





# 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	CBA	NAB	Westpac	ANZ *	Macquarie
<b>Pop-up notifications</b>	Pop-up notification of new agreement received on customer's mobile phone home screen	Yes	-	-	-	Yes
<b>SMS / email notifications</b>	SMS sent to mobile phone and / or email sent to registered email address	Yes	-	Yes	-	-
<b>Search for Pay by Bank agreement</b>	Bank provides a search function to help locate the new agreement	Yes	Yes	Yes	-	Yes
<b>Bank level security approval</b>	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

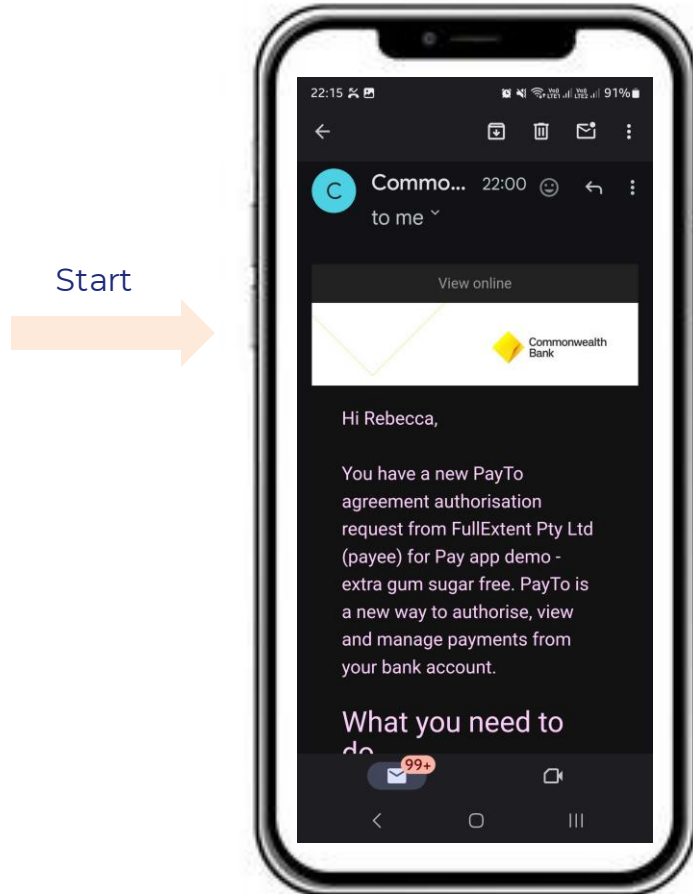
# Online / internet banking

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

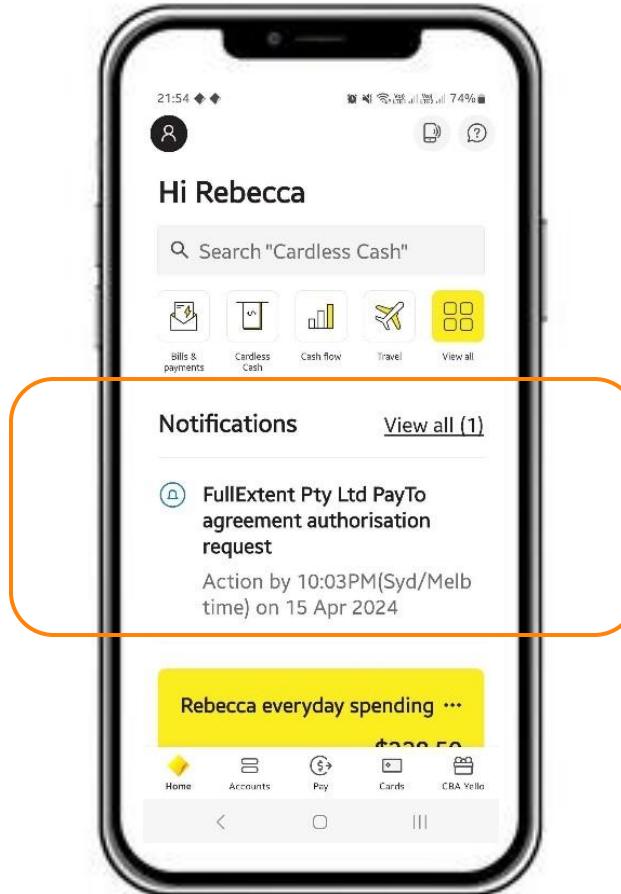
Customer experience	Description	CBA	NAB	Westpac	ANZ	Macquarie
Home page notifications	Notification of new agreement provided on home page after customer login	-	-	-	Yes	Yes
SMS / email notifications	SMS sent to mobile phone and / or email sent to registered email address	Yes	-	Yes	Yes	-
Search for Pay 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

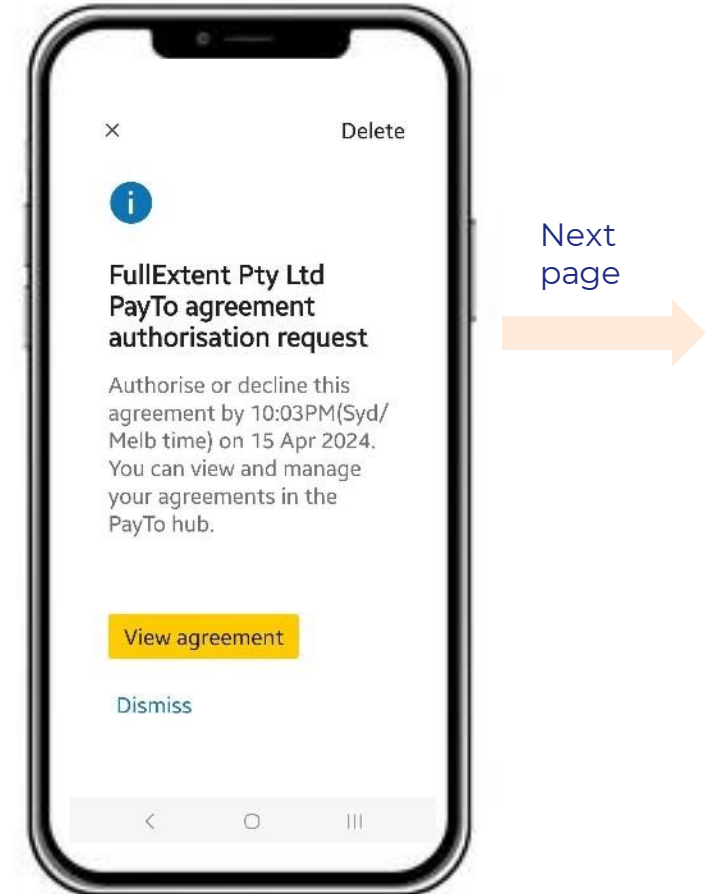
**Example of CBA email notification for a new Pay by Bank (PayTo) agreement**



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

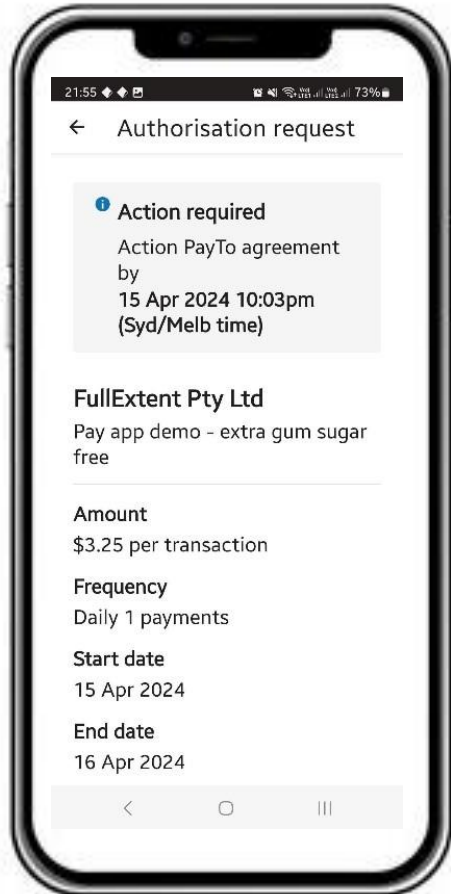


**Click "View agreement" to view the new agreement waiting for approval**



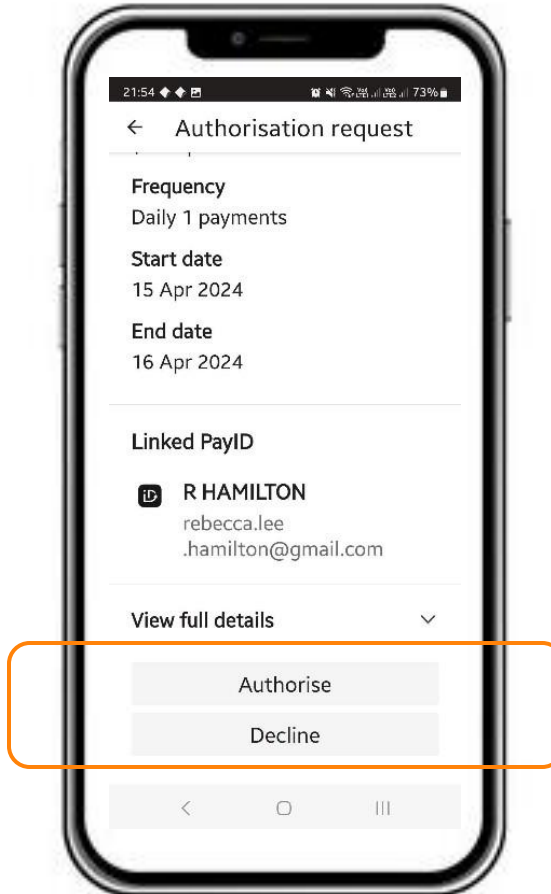
# Commonwealth Bank mobile banking app

**View the details** of the agreement to be approved

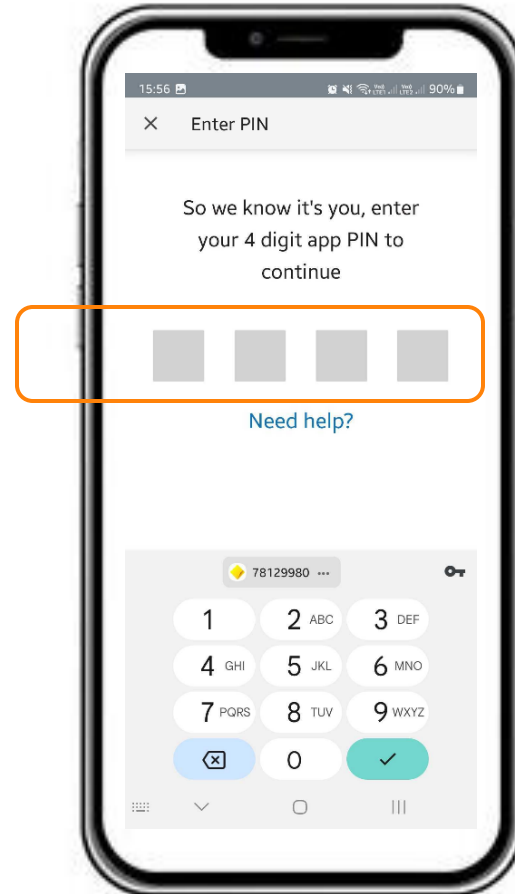


Cont. 

**Scroll to locate “Authorise” or “Decline” buttons.**  
Click authorise



**Enter CBA mobile banking app PIN** to approve the agreement



Next page 

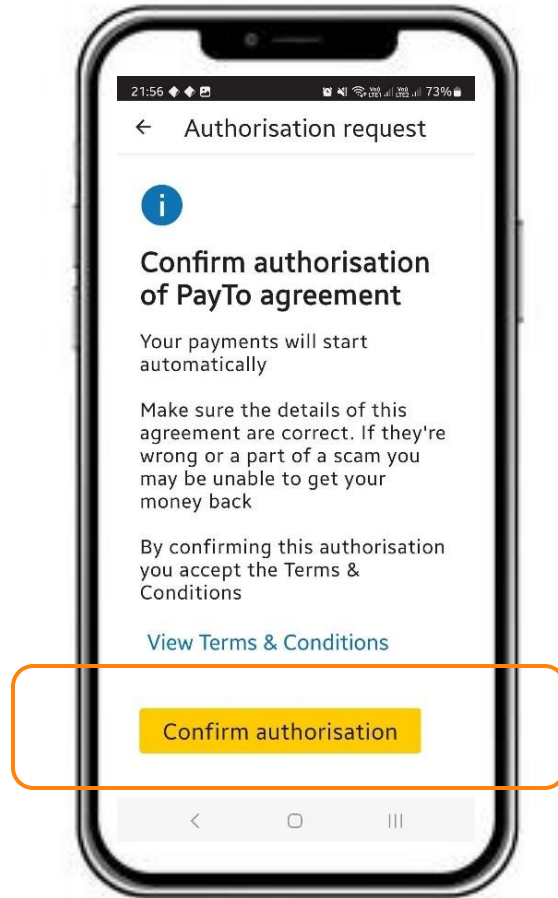


# Commonwealth Bank mobile banking app

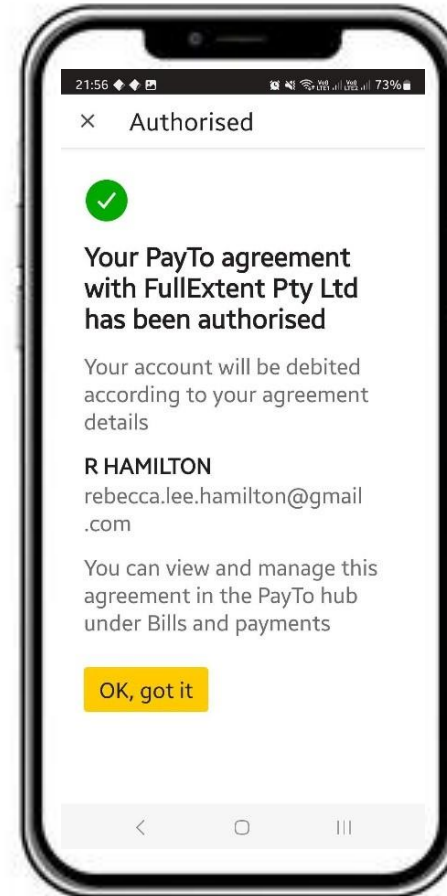
**Click the “Confirm authorisation” button to approve the agreement**

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

Cont.



