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Guide to approving Pay by Bank PayTo agreements

In customer's mobile bank apps and online / internet banking

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* ANZ currently does not support approval of Pay by Bank (PayTo) agreements in their mobile banking app. Refer to ANZ online banking for the approval process



Mobile banking apps

The simple steps your customer will experience when using their bank's mobile banking app to approve a Pay by Bank agreement

Customer experience	Description	СВА	NAB	Westpac	ANZ *	Macquarie
Pop-up notifications	Pop-up notification of new agreement received on customer's mobile phone home screen	Yes	-	-	-	Yes
SMS / email notifications	SMS sent to mobile phone and / or email sent to registered email address	Yes	-	Yes	-	-
Search for Pay by Bank agreement	Bank provides a search function to help locate the new agreement	Yes	Yes	Yes	_	Yes
Bank level security approval	Bank requires multi factor authentication before agreement is approved and paid	Yes	Yes	Yes	_	Yes

* Ready to approve Pay by Bank agreements can only be located and approved in ANZ online banking, not in the ANZ mobile app



Online / internet banking

The simple steps your customer will experience when using their bank's online / internet banking on their desktop / laptop to approve a Pay by Bank agreement

Customer experience	Description	СВА	NAB	Westpac	ANZ	Macquarie
Home page notifications	Notification of new agreement provided on home page after customer login	-	-	-	Yes	Yes
SMS / email notifications	SMS sent to mobile phone and / or email sent to registered email address	Yes	-	Yes	Yes	-
Search for Pay by Bank agreement	Bank provides a search function to help locate the new agreement	Yes	Yes	Yes	Yes	Yes
Bank level security approval	Bank requires multi factor authentication before agreement is approved and paid	Yes	Yes	Yes	Yes	Yes



Commonwealth Bank mobile banking app



Access mobile baking app to see notification of new agreement. Click "View all"



Click "View agreement"

to view the new agreement waiting for approval





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Commonwealth Bank mobile banking app





Commonwealth Bank mobile banking app



Agreement approved. Confirm payment has been received in your system. Agreement details provided on screen



Finish



Commonwealth Bank online banking (Netbank)



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Commonwealth Bank online banking

Click "View details" to see the details of the agreement waiting for approval

Г	Print NetBank Q. Search NetBank Q. Help <u> <u> <u> </u> </u></u>	NetBank Q. Search NetBank Q. Hop Log of commonwealth Mick born View account: Transfore & BDAY Offere & anole Sottione
	Configuration Wealthy My home View accounts Transfers & BPAY Offers & apply Settings Transfers & BPAY Multiple transfers Address book More	Amk my Indille View alcounts Indilses & DFAT Otiers & dypay Settings & BPAY Multiple transfers & BPAY Bills & upcoming payments Previous online bills International money transfers Address book
	PayTo agreements Pay (c) Awaiting authorisation S3.25 per transaction, 1 payment daily Pay condemo, setting on those free Statis: Action re- O This agreement	try Ltd Pay tor
L	Agreement Agreement details Agreement Linked PayID	Amount \$3.25 per transaction Friguerray 1 payment Allary Start data The 18 Apr 2024 End date Fri 19 Apr 2024 R HAMUTON xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx
	Image: Second system More information Image: View archived agreements Authorise agreements	Vew more information
	Your feedback with	a wook your experience.

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View agreement details and click "Authorise agreement" button



Commonwealth Bank online banking

"Are you sure" second approval step Click "Confirm authorisation" button



Bank security check begins Click the "Get NetCode" button



Commonwealth Bank online banking

Bank security check – enter the NetCode security code Note: NetCode has been <u>sent to the customers CBA mobile</u> <u>banking app</u> on the device registered with CBA

	🖶 Print	NetBank Q Holp	Log off		🔁 Print NetBank		•
Cont		Commonwealth My home View accounts Transfers & BPAY Offers & apply Settings	inbox		Commonwealth Bank	My home	View account
Cont.	Transf	×	Aore *		Transfers & BPAY Multiple tra	nsfers & BPAY Bills & upcom	ing payments Pro
	PayTo agreement FullExtent Pay app demo - e	We sent a NetCode to your registered device Check the CommBank app for the notification on your samsung SM-S918B	Payto		PayTa agreements FullExtent Pty Ltd Pay app demo - extra gum sugar free Statue: Active		
	Status: Action This agreen Agreement details	Enter NetCode Submit Didn't receive Netcode? Resend			Agreement details Linked PayID	Amount Frequency Start date End date R HAMILTON x0000000000 Available \$331.75	\$3.25 per t 1 payment Mon 15 Ap Tue 16 Apr xxxxxxxxxxxm@gmail.c
	Linked PayID	Having trouble?			More Information Pause agreement Cancel agreement	View more information	
	More information	View more information ement Decline agreement					
						-	

