

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



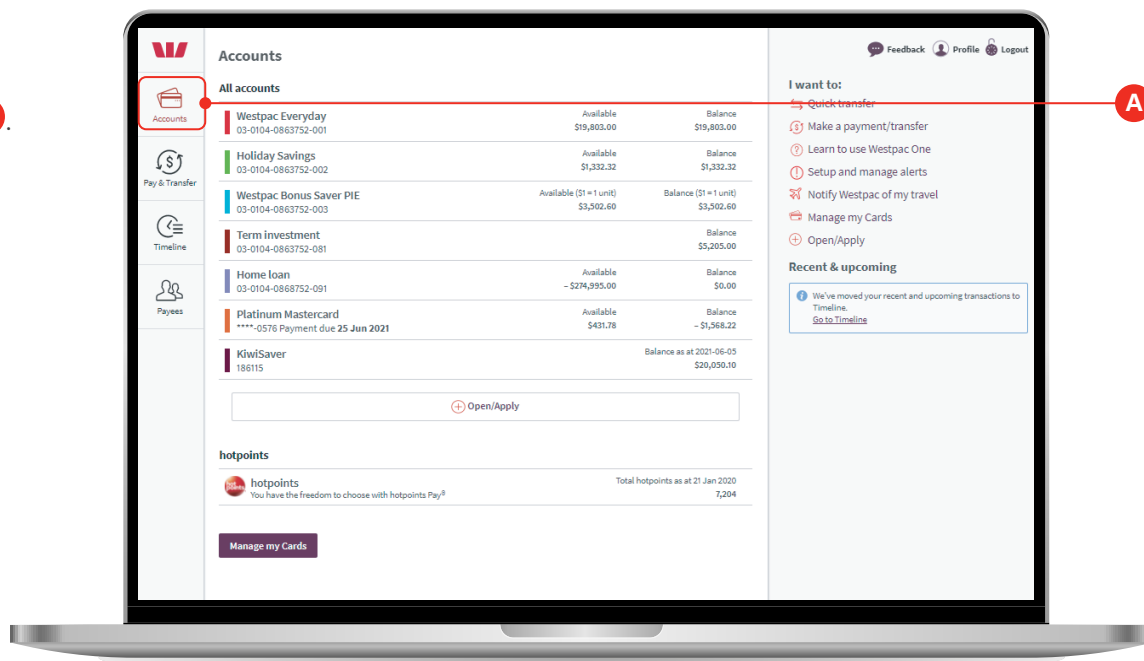
It's easy to pay your credit card using Westpac One online banking. This guide provides two options.

How to transfer a payment.

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

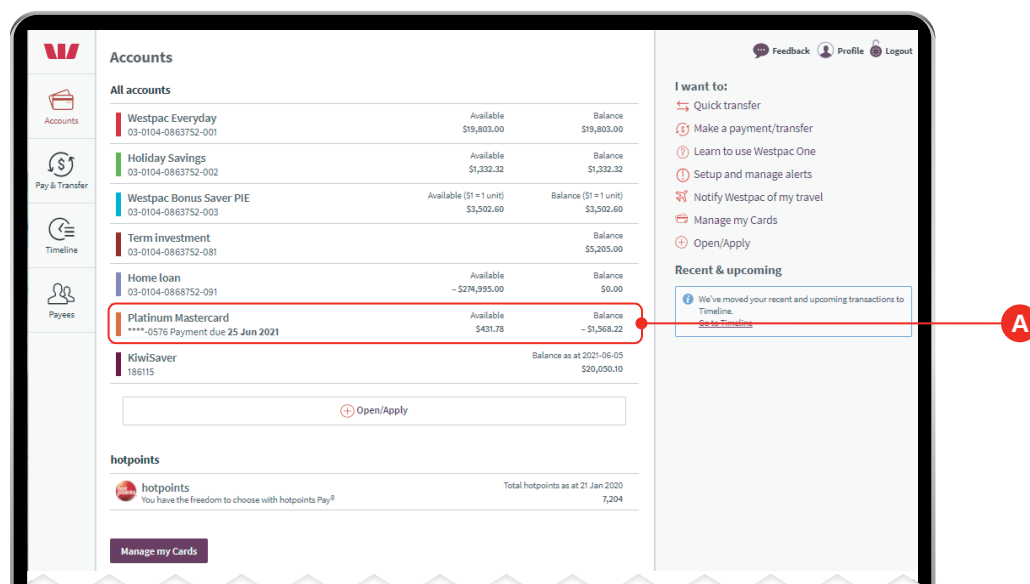
Step 1.

