

# It's easy to use BPAY to pay your bills through online banking, or Rapid Response telephone banking.

## Where can I use BPAY?

You can start using BPAY as soon as you are registered to use online banking or Rapid Response telephone banking. BPAY is available 24 hours a day, 7 days a week.

#### How do I use BPAY?

- 1. Look for the distinctive BPAY logo and biller code on each bill you receive (the biller code is normally found at the back of your bill).
- 2. Log onto internet banking, mobile banking or the BankVic App, or call Rapid Response on 13 63 73.

Remember to have your bills ready before contacting BankVic, as you will need to enter the BPAY biller code and your customer reference number (located near the BPAY logo on your bills).

## To access BPAY via Rapid Response

- > call 13 63 73 option 1
- > enter your member number followed by '#' key
- > enter your access code followed by '#' key and listen to your savings account balance,
- > press 3 for BPAY
- > choose the account you wish to pay the bill from
- > enter the biller code, followed by the # key. Enter the customer reference number and then # key
- > enter the amount to pay in dollars and cents (ignoring the decimal point), then the # key
- > the voiceover will read back the details to confirm
- > press # if correct or any other button to edit.

## To access BPAY via internet banking

- > login to internet banking and select "Transact"
- > select "BPAY" and account you wish to pay bill from
- > enter the biller code and the customer reference number.
- > enter the amount to pay in dollars and cents.

## To access BPAY via mobile banking

- > login to mobile banking and select "Transact"
- > select "Payments" and then "BPAY"
- > enter the account from which you wish to pay the bill and then the biller code and the customer reference number
- > enter the amount to pay in dollars and cents.

## How do I register to receive a bill via BPAY View®?

- > log onto your internet banking
- > go to BPAY View View Bills or Bills section
- > select from the list of bills available and enter the BPAY View registration number and other information in the fields shown
- > once you have completed the registration screen, your request will usually be processed within two working days. You will be notified electronically whether your request has been successful.



## When will I receive my bills through BPAY View?

Your normal billing cycle will continue once you have registered with BPAY View. You can expect to receive your BPAY View bills at approximately the same time as you currently receive your paper bills.

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

You will be informed, or given a choice, as to how you will be notified when you receive a new BPAY View bill. Generally, you will receive either an email sent to your nominated email address or an online message when you log onto internet banking notifying you of the arrival of any new BPAY View bills.

## **BPAY - Abridged Terms & Conditions**

- 1. BPAY Payments can be made via online banking and Rapid Response.
- 2. BPAY Payments will not be made if the nominated account has insufficient funds at the time of the payment date.
- 3. A BPAY dollar limit per transaction and per day may be imposed.
- 4. Where a BPAY 'today' payment request is made after 3pm, on a weekend or a public holiday, the account will be debited at the time the payment request is made. The payment will not be sent to the biller until the next business day.
- 5. A BPAY 'today' payment request is irrevocable.
- 6. BankVic will not be responsible for any BPAY Payment being made, not being paid, or any delay in payment being made as a consequence of using the BPAY system.
- 7. Any liability for losses resulting from unauthorised, fraudulent or mistaken transactions will be determined in accordance with clause 2 of the BPAY terms and conditions.
- 8. Members are not liable for losses caused by fraudulent or negligent conduct by any employees or agents of any organisation involved in the networking arrangement.

For full terms and conditions refer to our General Information, Terms and Conditions booklet available on application or request. The relevant provisions of the Customer Owned Banking Code of Practice and ePayments Code apply to these services. ® Registered to BPAY Pty Ltd ABN 69 079 137 518. Before you make any decision to acquire any non-cash payment product you should obtain and consider the relevant Product Disclosure Statement available from any branch of BankVic, or by calling 13 63 73.