Finish

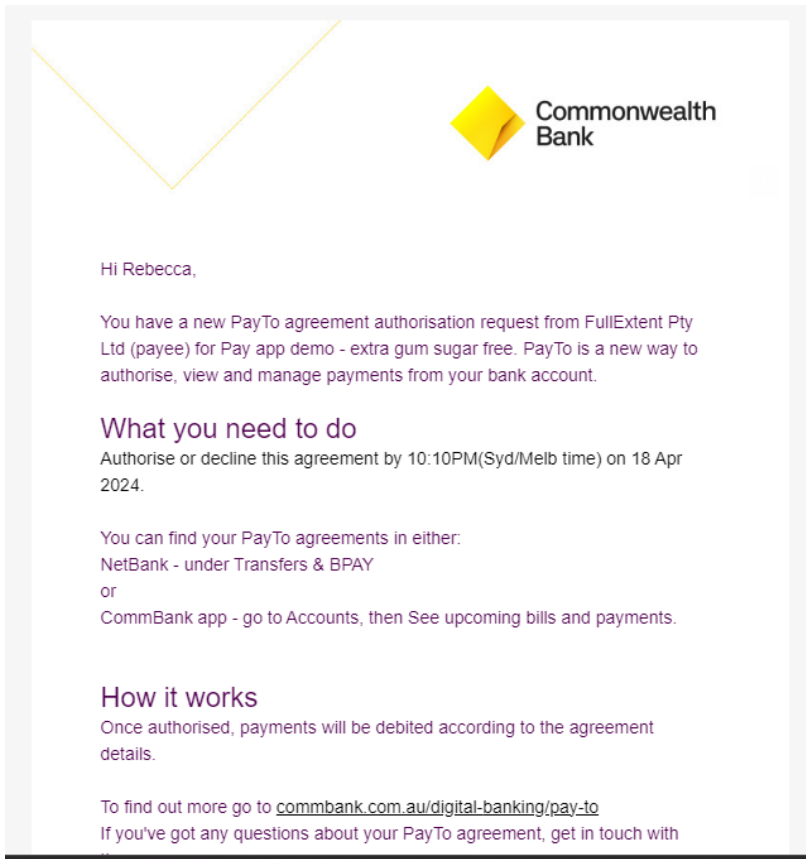




# Commonwealth Bank online banking (Netbank)

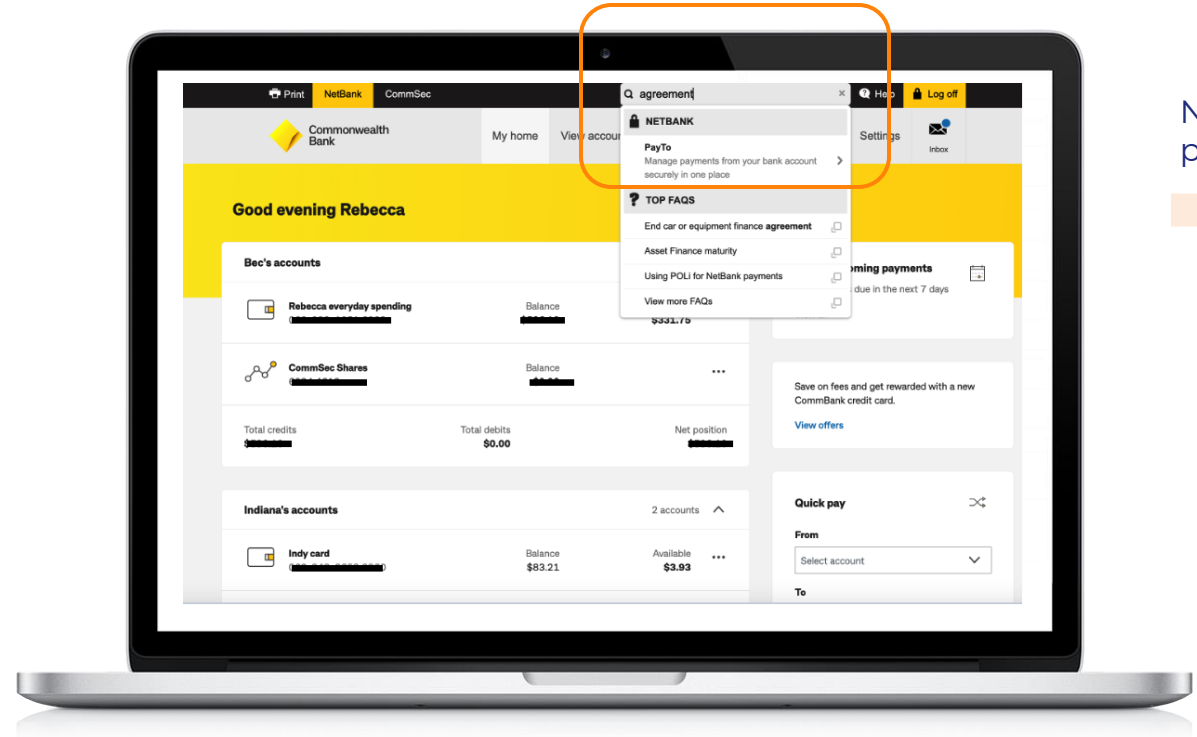
**Example of CBA email** notification for a new Pay by Bank (PayTo) agreement

Start →



**Login to Netbank** and use search function at top of home page to locate the new agreement. Enter in “agreement” or “PayTo” and select “PayTo” from drop down box

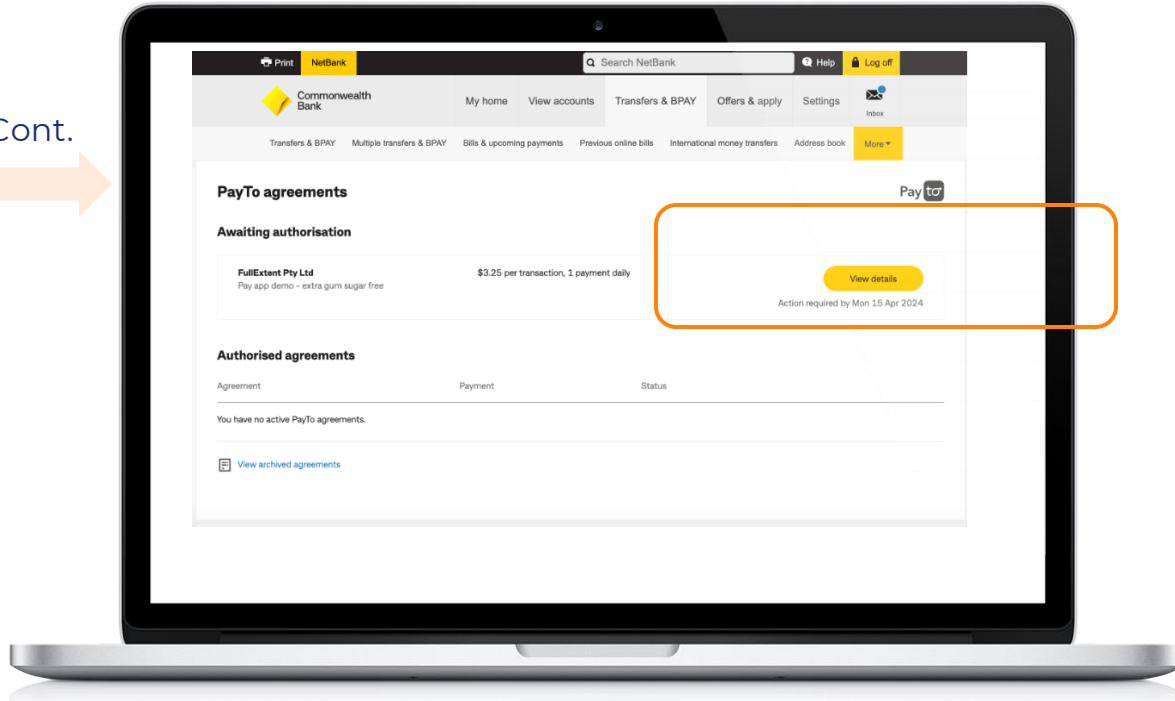
Next page →





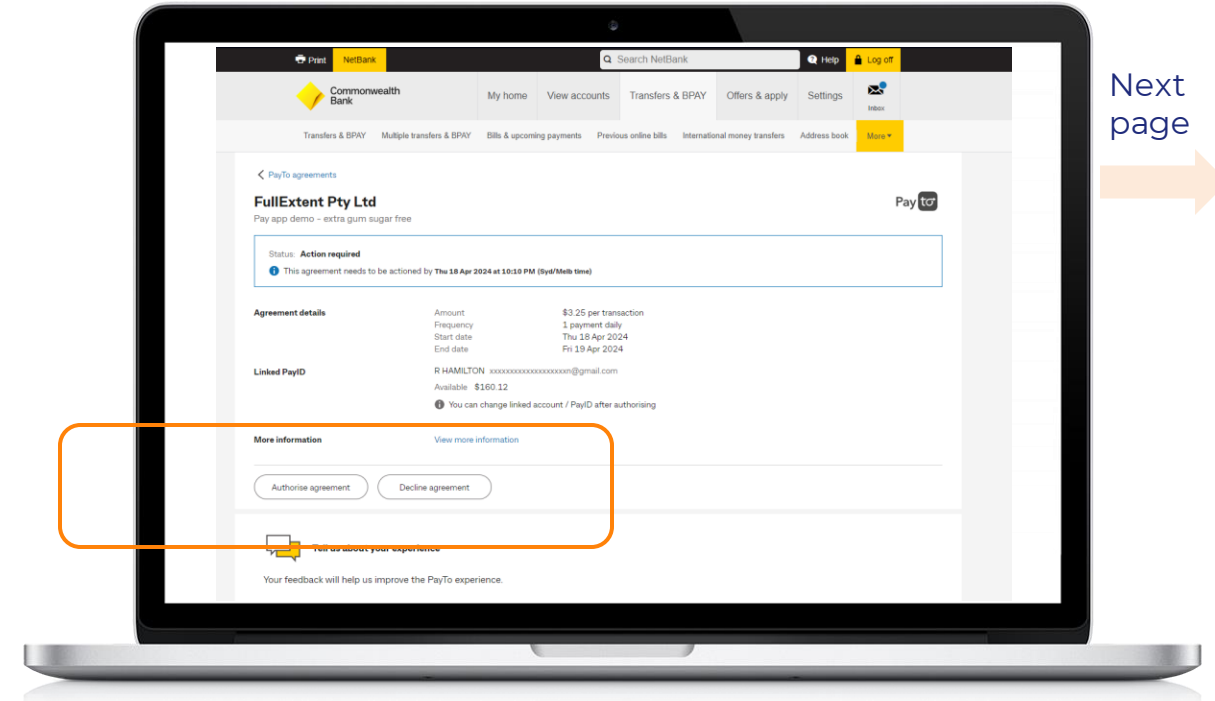
Click **“View details”** to see the details of the agreement waiting for approval

Cont.



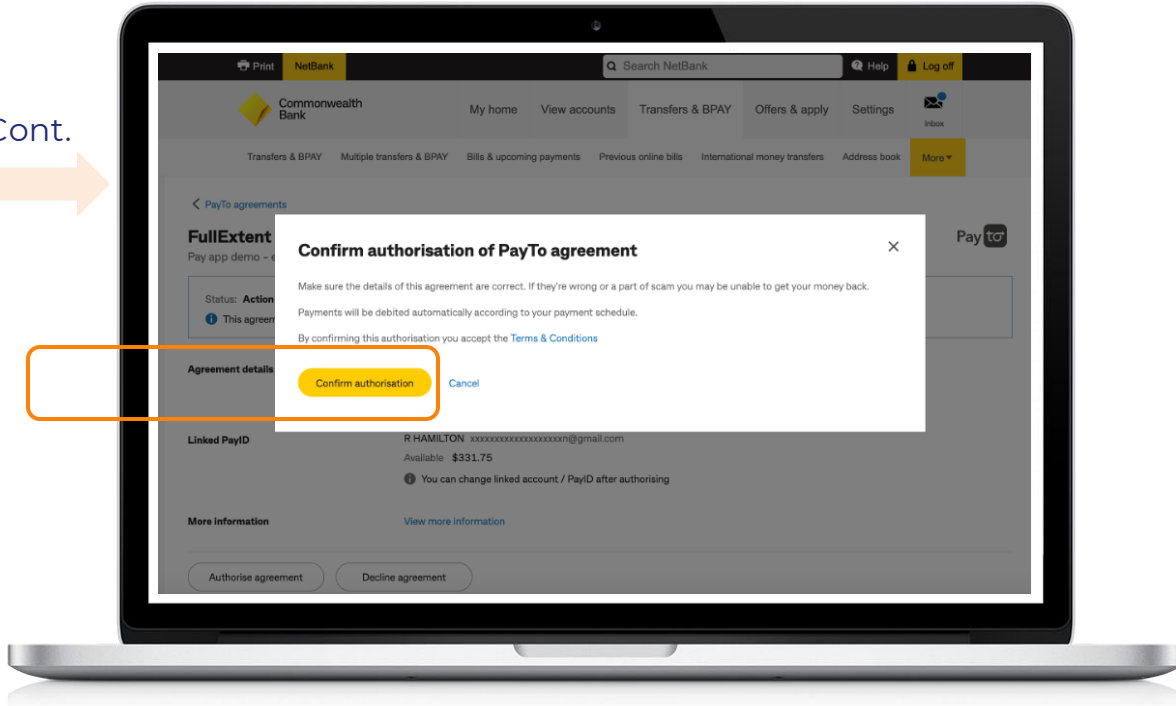
View agreement details and click **“Authorise agreement”** button

