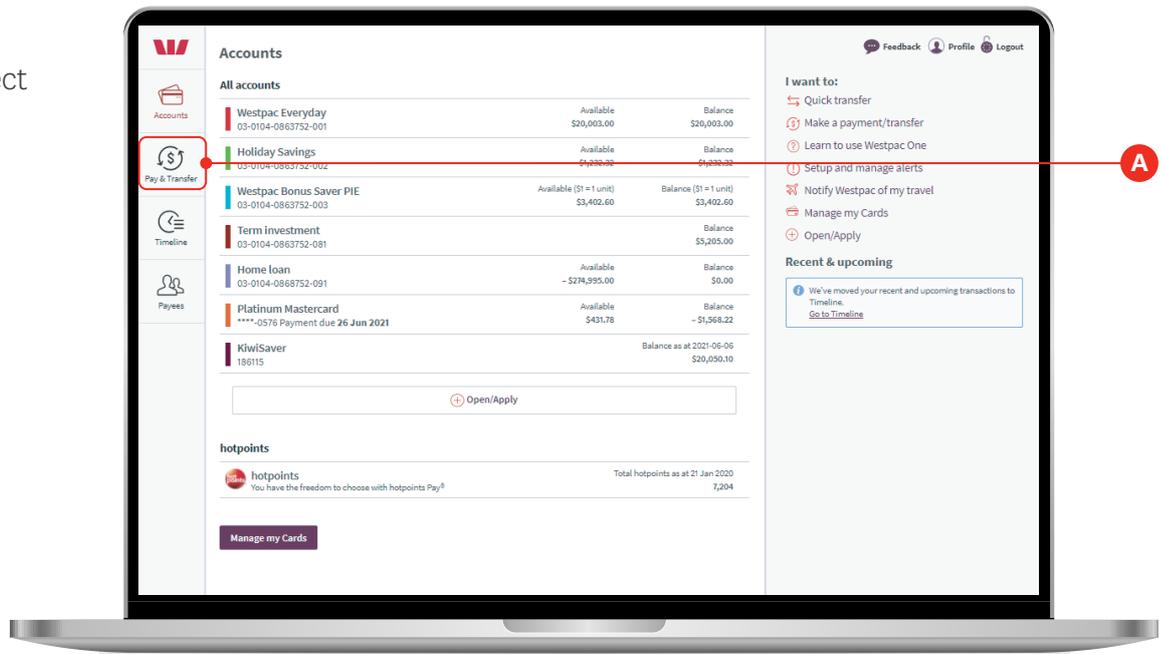
A one-off payment can be used to pay credit cards not loaded on your Westpac One® account. An automatic payment can be used to make recurring fixed amount payments to credit cards.

Information you'll need:

- Our transfer account name: Westpac Mastercard Payments
- Our card payments account number: 03-0990-0998907-82
- The 16 digit credit card number
- The cardholder's surname and initials.

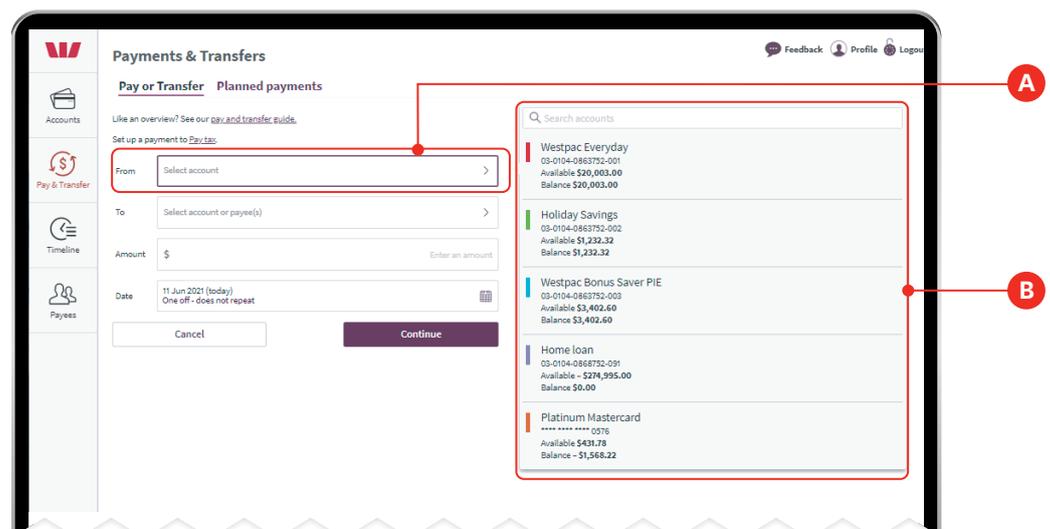
Step 1.