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



Step 2.

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



Select **Bill details** **A**.

Select **Bill details** **A**.



Click **Pay this bill** .

Click **Pay this bill** .



Step 5.

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

The screenshot shows the 'Payments & Transfers' section of a Westpac mobile app. The 'Pay or Transfer' tab is active. The 'From' dropdown is set to 'Select account'. A red box labeled 'A' highlights this dropdown. A red box labeled 'B' highlights the list of accounts available for selection:

- Westpac Everyday (03-0104-0883752-001) Available \$19,803.00 Balance \$19,803.00
- Holiday Savings (03-0104-0883752-002) Available \$1,332.32 Balance \$1,332.32
- Westpac Bonus Saver PIE (03-0104-0883752-003) Available \$3,302.60 Balance \$3,302.60
- Home loan (03-0104-0883752-001) Available - \$274,955.00 Balance \$0.00

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).

The screenshot shows the 'Payment options' section of the Westpac mobile app. A red box labeled 'A' highlights the 'Payment options' section, which includes the following options:

- ☒ Overdue from previous statement \$61.00
- ☐ Minimum still to pay: (includes overdues) \$93.00
- ☐ Balance still to pay: (includes overdues) \$1,568.22
- ☒ Enter another amount

The 'Amount' field is set to '\$' and the 'Date' is set to '10 Jun 2021 (today)'.

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' field is 'Westpac Everyday' and the 'To' field is 'Platinum Mastercard'. The 'Current bill' section shows a balance of -\$1,568.22 due on 25 Jul 2021. The 'Payment options' section shows 'Overdue from previous statement' for \$61.00 and 'Minimum still to pay' for \$93.00. The 'Date' field is set to '10 Jun 2021 (today)'. A calendar is open, showing the date 10 Jun 2021 selected. A red arrow points from the 'Date' label in the text to the calendar.

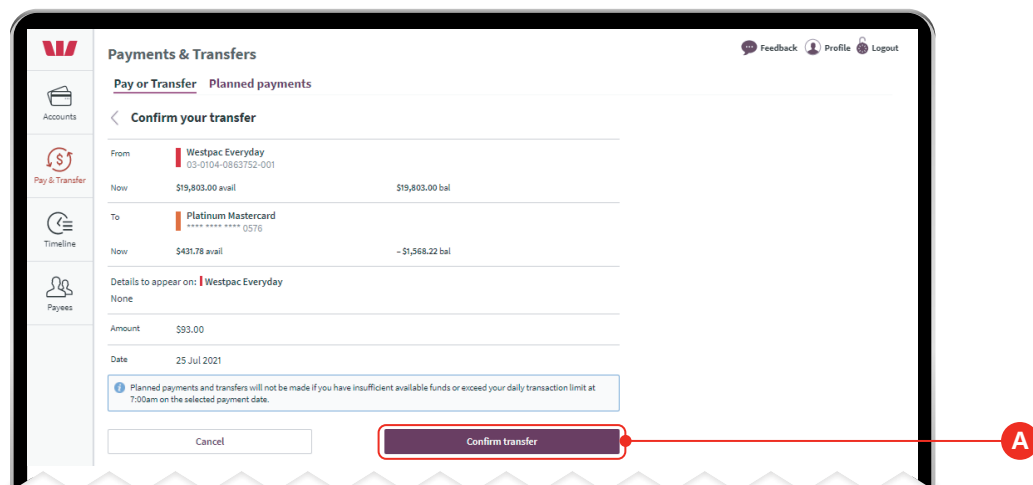
Step 8.