Next page



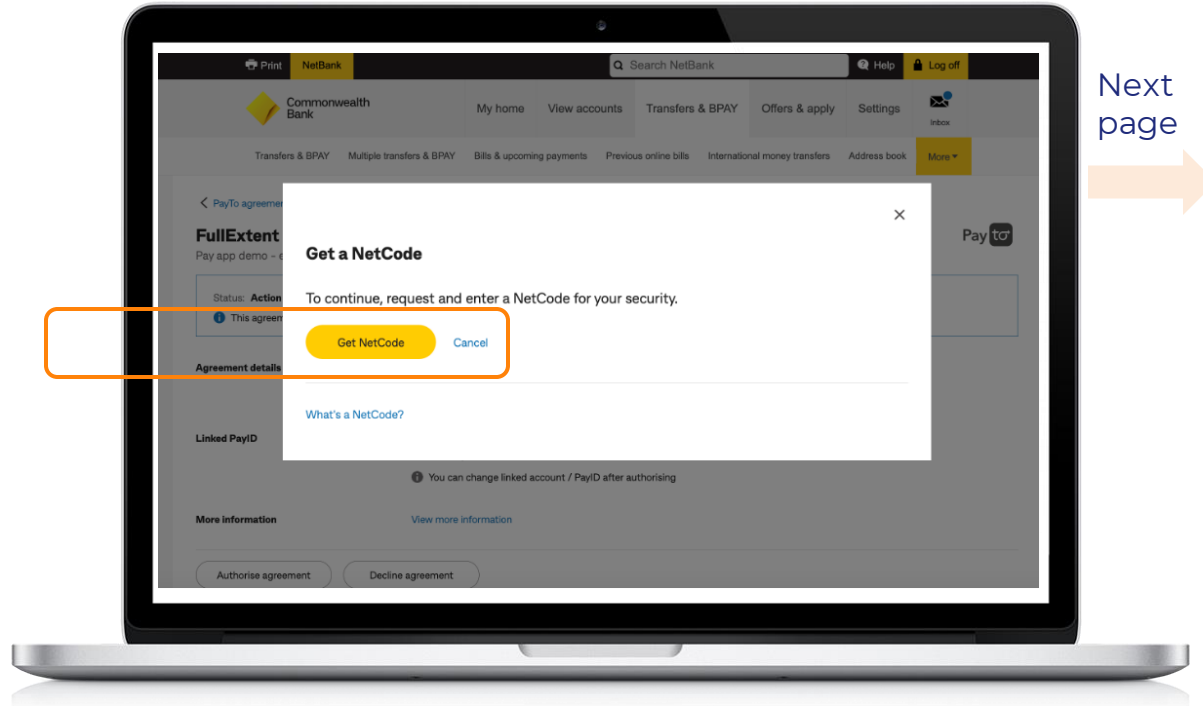
**“Are you sure” second approval step**  
Click “Confirm authorisation” button

Cont.



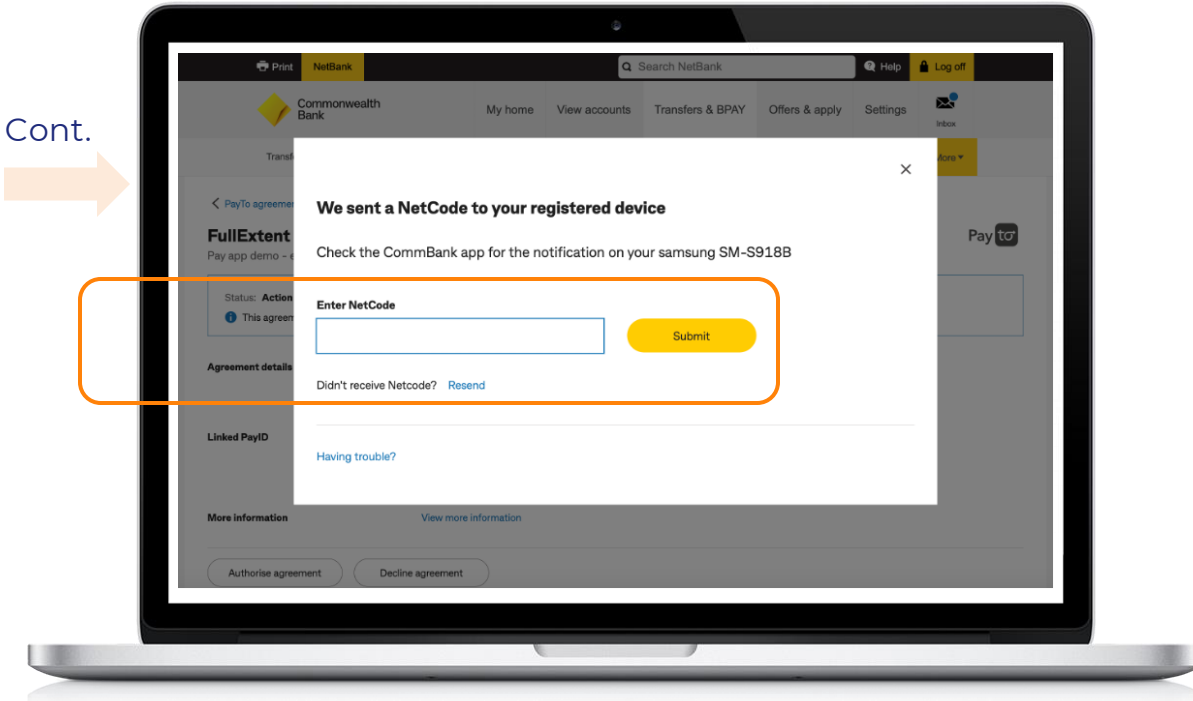
**Bank security check begins**  
Click the “Get NetCode” button

Next page

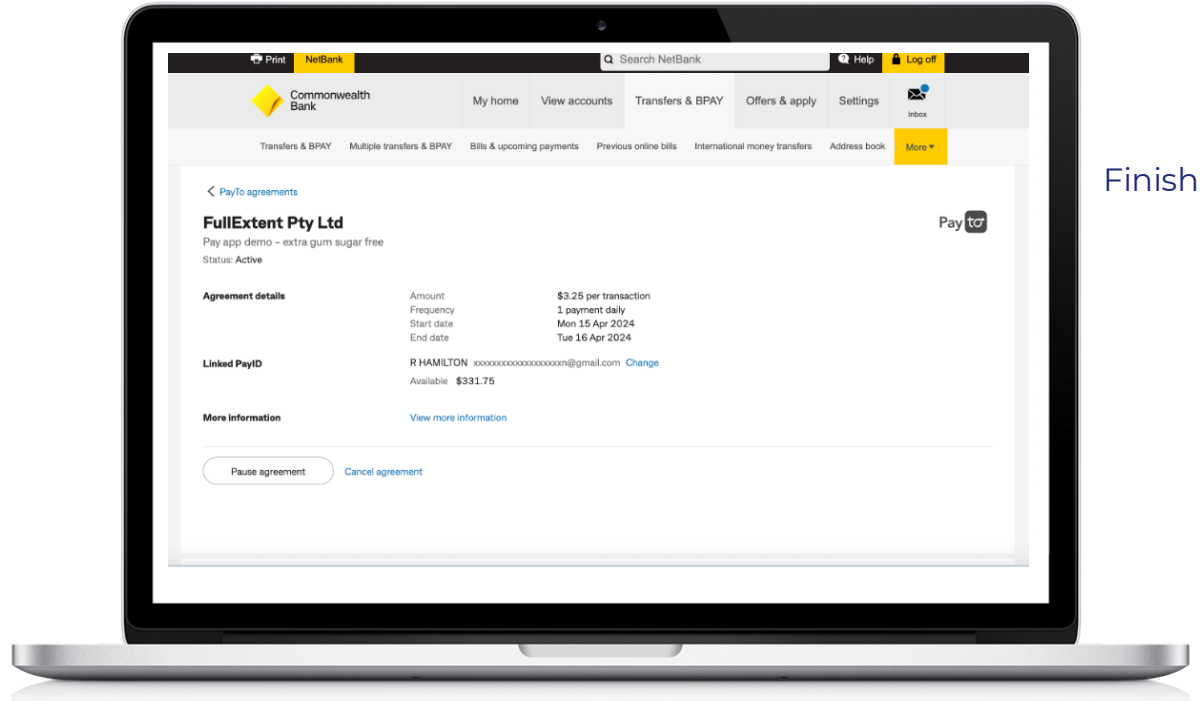


**Bank security check – enter the NetCode security code**  
Note: NetCode has been sent to the customers CBA mobile banking app on the device registered with CBA

Cont.

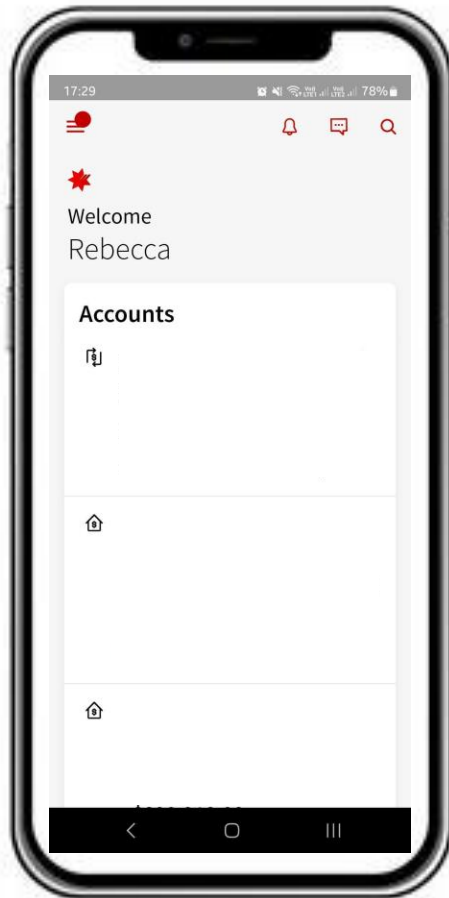


**Agreement approved. Confirm payment has been received in your system.** Agreement details provided on screen



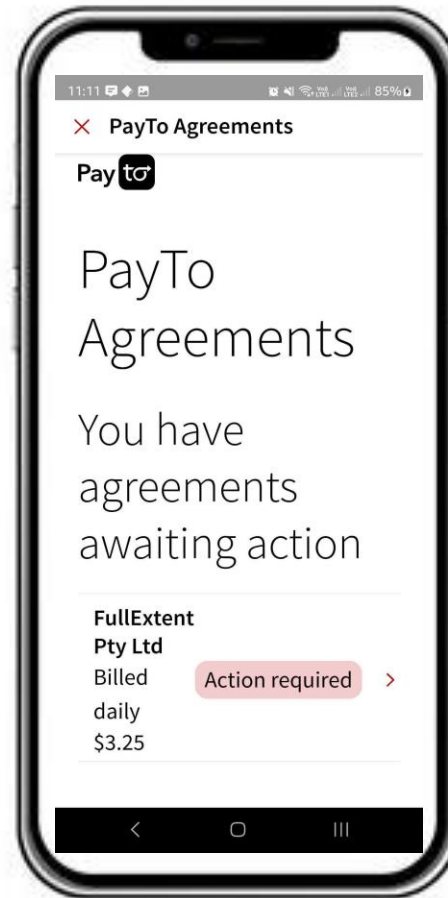
**Access NAB mobile banking app**

Start →



**Search and locate the agreement**

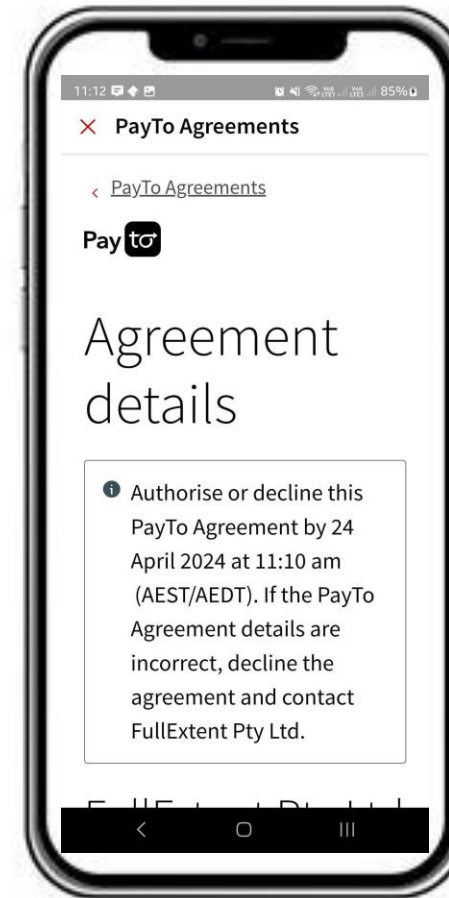
Click "Action required"