Once logged in, select **Pay & Transfer** **A**.



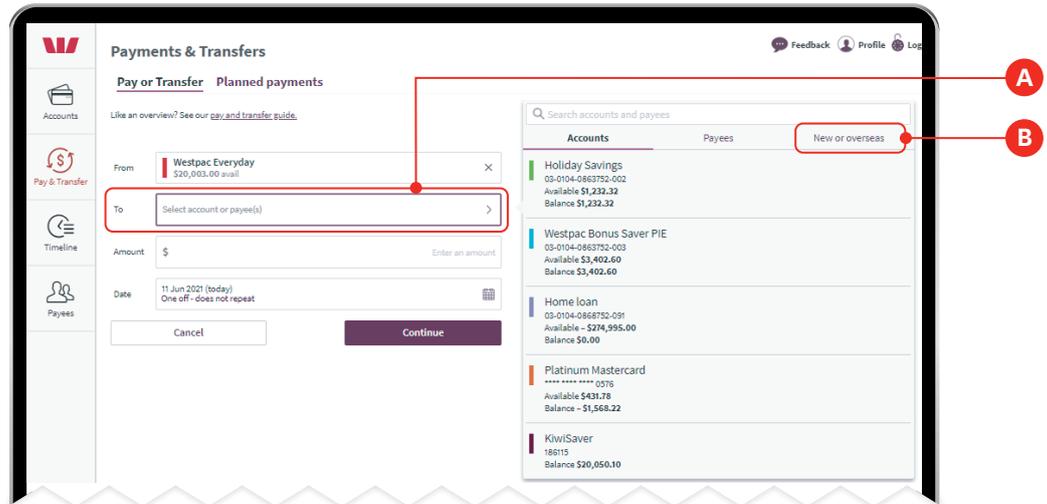
Step 2.

Select the account you wish to pay **From** **A**.
Choose account **B**.



Step 3.

Select the **To** **A** field.
Then select **New or overseas** **B**.

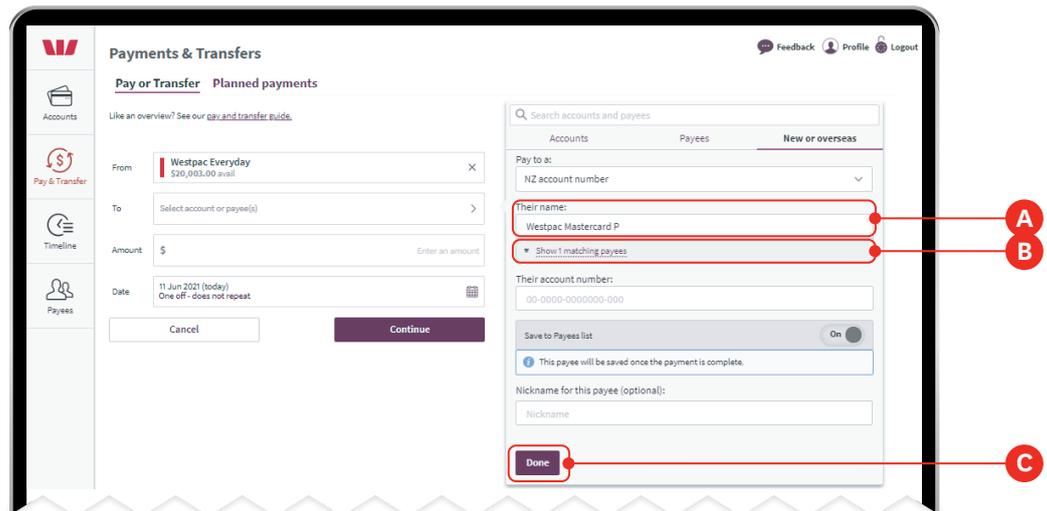


Step 4.