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

The screenshot shows the same 'Payments & Transfers' page. The 'Date' field is now set to '25 Jul 2021'. The 'Continue' button is highlighted with a red box. A red arrow points from the 'Continue' label in the text to the button.

Step 9.

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

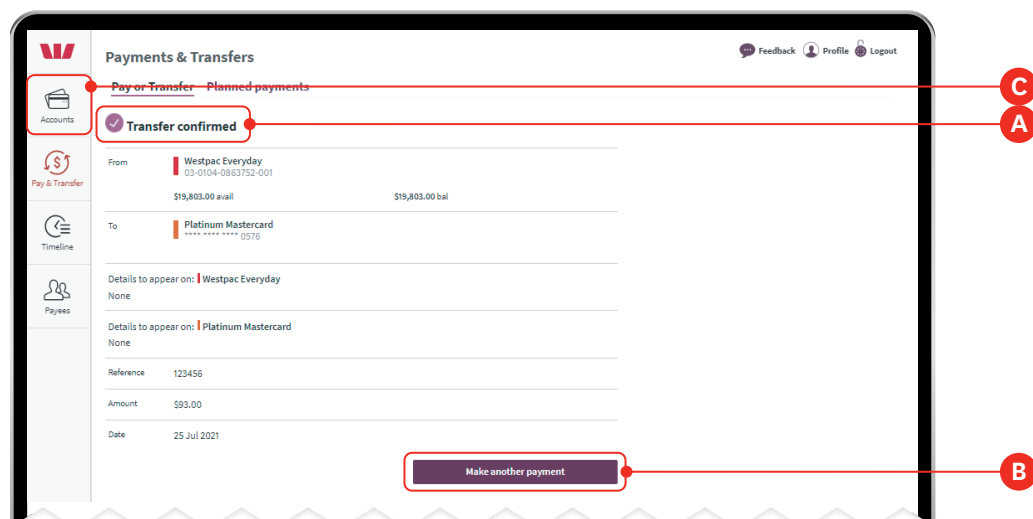


Step 10.

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.

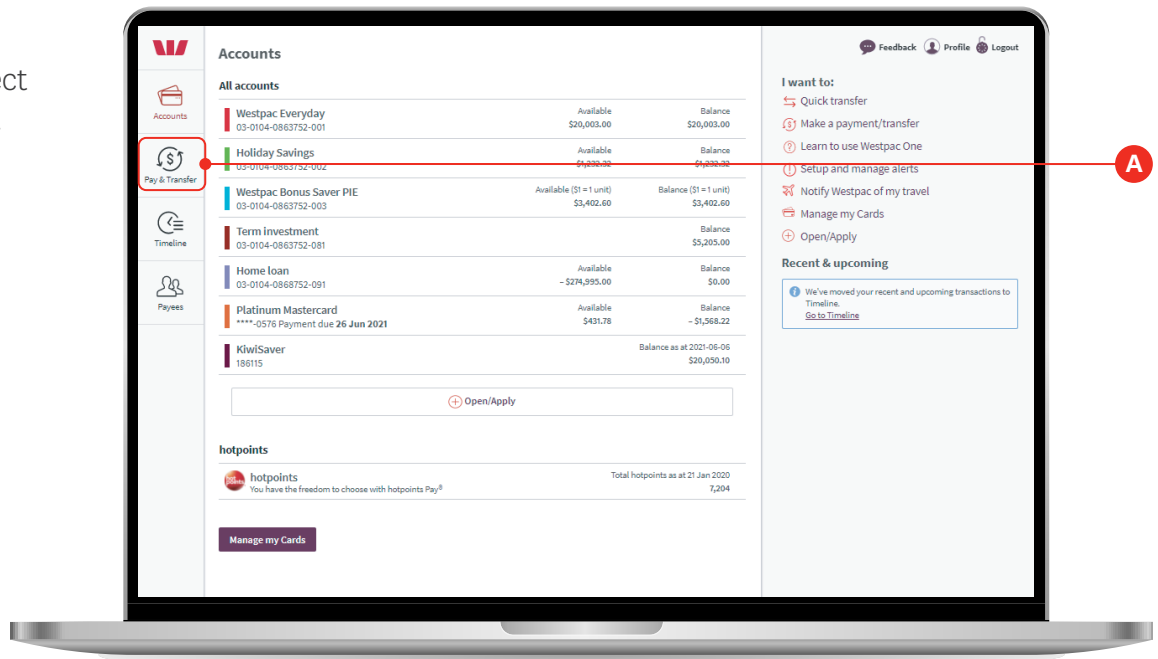
A one-off payment can be used to pay credit cards not loaded on your Westpac One® account. An automatic payment can be used to make recurring fixed amount payments to credit cards.

