



# BPAY View Quick Reference Guide

## Consumer benefits

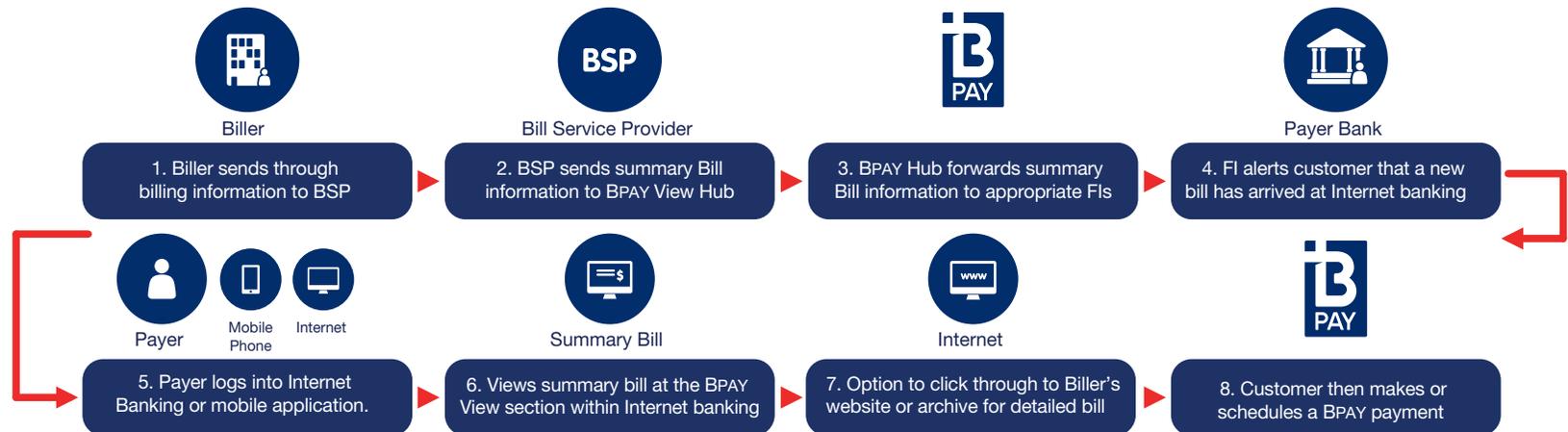
Feature	Benefit
One secure place to view and pay bills	Provides confidence in using a trusted environment as well as convenience
Easy 24/7 access to manage bills online from anywhere in the world*	Convenience and flexibility
Pay bills either immediately or schedule for a future date	Control over when Payments are made
Can view their Bank accounts and bills in one place	Manage their finances more effectively as well as saving time and helping them get organised
Cut down on paper usage by choosing to receive bills online	Protects the environment while eliminating paper from the home
A choice of which Bank account to pay from	Offers flexibility

## The Customer Experience:

- Registers for Internet Banking
- Registers the bills they want to receive via BPAY View
- Customer is notified via email/SMS or bank message if their registration is successful\*\*
- Customer is notified by email/SMS or bank message when a new bill arrives via BPAY View\*\*
- Logs onto Internet or Mobile Banking to view the summary or clicks through to see their detailed bill
- Pays their bill using BPAY

## How it works

BPAY View enables your customers to receive, view, manage and pay their bills online from the security of their Internet or mobile Banking anytime, anywhere.



\*BPAY is accessible anywhere and anytime you have access to your online, mobile or phone bank.  
 \*\*Notification options may vary by each Financial Institution. Contact your Financial Institution for further information.



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## Frequently Asked Questions

### Which bills can customers receive using BPAY View?

Financial Institutions participating in BPAY View provide a list of BPAY View Billers on their Internet Banking sites.

### What Payment methods are available?

BPAY Payments can be made from a cheque or savings account. Most but not all Billers accept payment from credit card accounts also. A charge may be associated with this.

### Can customers still continue to receive paper bills?

Some Billers due to legislative requirements still send paper copies. If a customer wants to receive a paper copy of a previous bill it can be printed from within BPAY View or it can be requested from their Biller.

### When will the customer receive their bills through BPAY View?

The customer's normal billing cycle will continue once they have registered with BPAY View. They can expect to receive their BPAY View bills at approximately the same time that they currently receive their paper bills.

### How will they know when they have BPAY View bills?

The customer will receive either an email sent to their nominated email address, or an online message when they log onto their Internet/Mobile Banking, notifying them of any new BPAY View bills.\*

### What does the customer do if their Biller Registration fails?

Firstly check that they have entered the details exactly as they appear on the paper bill. If they have they will need to contact the Biller directly.

### How does the customer de-register for BPAY View?

De-registering for BPAY View can be done by deactivating the Biller from the BPAY View section within your Internet Bank.

### What will BPAY View cost?

BPAY View is a service offered through your Financial Institution. Contact your Financial Institution to see if any fees apply.

### What are the maximum and minimum amounts?

All Billers set upper and lower value limits for individual BPAY Payments. This may vary by Biller code and source account the Payment is coming from e.g. credit card/savings/cheque.

Note: these can be overridden by an individual Payer Institution.