



BPAY Quick Reference Guide

Consumer benefits

Feature	Benefit
24/7 access from anywhere in the world*	Convenience and flexibility
No more standing in queues, or writing and mailing cheques	Saves time
Security of an online banking environment	Provides confidence in using a trusted environment
Customer can pay straight away or schedule for a future date	Control over when payments are made
A time stamp receipt on every payment	An easy way to record and track payments that have been made
A choice of which Bank account to pay from	Offers flexibility

Billers Code identifies the Biller

Telephone & Internet Banking - BPAY®
 Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

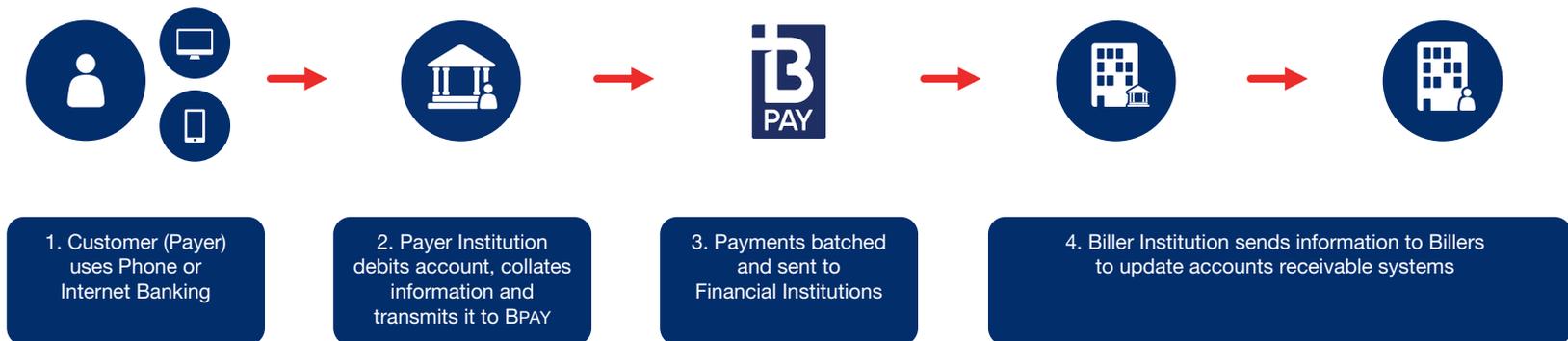
Unique Customer Reference Number (CRN)

The Customer Experience:

- Registers for Internet or Phone Banking
- Looks for the distinctive BPAY logo on their paper bill
- Logs onto their Internet Banking or Phone Banking
- Selects the BPAY or Bill Payment Option
- Follows the simple instructions
- Waits for the receipt number which can be printed, or written on their bill for future reference

How it works

BPAY is the electronic bill payment service offered by most Australian Financial Institutions that provides a more convenient, fast and easy way for customers to pay their bills anytime, anywhere.



*BPAY is accessible anywhere and anytime you have access to your online, mobile or phone bank.



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Frequently Asked Questions

Is BPAY safe?

BPAY payments are all made within the secure environment of your Financial Institution's Online Banking or phone banking system. Only participating Billers and Financial Institutions are authorised to have access to information about BPAY payments. BPAY does not receive any identifying personal or individual account details at any point during the payment process.

Who can offer BPAY as a payment option?

BPAY currently has over 45,000 Billers including 22,000 Sub Billers. Companies who offer BPAY include the BPAY logo on the bill where they provide the details of their payment options.

What does BPAY cost?

A BPAY payment is a normal account transaction, so check with your Financial Institution to see whether any fees or charges apply.

How long will it take for the payment to go through?

As long as payment is made before your Financial Institution's cut-off time (this is the time at the end of a business banking day by which a payment should be made in order for the payment to be processed overnight), the Biller will acknowledge that the payment has been made that day and should process the payment the next banking business day. If the deadline is missed the payment will be processed on the following business banking day.

The Customer made a mistake when making a BPAY payment.

For example: Overpaid, Paid Twice, Wrong Biller and/or CRN. The customer will need to provide details of the mistake so the Financial Institution can implement their Error Corrections procedures.

If a payment is made that the customer didn't authorise, what happens next?

The customer will need to provide details of the payment to the Financial Institution who will then escalate to their BPAY Support Group for further investigation.

The Biller has not received the customer payment.

Check the customer has a receipt number and whether the payment has been debited from their account. If it has, escalate to your BPAY Support Group for a Payment Trace.

Can customers make a BPAY payment from their credit card account?

Some Billers accept payments from a credit card account. These Billers may levy a surcharge for payments made from a credit card account. This is at the discretion of the Biller, and the surcharge would be added to the customer's next bill.

What are the maximum and minimum amounts?

All Billers set upper and lower value limits for BPAY Payments. These limits may vary by Biller code and source account that the payment is coming from e.g. credit card/savings/cheque. Note: these can be overridden by an individual Payer Institution.