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.

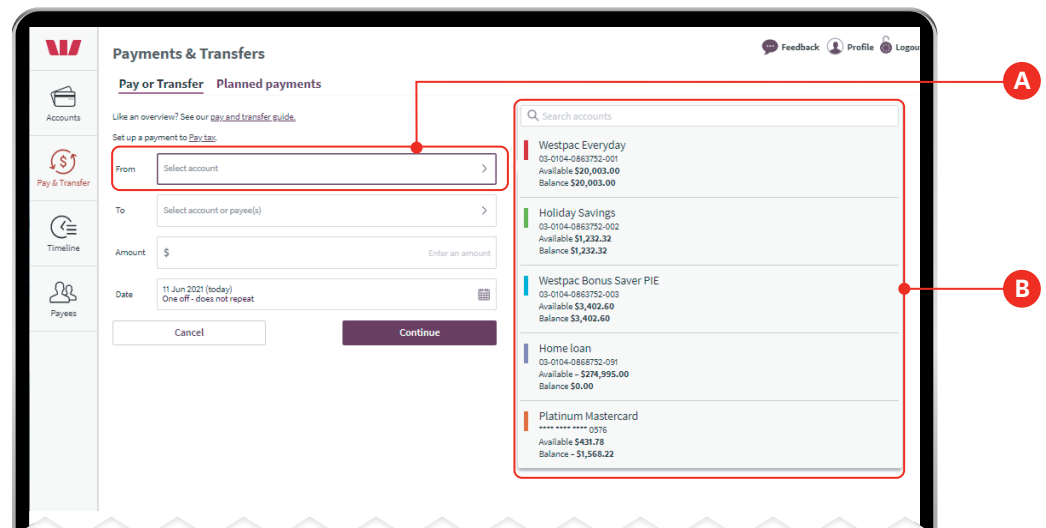
Step 1.

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**.

Payments & Transfers

Pay or Transfer Planned payments

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

From: Westpac Everyday \$20,063.00 avail

To: Select account or payee(s)

Amount: \$ Enter an amount

Date: 11 Jun 2021 (today) One off - does not repeat

Cancel Continue

Search accounts and payees

Accounts Payees New or overseas

Holiday Savings 03-0104-0863752-002 Available \$1,232.32 Balance \$1,232.32

Westpac Bonus Saver PIE 03-0104-0863752-003 Available \$3,402.60 Balance \$3,402.60

Home loan 03-0104-0868752-091 Available - \$274,995.00 Balance \$0.00

Platinum Mastercard **** * 0575 Available \$431.78 Balance - \$1,568.22

KiwiSaver 18615 Balance \$20,050.10

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**.

Payments & Transfers

Pay or Transfer Planned payments

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

From: Westpac Everyday \$20,063.00 avail

To: Select account or payee(s)

Amount: \$ Enter an amount

Date: 11 Jun 2021 (today) One off - does not repeat

Cancel Continue

Search accounts and payees

Accounts Payees New or overseas

Pay to: NZ account number

Their name: Westpac Mastercard P

Show matching payees

Their account number: 00-0000-0000000-000

Save to Payees list On

This payee will be saved once the payment is complete.

Nickname for this payee (optional):

Nickname

Done

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**.