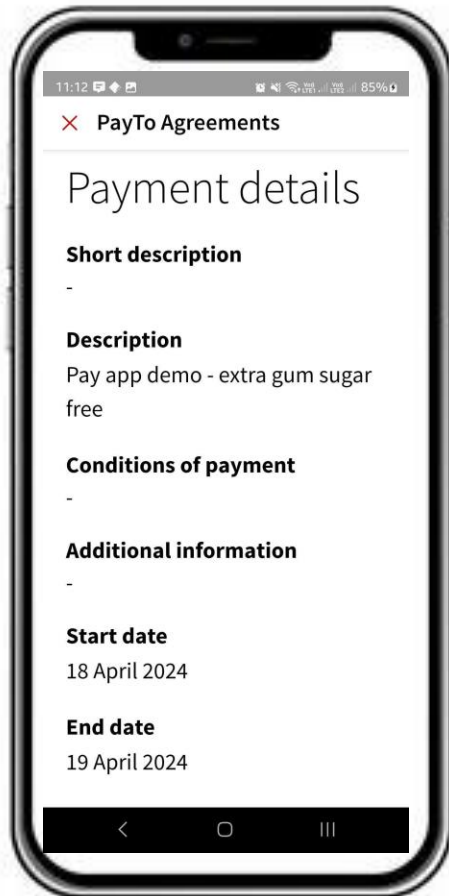
**View agreement details**

Scroll to view details of the agreement waiting to be approved

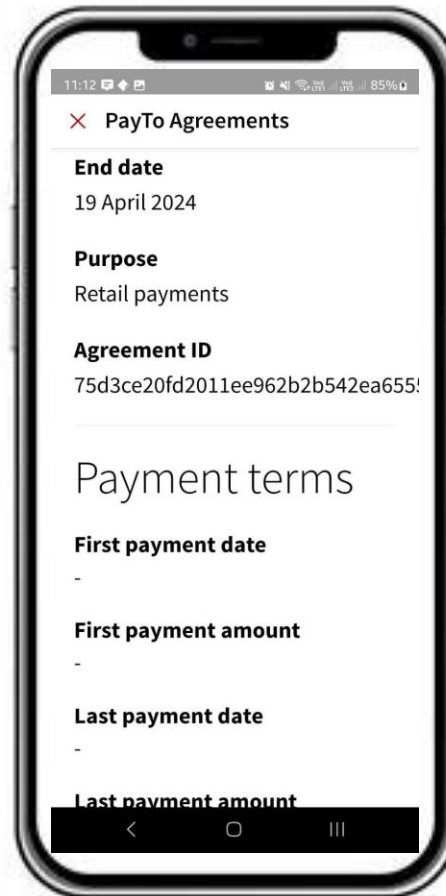
Next page →



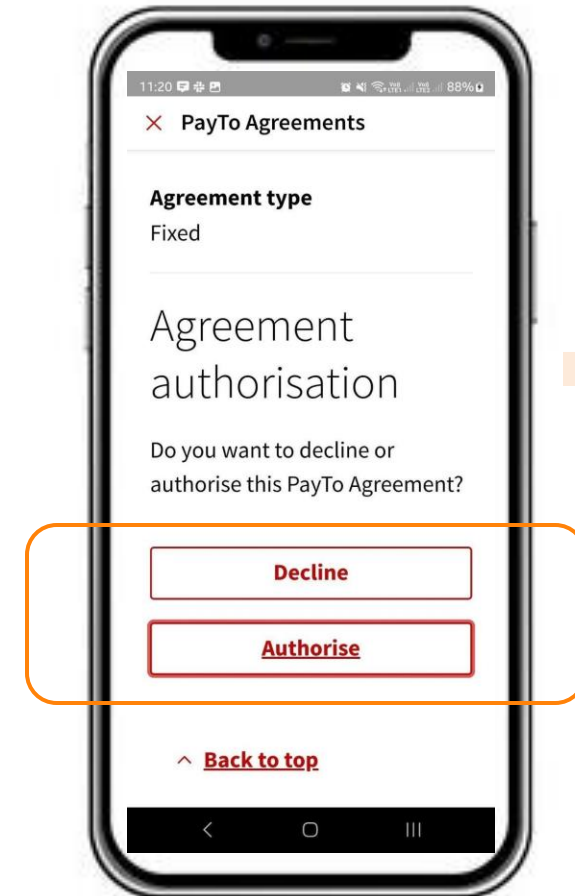
**View and confirm**  
agreement details



**View and confirm**  
agreement details (cont.)

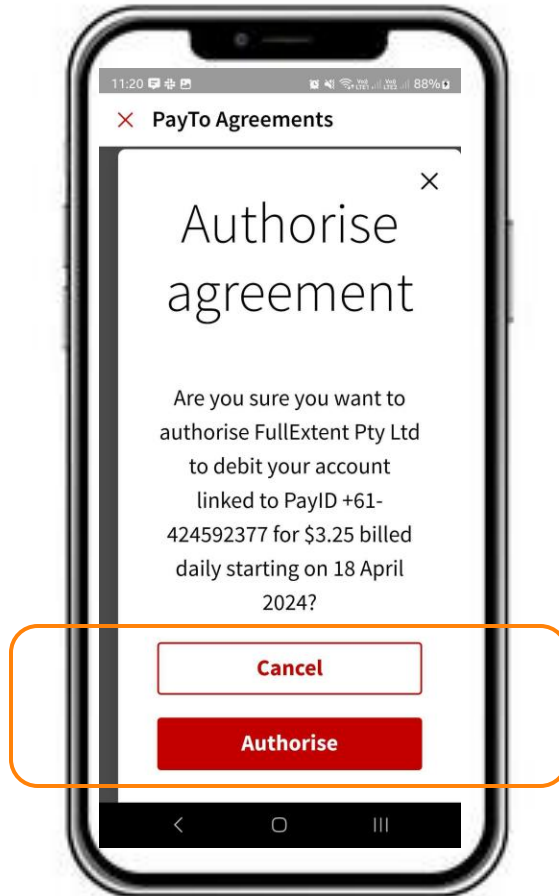


**Approve the agreement**  
Click "Authorise" button

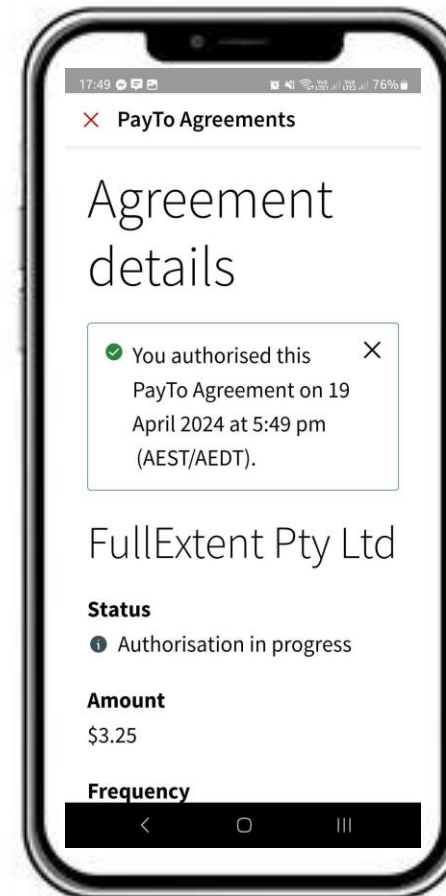


**“Are you sure” second approval step**  
Click “Authorise” button

Cont. 



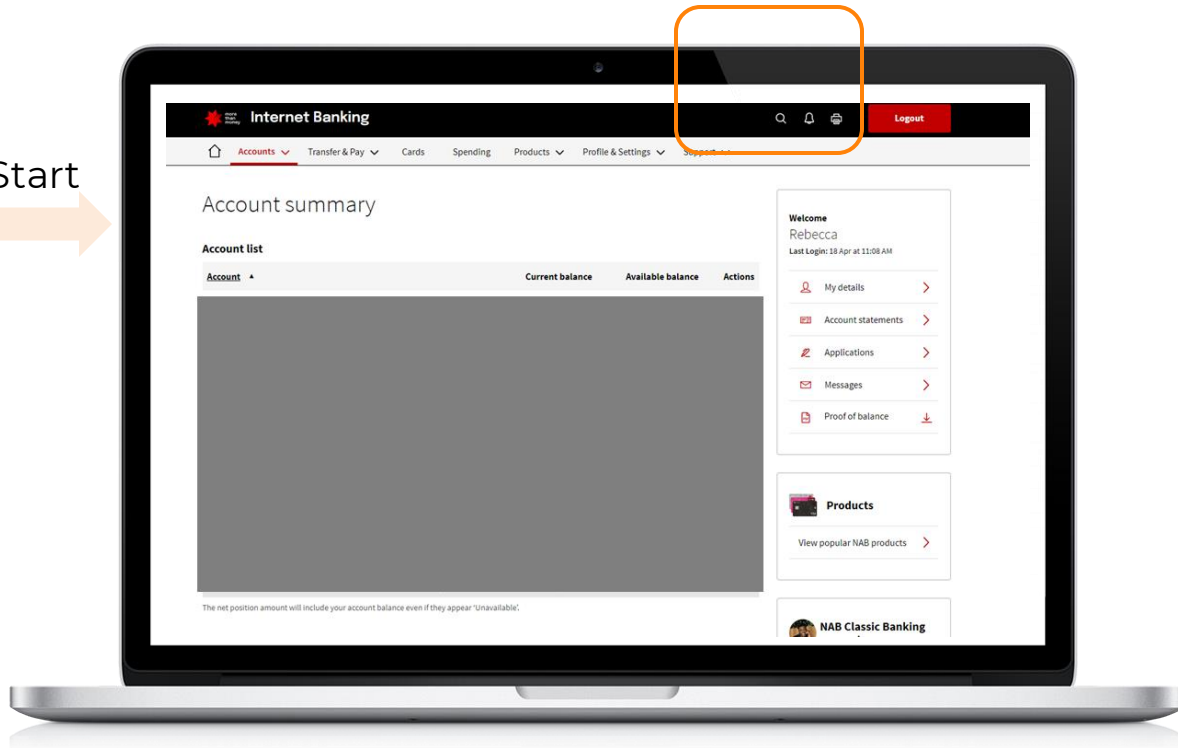
**Agreement approved. Confirm payment has been received in your system.**  
Agreement details provided on screen



Finish

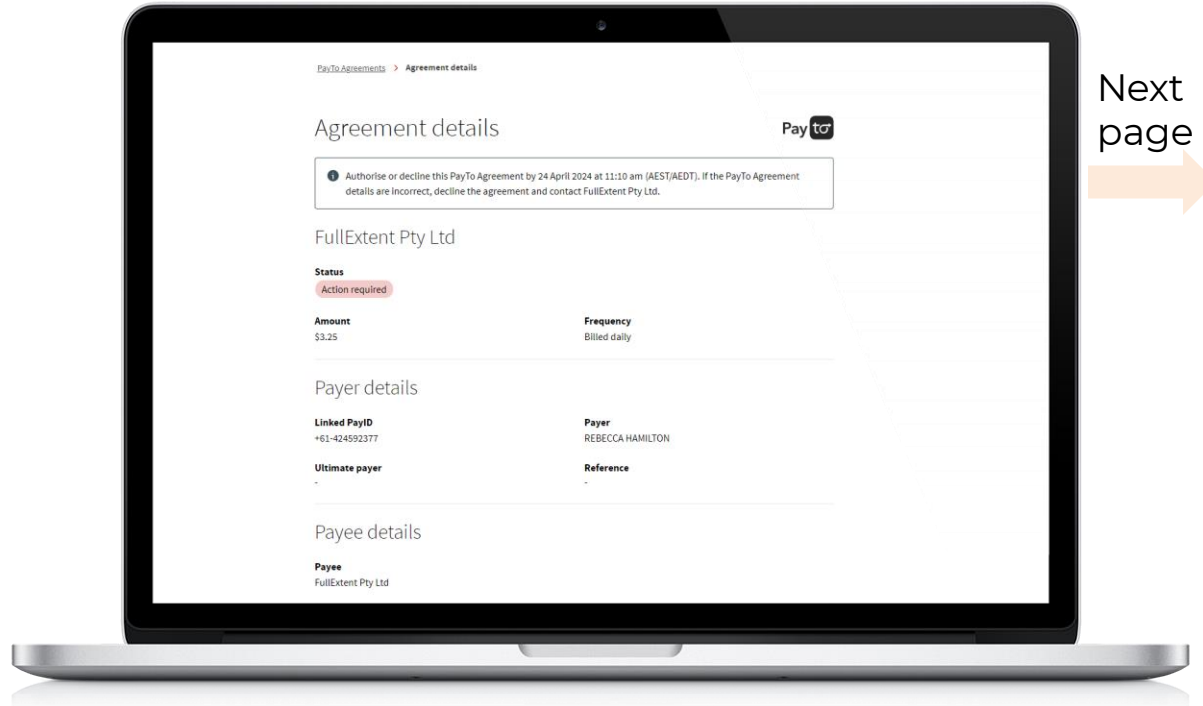
**Login to internet banking.** Locate search function at top of the home page

Start →



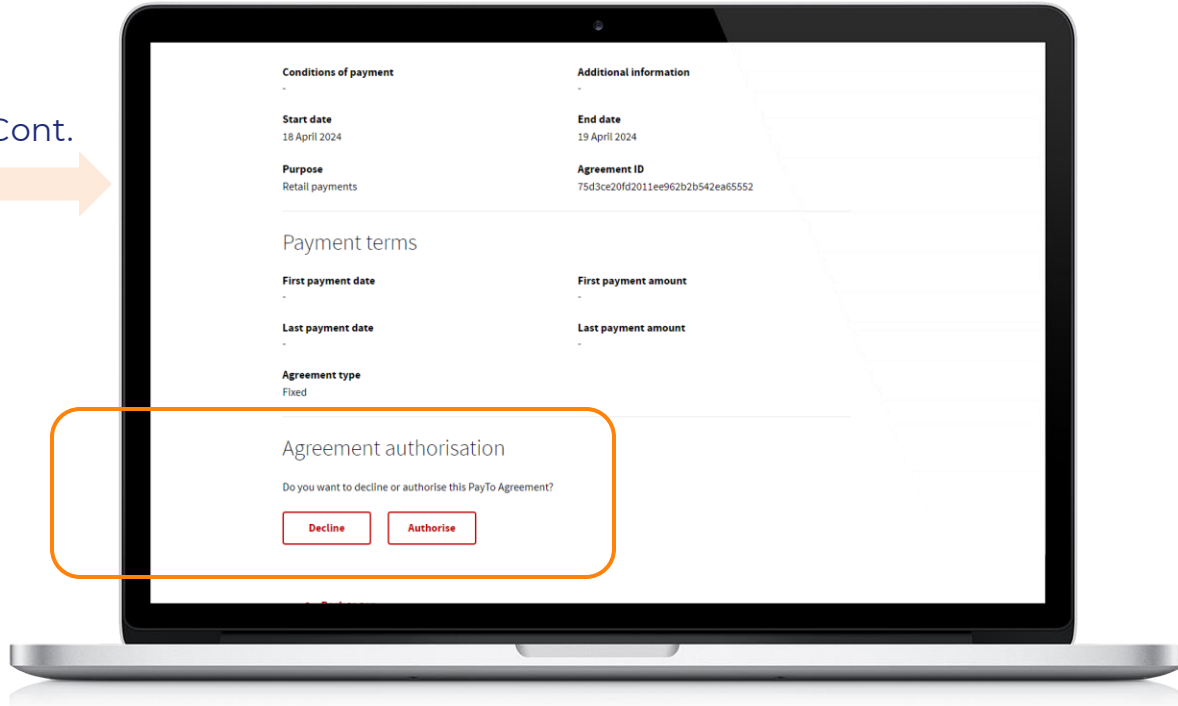
**Search for “Agreement” or “PayTo”** Locate the agreement and view details