Agreement approved. Confirm payment has been received in your system. Agreement details provided on screen

Search NetBank

Transfers & BPAY Offers & apply

ous online bills International money transfers Address book



Help

Settings

More 🔻





Access NAB mobile banking app



Search and locate the agreement Click "Action required"



View agreement details

Scroll to view details of the agreement waiting to be approved







View and confirm agreement details × PayTo Agreements Payment details Short description Cont. Description Pay app demo - extra gum sugar free **Conditions of payment** Additional information Start date 18 April 2024 End date 19 April 2024

agreement details (cont.) 12 🖬 🔶 P × PayTo Agreements End date 19 April 2024 Purpose **Retail payments Agreement ID** 75d3ce20fd2011ee962b2b542ea655! Payment terms First payment date First payment amount Last payment date Last payment amount

View and confirm

Approve the agreement Click "Authorise" button







"Are you sure" second approval step Click "Authorise" button



Agreement approved. Confirm payment has been received in your system. Agreement details provided on screen





Guide to approving Pay by Bank (PayTo) agreements - May 2024



Login to internet banking. Locate search function at top of the home page



Search for "Agreement" or "PayTo" Locate the agreement and view details







View agreement details and click the "Authorise" button

"Are you sure" second approval step Click the "Authorise" button





Bank security check – enter sent security code and click "Verify". Note: Security code has been <u>sent to the</u> customers NAB mobile banking app

	Conditions of payment Additional information	
Cont.	Start date 18 April 2024 Purpose Retail payments For your security	
	Payment We've sent a push notification with a security code to your NAB App.	
	First payment da 934805	
	- Having Issues? <u>Get another code by SMS</u> Agreement type Fixed Cancel Verify	
	Agreement authorisation	
	Do you want to decline or authorise this PayTo Agreement?	
	Decline Authorise	

Agreement approved. Confirm payment has been received in your system. Agreement details provided on screen







Example of Westpac email

Authorisation request for PayTo agreement accepted

notification of a new Pay by Bank (PayTo) agreement

Westpac Online Banking conlinebanking@e.westpac.com.au You Westpac.downawa Westpac.downawa

Hi Thomas,

Start

We're writing to confirm that your PayTo agreement with Fullextent Pty Ltd for Pay App Demo - Extra Gum Sugar Free has been authorised.

If you didn't authorise this agreement, please contact us on 132 032 (8am - 8pm Sydney time, Monday - Saturday).

For more information.

To find out more about PayTo, go to westpac.com.au/payto

Thanks,

Your Westpac team

Accessibility support.

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS, you can register here: <u>accessinub gov.au/about-the-rss</u>

Visit <u>westpac.com.au/web-accessibility</u> for further information on our accessible products and services for people with disability.

Example of Westpac pop-up

notification of a new Pay by Bank agreement. Click to read



Read view of pop-up notification











Start



Vestpac mobile banking app







Example of Westpac email notification for a new Pay by Bank (PayTo) agreement.



Login to online banking. Access "Notifications" tab at the top right of the online banking home page and click the "Alerts" to be taken to the agreement list. <u>Note the red circle confirming new message in Notification</u>





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Vestpac online banking

View the agreement list. Locate the new agreement waiting for approval

Click on and view the agreement to be approved. Confirm the agreement details







Authorise agreement? Approve the agreement by clicking the "Yes" button

Bank security check – enter the SMS code Note: <u>SMS code is sent to the mobile number on the</u> <u>screen.</u> Click the "Confirm" button





Vestpac online banking

Agreement approved. Confirm payment has been received in your system. Agreement details provided on screen







Example of ANZ SMS notification

for a new Pay by Bank (PayTo) agreement **Login to online banking** and locate on the home page notification of new agreement to approve







View the agreement to be approved. Confirm the agreement details

Print Help PayTo agreement Authorise PayTo agreement 1 This PayTo agreement needs to be actioned by 16 April 2024 at 11:30 AM AEST. Cont. Pay iD ACTION REQUIRED Payment details Authorise PayTo agreement with FullExtent Pty Ltd? Payee FullExtent Pty Ltd Description: Description Amount Pay app demo - extra gum sugar free Pay app demo - extra gum sugar free \$3.25 Linked PayID \$3.25 Amount Frequency 1 payment per day 1 payment per day Frequency PayID Payer Purpose Retail Payments Agreement type Fixed Authorise payment agreement Start date 16 April 2024 Decline payment agree End date 17 April 2024 Back Automatic renewal No

Click "Authorise" button to approve the agreement



Authorise

Next

page



Bank security check – enter the verification code and click the "Verify" button Note: <u>Security code is</u> accessed via the ANZ Shield app

Agreement approved. Confirm payment has been received in your system. Agreement details provided on screen



azupay.com.au | customersuccess@azupay.com.au