Begin typing **Westpac Mastercard Payments** in the **Their name** search field **A**.

Select **Show matching payees** **B** and select the payee from the dropdown list.

Click **Done** **C**.



Step 5.

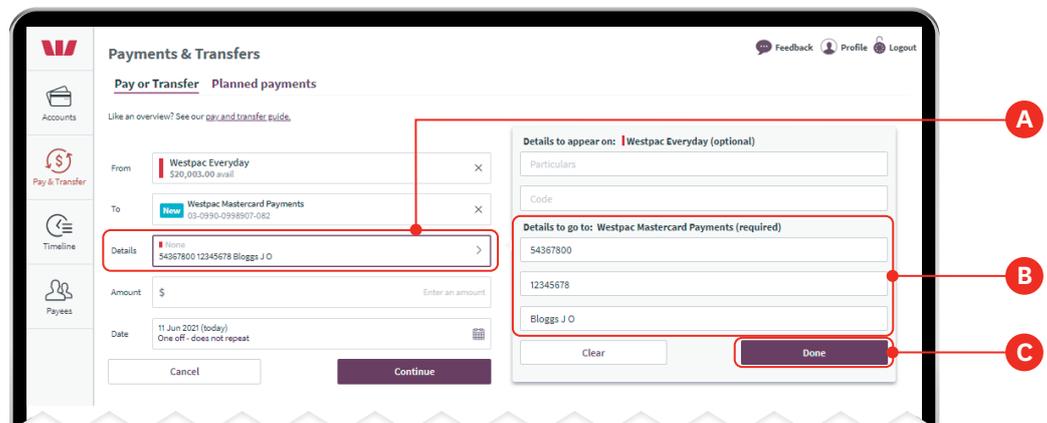
Select the **Details** **A** field. Enter the reference details under **Details to go to: Westpac Mastercard Payments (required)** **B**

– Particulars: First eight digits of the card number

– Code: Last eight digits of the card number

– Reference: Cardholders surname and initials.

Click **Done** **C**.



Step 6.

Select **Amount** **A**.
Add the amount for the transaction.

The screenshot shows the 'Payments & Transfers' interface. The 'Pay or Transfer' section is active. The 'From' field is 'Westpac Everyday' with a balance of '\$20,003.00 avail'. The 'To' field is 'Westpac Mastercard Payments' with account number '03-0990-0998907-082'. The 'Details' field shows 'None' and '54367800 12345678 Bloggs J O'. The 'Amount' field is highlighted with a red box and labeled 'A', showing '\$ 100.00'. The 'Date' field shows '11 Jun 2021 (today)' and 'One off - does not repeat'. There are 'Cancel' and 'Continue' buttons at the bottom.

Step 7.

Select the date for when you want the payment to be made by selecting the **Date** field **A**. The date will default to the current date. To pay on a different date, select your preferred date on the calendar.

The screenshot shows the 'Payments & Transfers' interface with a calendar overlay. The 'Date' field is highlighted with a red box and labeled 'A'. The calendar shows the month of June 2021, with the 11th highlighted. The 'Repeat payment:' dropdown is set to 'Never (don't repeat)'. There are 'Cancel' and 'Continue' buttons at the bottom.

Step 8.

To make the payment an automatic payment, in the **Repeat payment** **A** field select the payment frequency **B**.

The screenshot shows the 'Payments & Transfers' interface with a calendar overlay and a 'Repeat payment' dropdown menu. The 'Repeat payment:' dropdown is highlighted with a red box and labeled 'A'. The dropdown menu is open, showing various frequency options. The 'Frequency' field is highlighted with a red box and labeled 'B'. The options include: 'Never (don't repeat)', 'Daily', 'Weekly', 'Fortnightly', 'Monthly', 'Four Weekly', 'Two Monthly', 'Eight Weekly', 'Quarterly', 'Twelve Weekly', 'Half Yearly', 'Annually', 'Last Business Day of Each Month', 'On the 15th and Last Business day of each Month', and 'On the 7th, 15th, 23rd and Last Business Day of each Month'. There are 'Cancel' and 'Continue' buttons at the bottom.

Step 9.

If one of the payments falls on a Saturday, Sunday or public holiday, you can select if you want the payment to be made on the previous or following business day **A**.