Next page →



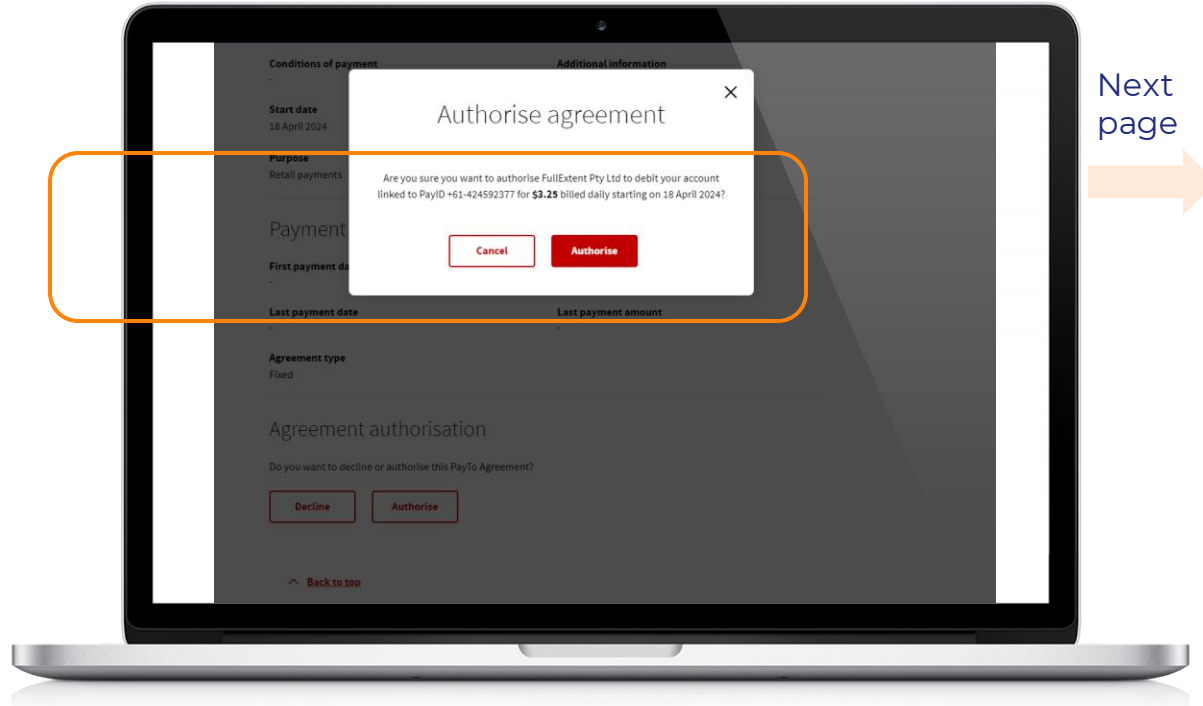
View agreement details and click the “Authorise” button

Cont.



“Are you sure” second approval step  
Click the “Authorise” button

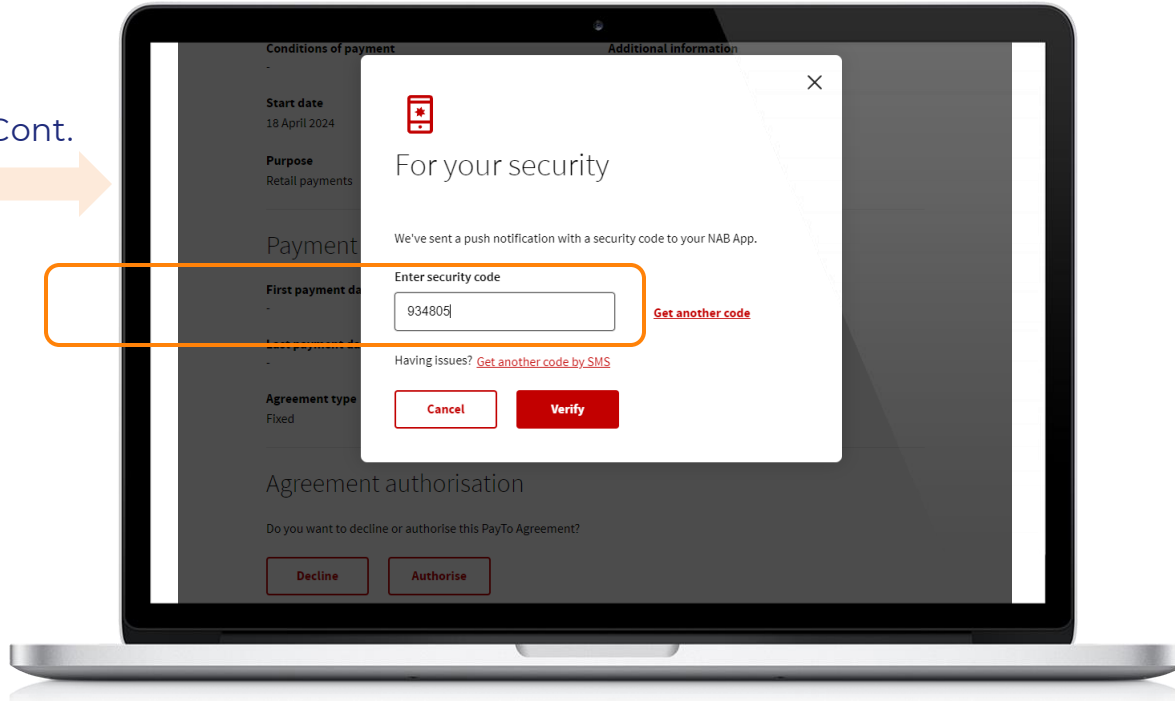
Next page





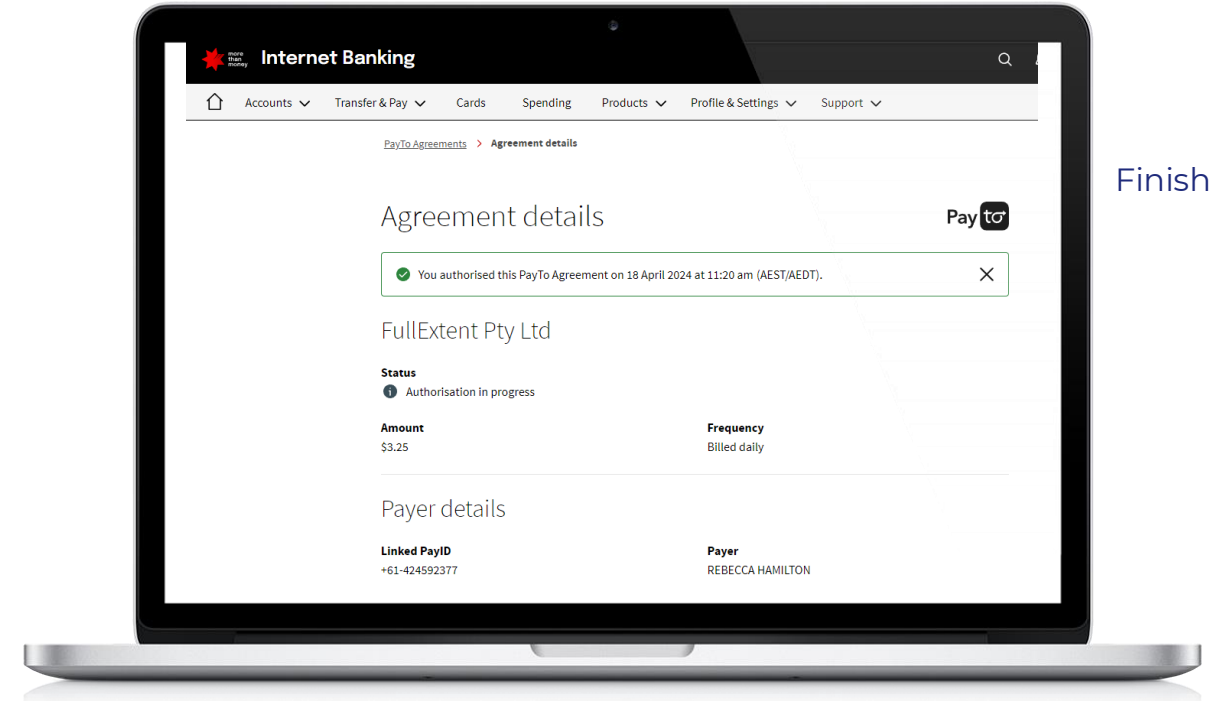
**Bank security check – enter sent security code and click “Verify”.** Note: Security code has been sent to the customers NAB mobile banking app

Cont.



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

Finish



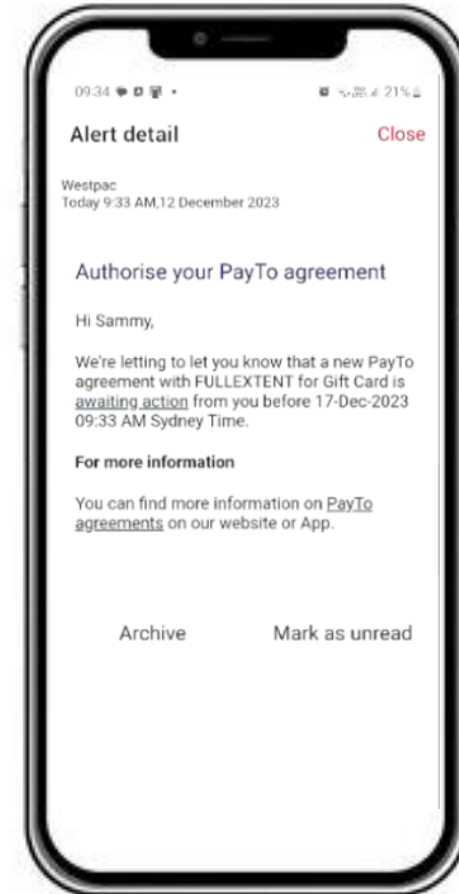
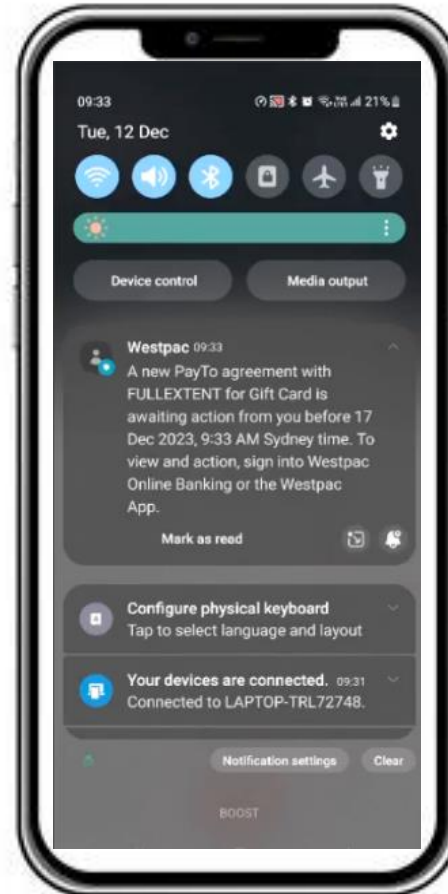
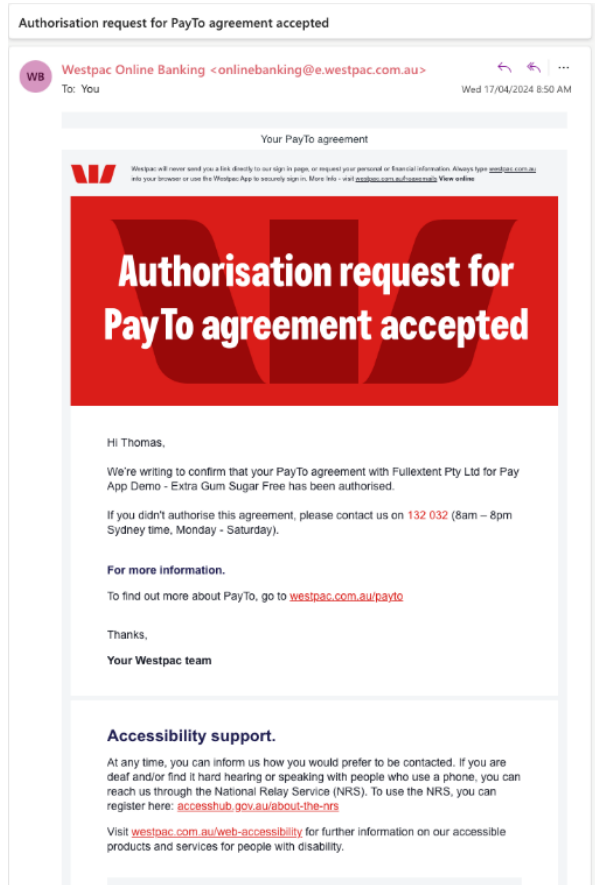
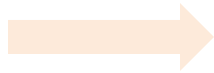
# Westpac mobile banking app