Payments & Transfers

Pay or Transfer Planned payments

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

From: Westpac Everyday \$20,063.00 avail

To: Westpac Mastercard Payments 03-0990-0998907-082

Details: Name 54367800 12345678 Bloggs J O

Amount: \$ Enter an amount

Date: 11 Jun 2021 (today) One off - does not repeat

Cancel Continue

Details to appear on: Westpac Everyday (optional)

Particulars

Code

Details to go to: Westpac Mastercard Payments (required)

54367800

12345678

Bloggs J O

Clear Done

Step 6.

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

The screenshot shows the 'Payments & Transfers' screen with the 'Pay or Transfer' tab selected. The form includes fields for 'From' (Westpac Everyday), 'To' (Westpac Mastercard Payments), 'Details' (None), 'Amount' (\$100.00), and 'Date' (11 Jun 2021). The 'Amount' field is highlighted with a red box and labeled 'A'.

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' screen with the 'Pay or Transfer' tab selected. The form includes fields for 'From' (Westpac Everyday), 'To' (Westpac Mastercard Payments), 'Details' (None), 'Amount' (\$100.00), and 'Date' (11 Jun 2021). The 'Date' field is highlighted with a red box and labeled 'A'. A calendar is open, showing the date 11 Jun 2021.

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' screen with the 'Pay or Transfer' tab selected. The form includes fields for 'From' (Westpac Everyday), 'To' (Westpac Mastercard Payments), 'Details' (None), 'Amount' (\$100.00), and 'Date' (11 Jun 2021). The 'Repeat payment' field is highlighted with a red box and labeled 'A'. A list of payment frequencies is shown, with 'Every business day' selected, labeled 'B'.

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: None 54367800 12345678 Bloggs J O

Amount: \$ 100.00

Date: 11 Jun 2021 (today) Repeats - Monthly

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

Cancel Continue

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: None 54367800 12345678 Bloggs J O

Amount: \$ 100.00

Date: 11 Jun 2021 (today) Repeats - Monthly

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): \$

Name: Westpac Mastercard P

Done

Cancel Continue

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: None 54367800 12345678 Bloggs J O

Amount: \$ 100.00

Date: 11 Jun 2021 (today) Repeats - Monthly

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): \$

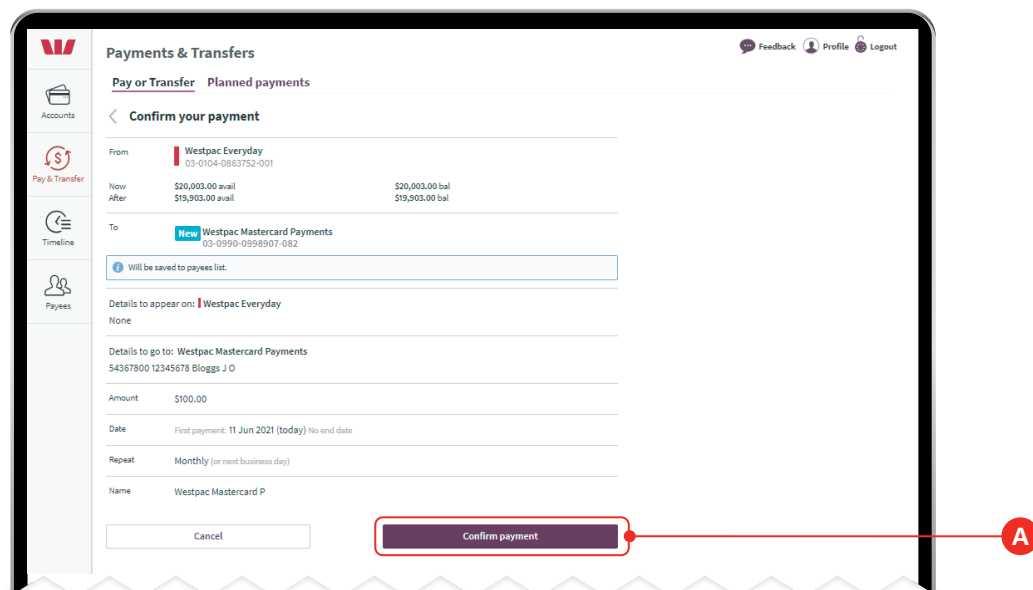
Name: Westpac Mastercard P

Done

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**.