Payments & Transfers

Pay or Transfer Planned payments

Like an overview? See our [pay and transfer guide](#).

From: Westpac Everyday \$20,003.00 avail

To: Westpac Mastercard Payments 03-0990-098807-082

Details: Home 54367800 12345678 Bloggs J O

Amount: \$ 100.00

Date: 11 Jun 2021 (today) Repeats - Monthly

Cancel Continue

First payment date: 11 Jun 2021 (today)

Repeat payment: Monthly 11th of every month

If payment is on Saturday, Sunday or public holiday: Select ...

Last payment: No end date in mind

Name: Westpac Mastercard P

Done

Step 10.

If you want to select a date for when the last payment will be made, select **Last payment** **A**.

Enter the number of payments you want to make **B**.

If you want the last payment amount to be different, enter this **C**.

Then, select **Done** **D**.

Payments & Transfers

Pay or Transfer Planned payments

Like an overview? See our [pay and transfer guide](#).

From: Westpac Everyday \$20,003.00 avail

To: Westpac Mastercard Payments 03-0990-098807-082

Details: Home 54367800 12345678 Bloggs J O

Amount: \$ 100.00

Date: 11 Jun 2021 (today) Repeats - Monthly

Cancel Continue

First payment date: 11 Jun 2021 (today)

Repeat payment: Monthly 11th of every month

If payment is on Saturday, Sunday or public holiday: Pay on next business day

Last payment: Make a number of payments

Number of payments (minimum 2):

Last payment amount, if different (optional): \$ 100.00 Amount

Name: Westpac Mastercard P

Done

Step 11.

Select **Continue** **A**.

Payments & Transfers

Pay or Transfer Planned payments

Like an overview? See our [pay and transfer guide](#).

From: Westpac Everyday \$20,003.00 avail

To: Westpac Mastercard Payments 03-0990-098807-082

Details: Home 54367800 12345678 Bloggs J O

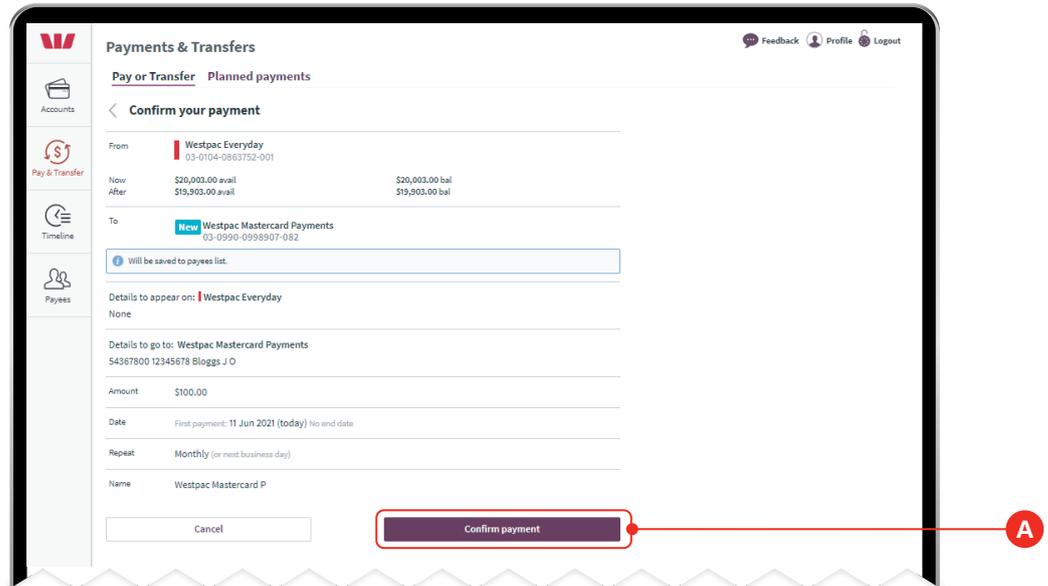
Amount: \$ 100.00

Date: 11 Jun 2021 (today) Repeats - Monthly

Cancel Continue

Step 12.

Review your payment, confirming the details are correct and then click **Confirm payment** **A**.



Step 13.

Check the payment is confirmed **A**.

If you want to make another payment, click **Make another payment** **B**.

If you want to return to your accounts screen, click **Accounts** **C**.