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

**Example of Westpac pop-up notification of a new Pay by Bank agreement. Click to read**

**Read view of pop-up notification**

Start

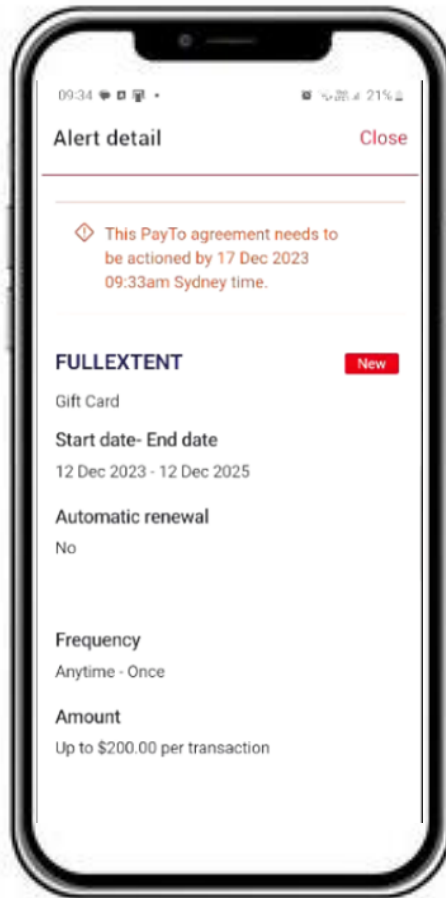


Next page

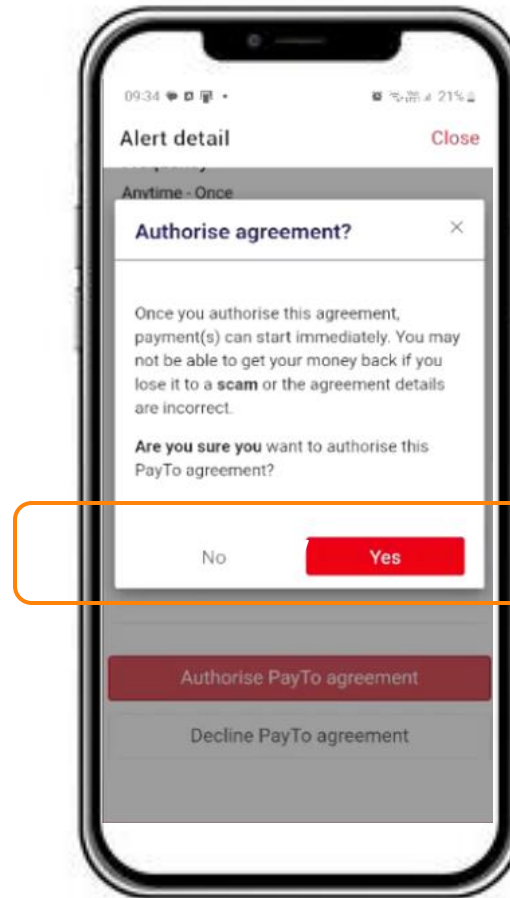


# Westpac mobile banking app

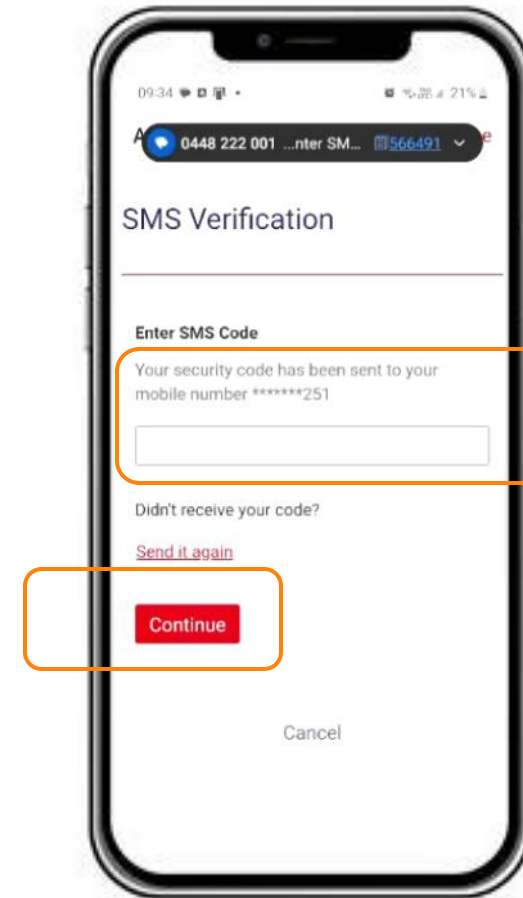
**Access app to view agreement details.** Click “View” button



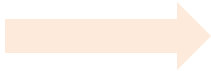
**Approve the agreement**  
Click “Yes” button



**Bank security check – enter the SMS code.** Note: Security code has been sent to the customer’s mobile phone listed on screen. Click “Continue” button



Start



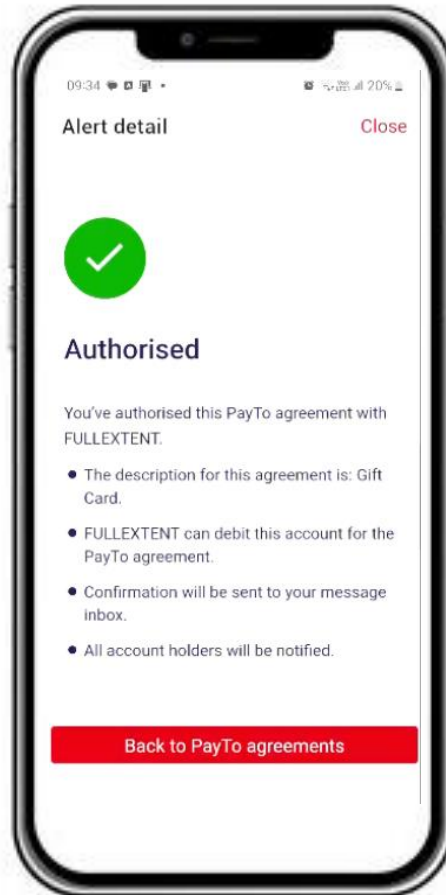
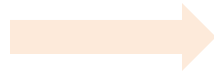
Next page



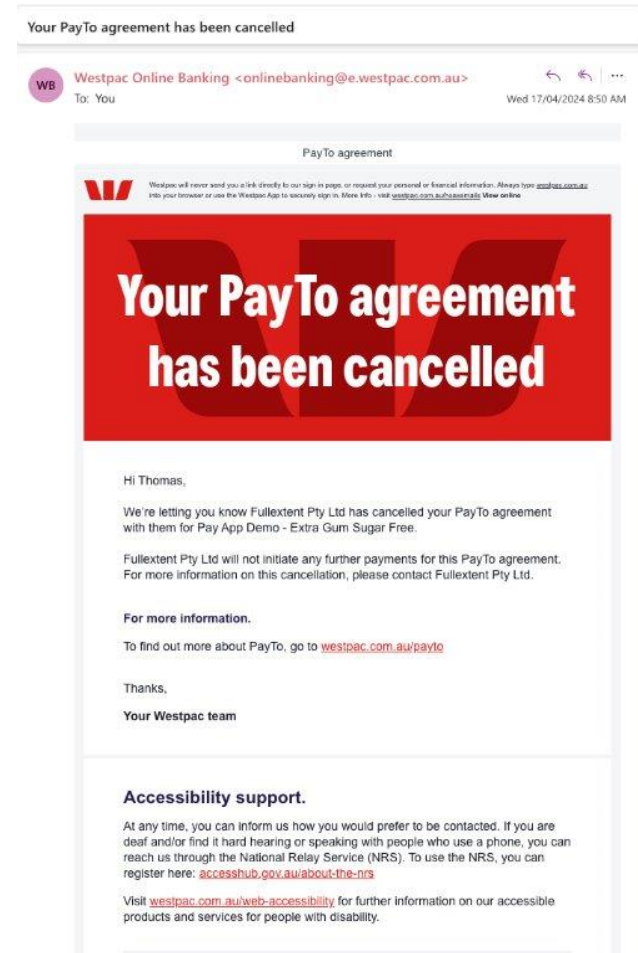
User verifies who they are by completing SMS code verification

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

Cont.

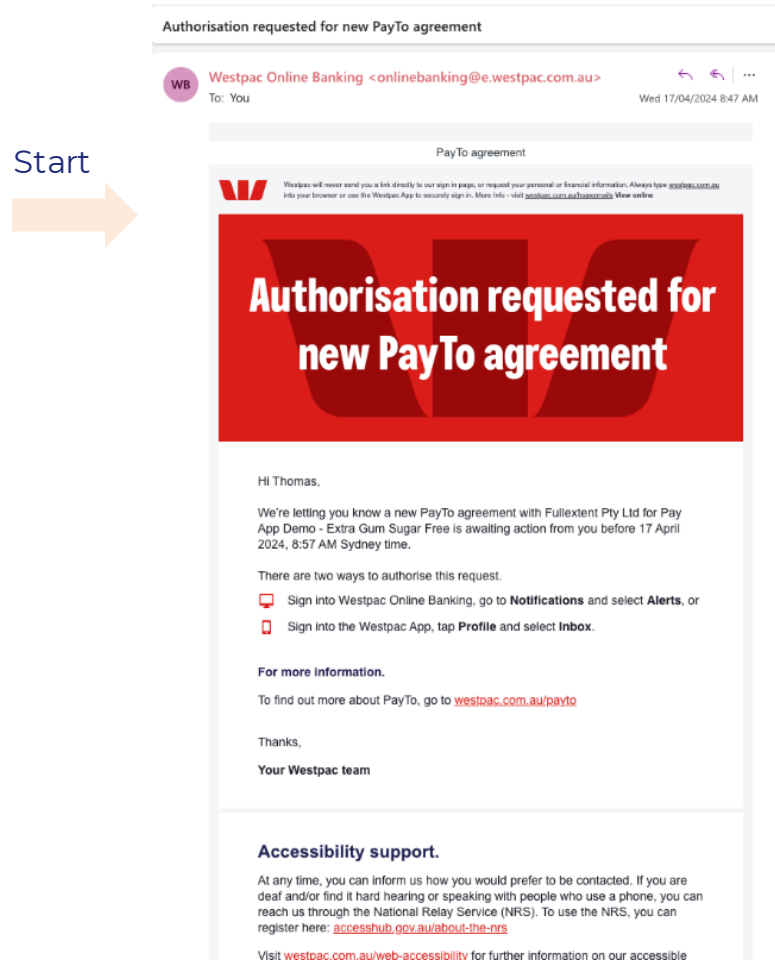


**Example of Westpac cancelled agreement email notification.** The transaction has been completed (paid). No further action required

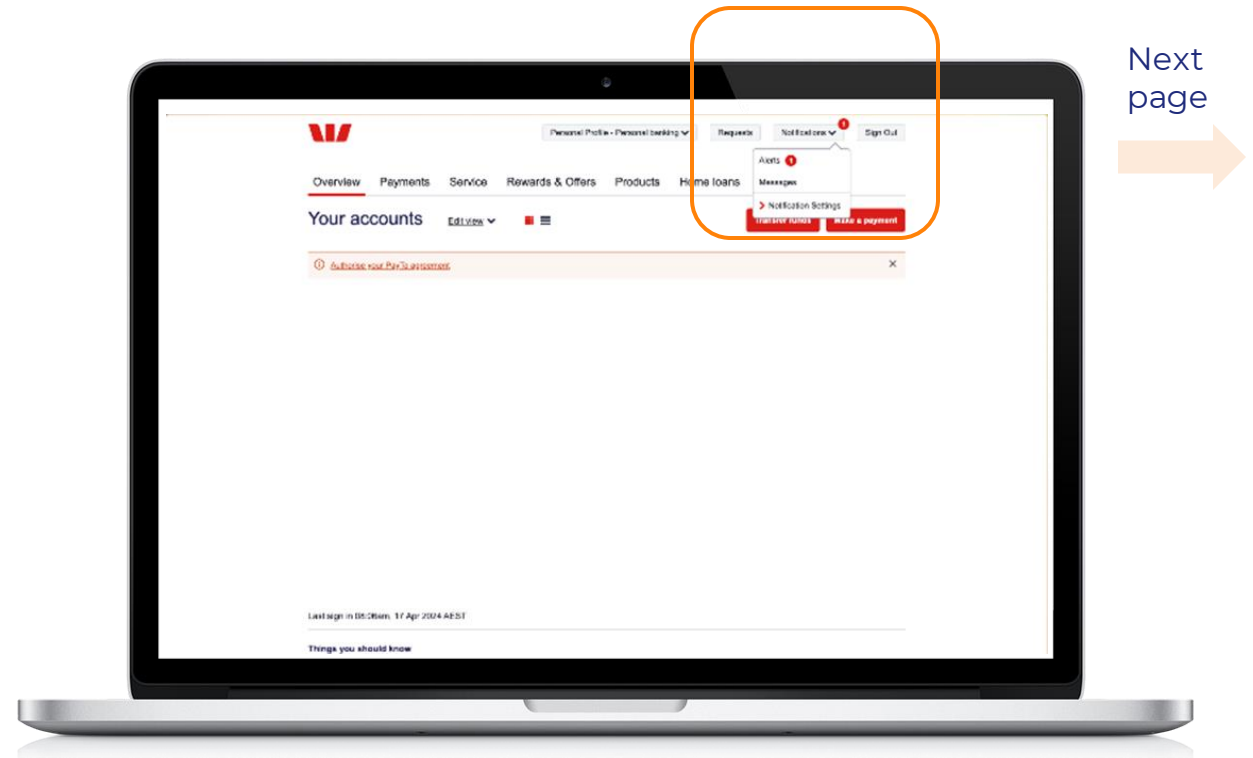


Finish

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

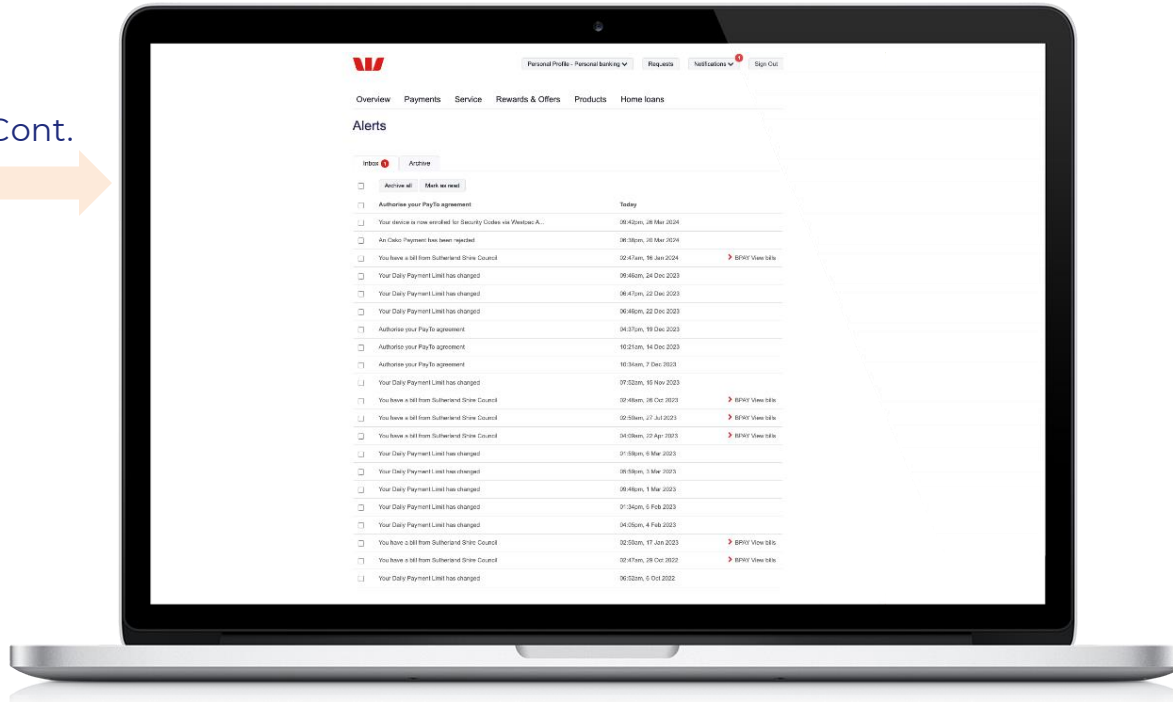


**Login to online banking.** Access "Notifications" tab at the top right of the online banking home page and click the "Alerts" to be taken to the agreement list. Note the red circle confirming new message in Notification



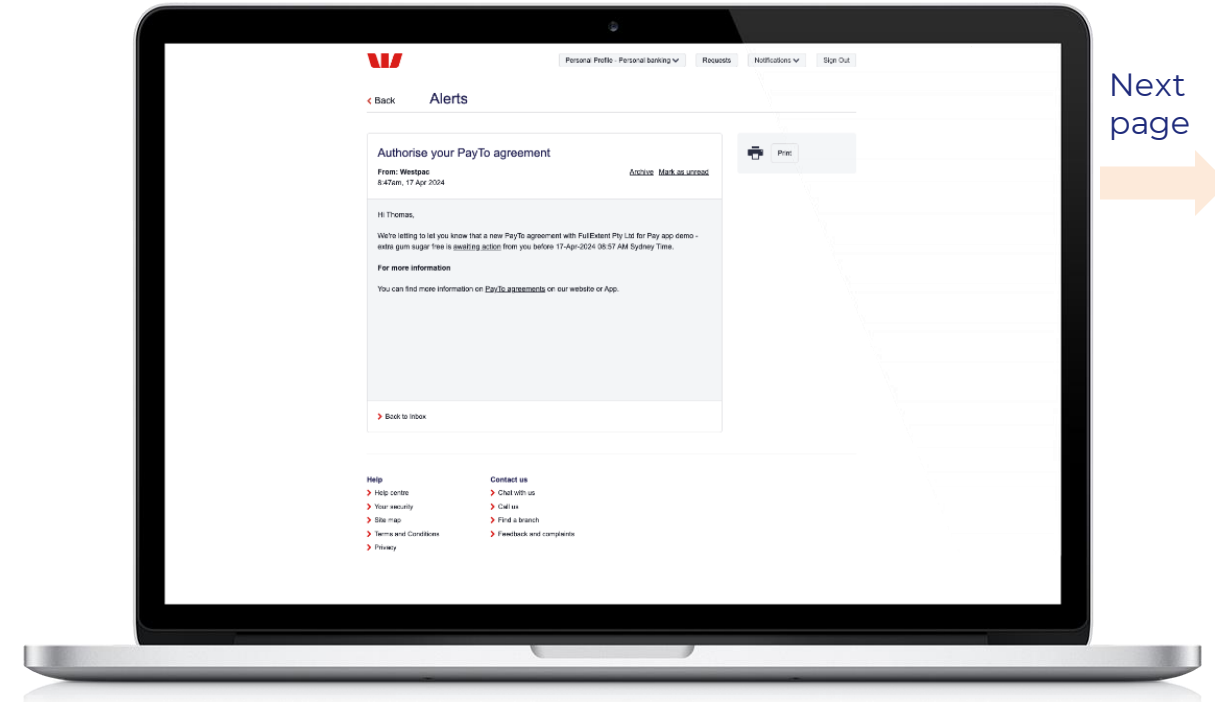
**View the agreement list.** Locate the new agreement waiting for approval

Cont.



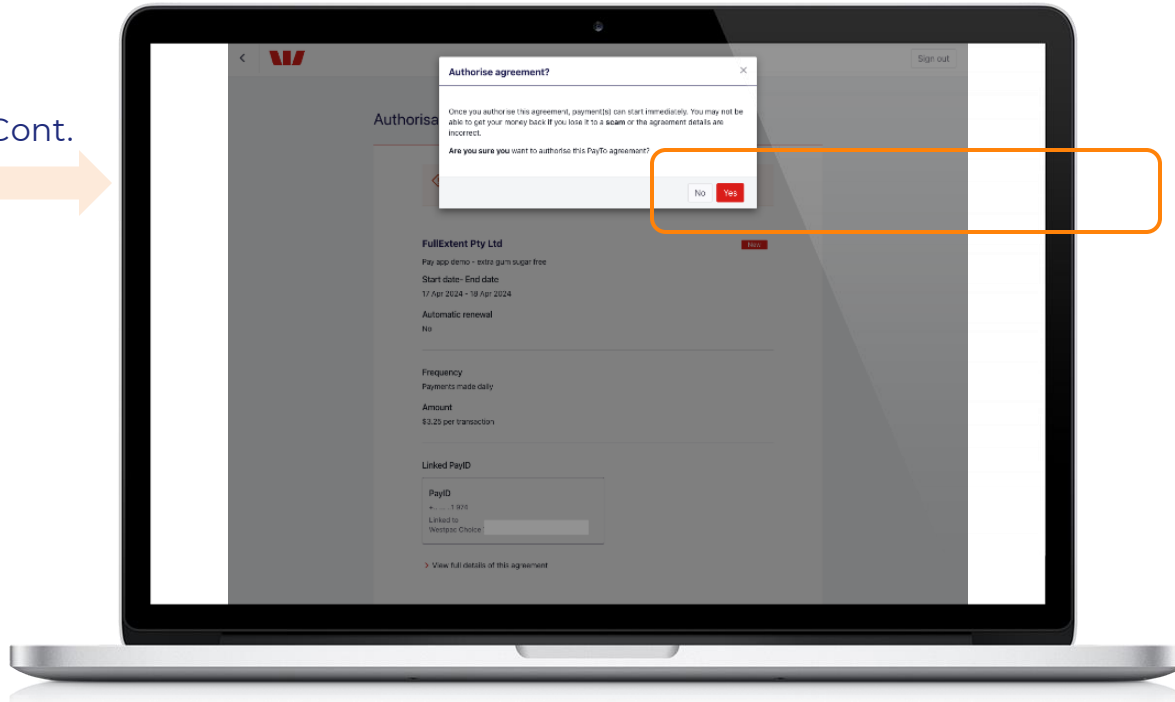
**Click on and view the agreement** to be approved. Confirm the agreement details

Next page



**Authorise agreement? Approve the agreement** by clicking the “Yes” button

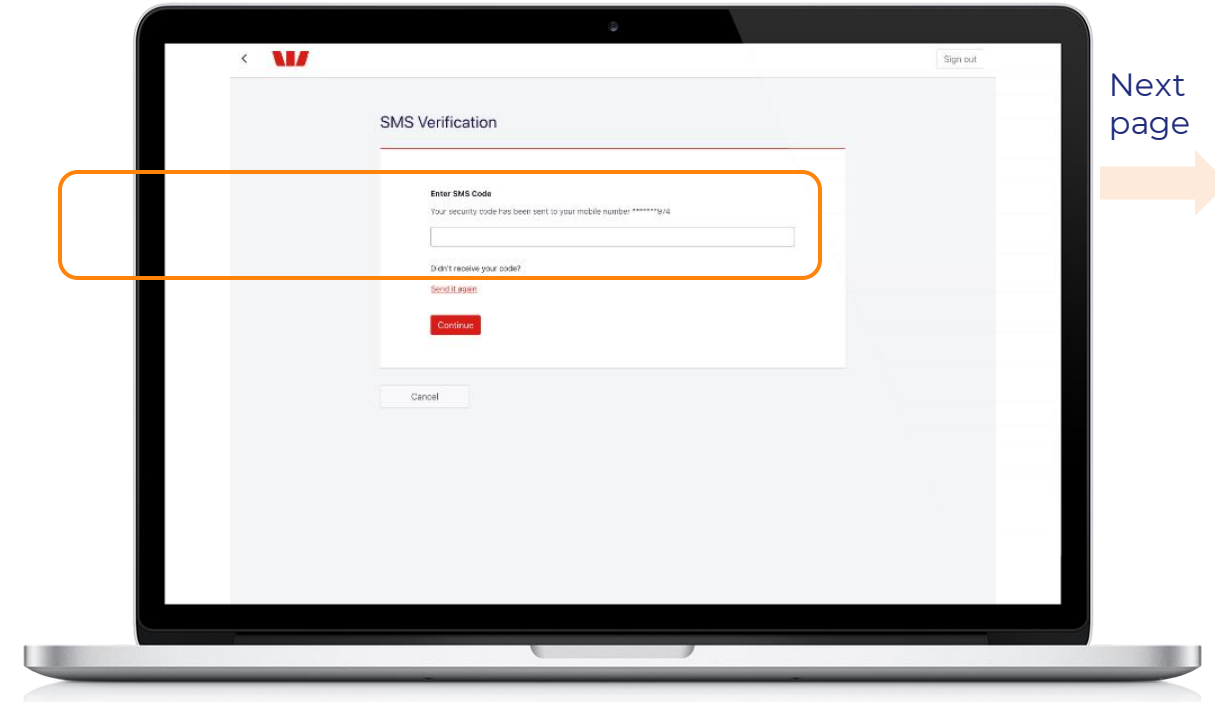
Cont.



**Bank security check – enter the SMS code**

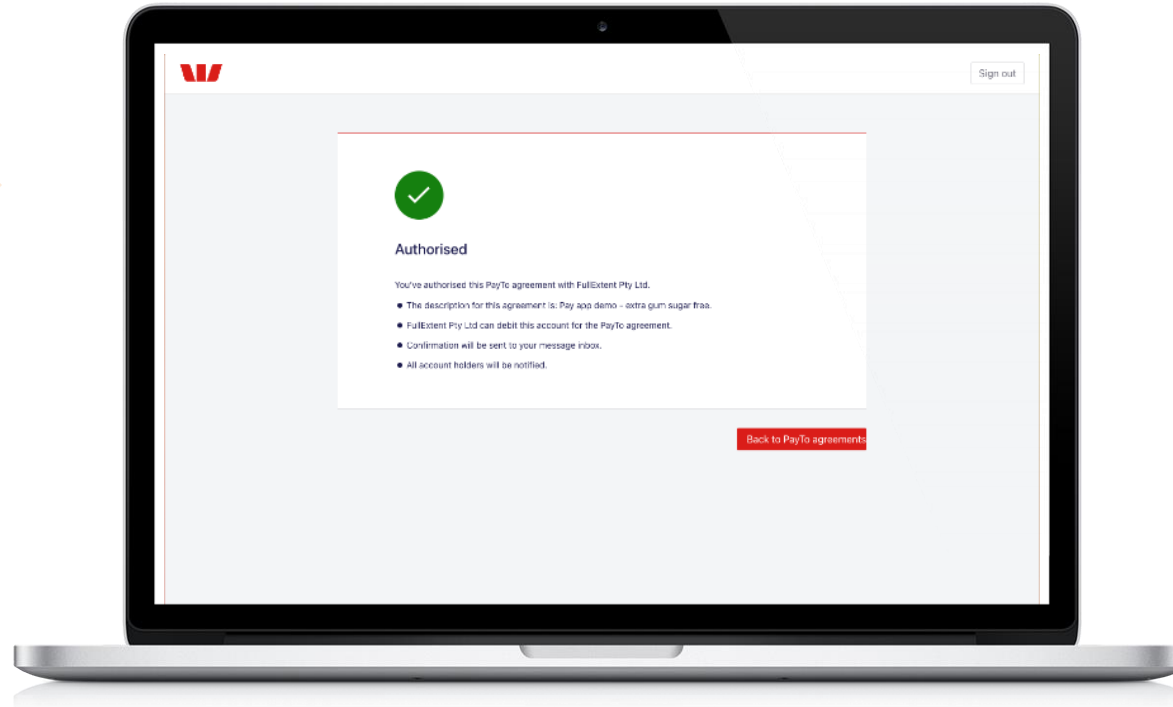
Note: SMS code is sent to the mobile number on the screen. Click the “Confirm” button

Next page



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

Cont.  
→

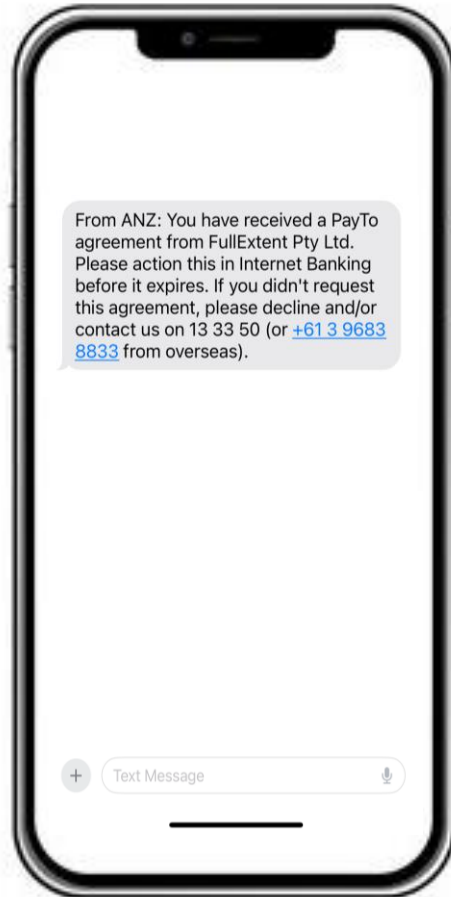


Finish



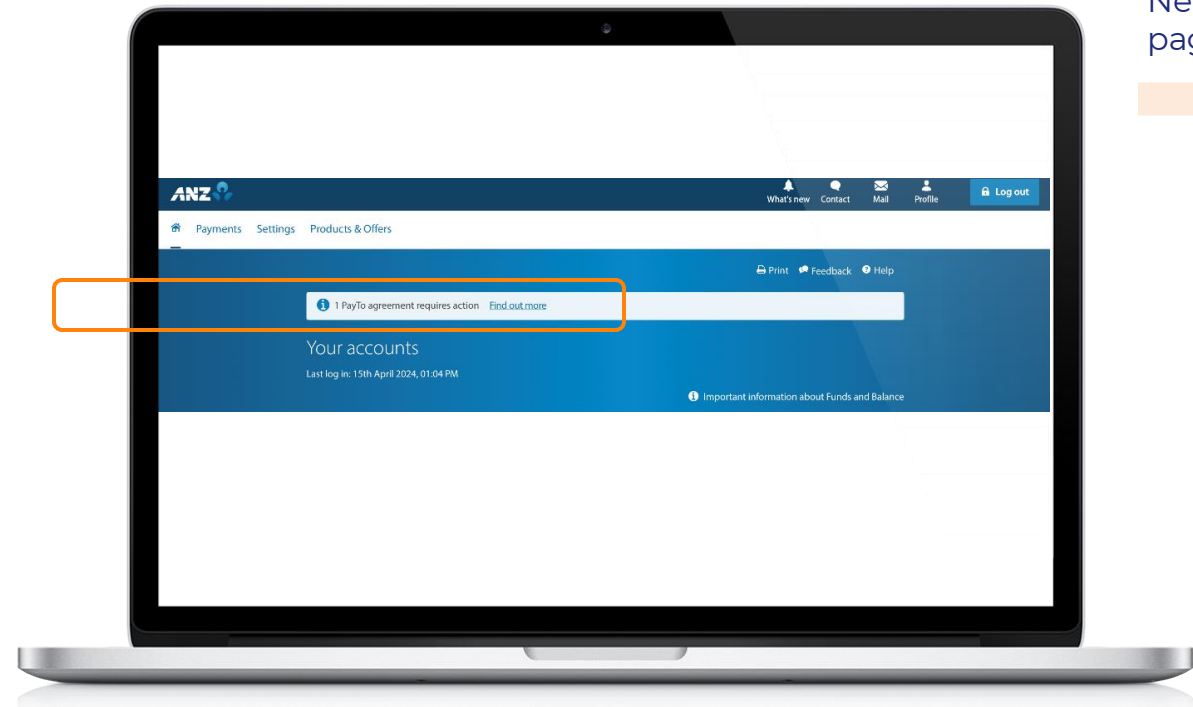
**Example of ANZ SMS notification**  
for a new Pay by Bank (PayTo)  
agreement

Start  
→



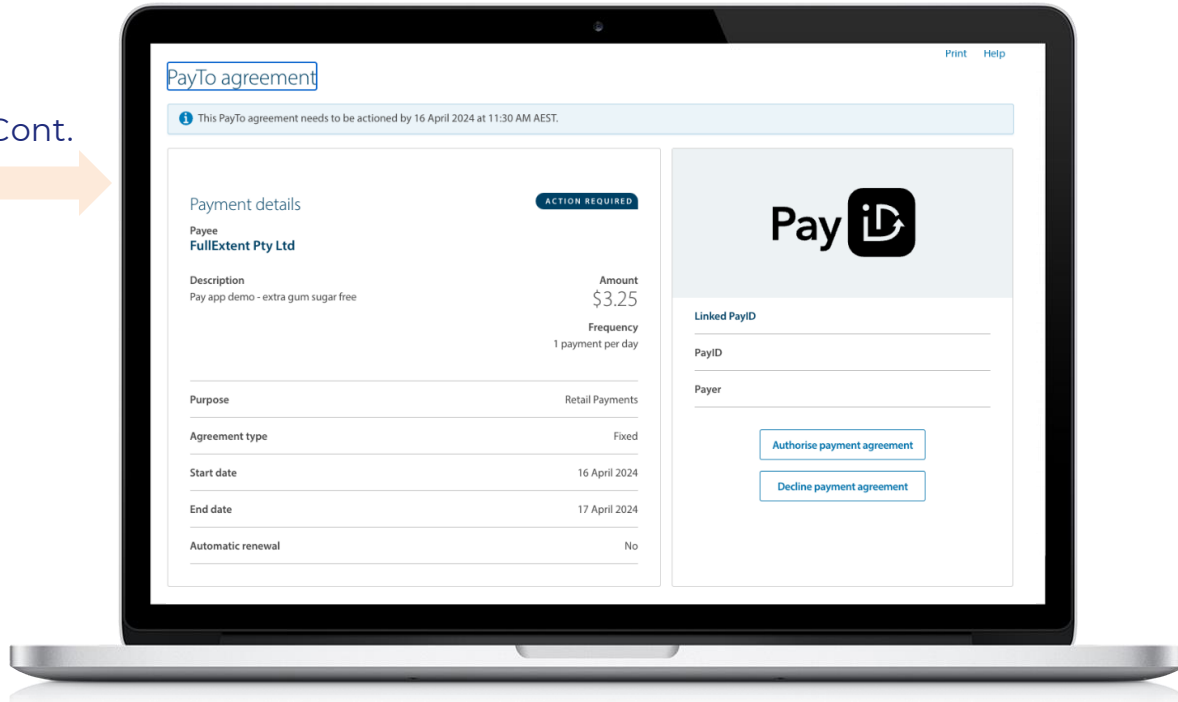
**Login to online banking** and locate on the home page notification of  
new agreement to approve

Next  
page  
→



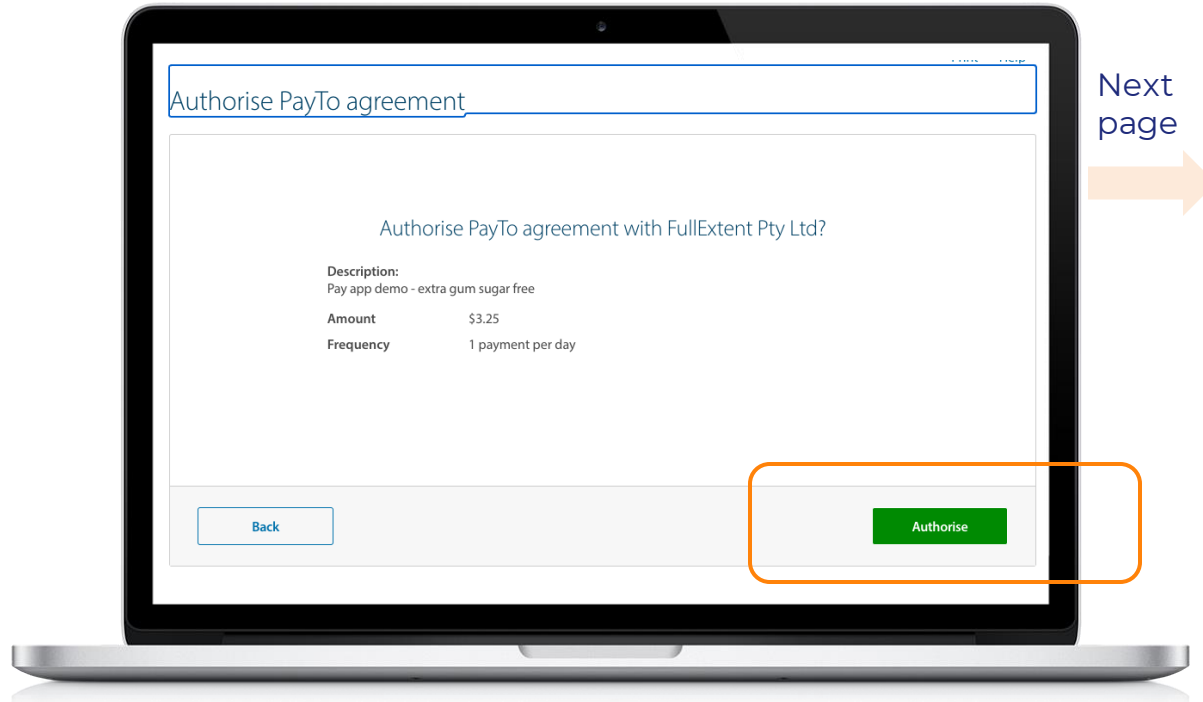
**View the agreement** to be approved. Confirm the agreement details

Cont. 



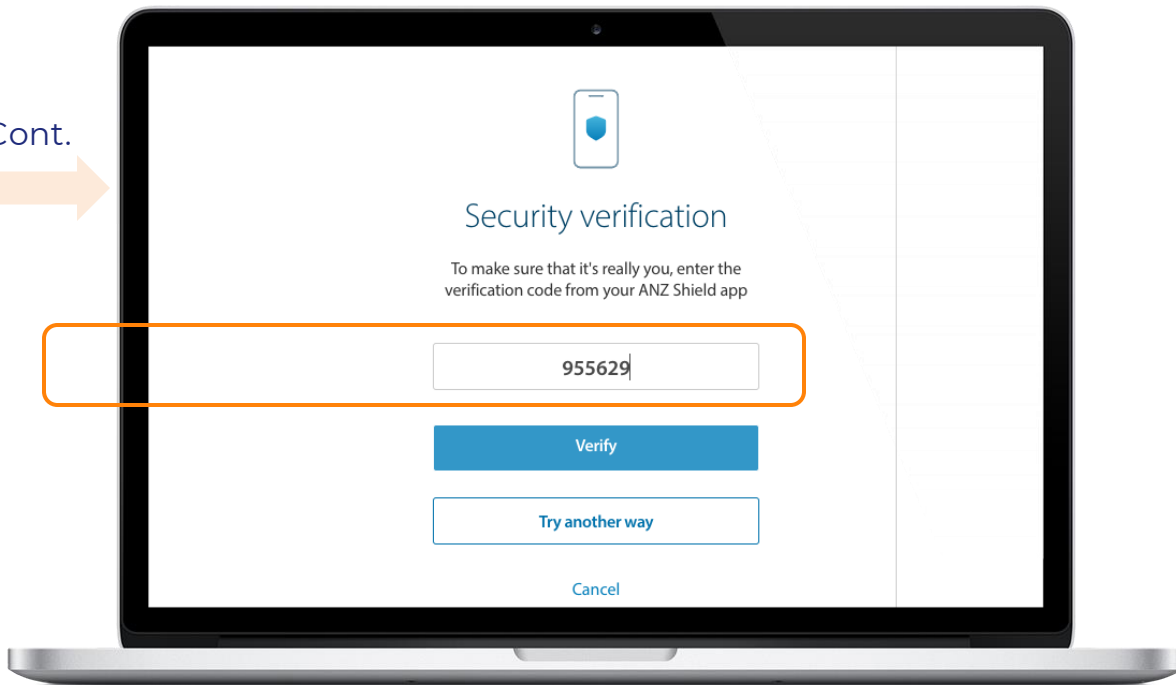
**Click "Authorise" button** to approve the agreement

Next page 

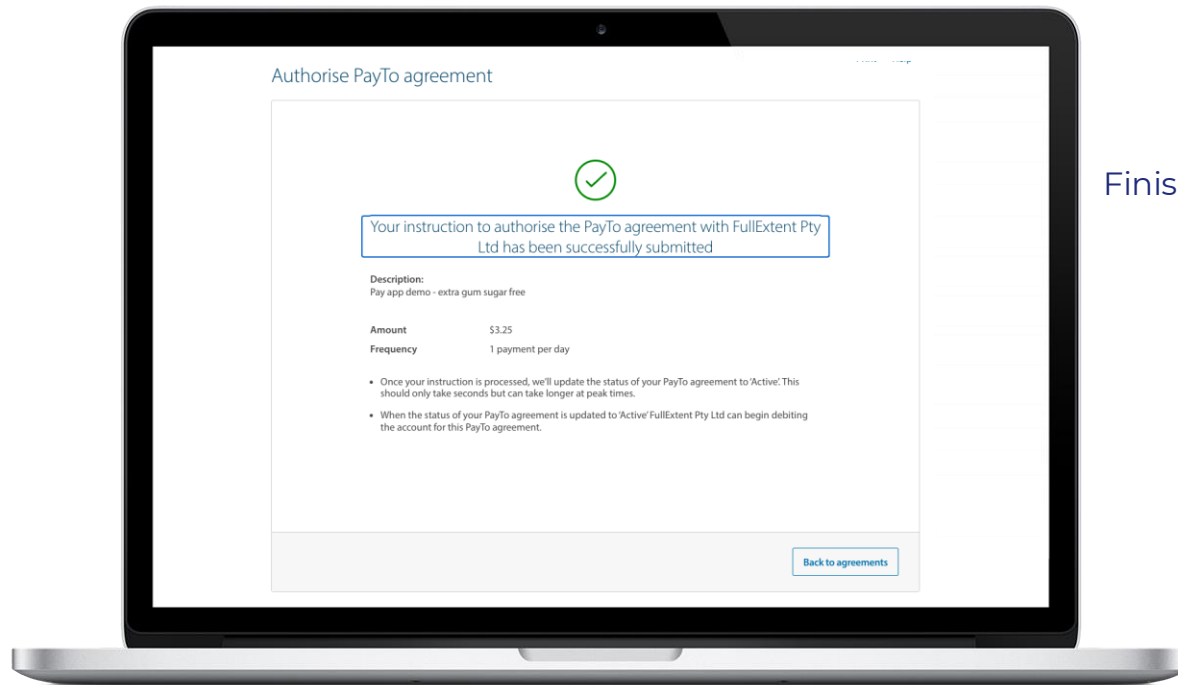


**Bank security check – enter the verification code** and click the “Verify” button Note: Security code is accessed via the ANZ Shield app

Cont. 



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



[azupay.com.au](https://azupay.com.au) | [customersuccess@azupay.com.au](mailto:customersuccess@azupay.com.au)

