

Smarter Business

Your guide to the right transactional solutions from Westpac.

Westpac Fiji

March 2025



Think transactional.

At Westpac we link our customer's needs to the right solutions. And our Global Transactional Solutions team has the local expertise and best-in-class products to help your business reduce costs, enhance security and fast-track your efficiency.

Take a look at the range of solutions we have available to help your business run smarter.

	Solution	Description, features and benefits	Why would a business need this solution?	What type of businesses would benefit from this solution?
RECEIVABLE MONEY	Bill Pay	<p>BillPay is a Westpac service that allows individuals to pay bills electronically, without needing to send physical checks or a visiting your premises to make payments.</p> <ul style="list-style-type: none"> • 24/7 online service via Westpac IB & MB • Secured • No chargebacks / dishonoured cheques 	<p>Billpay is a secured efficient way to collect payments. It requires your customers to make payments using Westpac Online banking platforms</p> <ul style="list-style-type: none"> • Provides a reference number to make reconciliation easy and reduce administration time • Provides additional payment options, lower transaction costs and eliminates need for you and your customers to travel to the bank or send a cheque • Improves cash flow – cleared funds and no dishonours 	Any customer who regularly invoices or bills their customers for products or services may be suitable to become a BPAY Biller. eg. Government, utilities (power/water), telecommunications, insurance
	Direct entry credits	<p>Direct Entry Credit (DEC) is a method used for transferring funds electronically from one bank account to another. It allows businesses or organizations to make payments directly into an individual's or another company's bank account. Common uses of DEC include payroll deposits, government benefits, or other regular payments like dividends. It is a secure and efficient way to process payments without the need for paper checks or physical cash.</p> <ul style="list-style-type: none"> • Lower cost compared to receiving cheque or cash 	<p>Direct entry credits is the most efficient way to receive payments</p> <ul style="list-style-type: none"> • Provides a reference number to make reconciliation easy and reduce administration time • Lowers transaction cost and eliminates need for you and to travel to the bank • Improves cash flow – cleared funds and no dishonours 	Any business looking to reduce costs, improve efficiencies and cash flow

	Internet Payment Gateway	<p>Internet Payment Gateway is an online service that securely authorizes and processes payments for e-commerce transactions. It acts as a bridge between a customer's bank account and a merchant's account, enabling secure transfers of funds during online purchases.</p> <ul style="list-style-type: none"> • Online Portal reporting • Ability to trade and settle in Foreign Currencies • Secured - transaction auth and encryption • Convenience 24/7 for your customers • Recurring Payments setup by your customers 	<p>Internet Payment Gateway is an efficient way to collect revenues from anywhere in the world.</p> <ul style="list-style-type: none"> • Faster transactions processing • Increased sales • Cost effective • Global reach • Compliance. 	<p>Any business with a webpage and mobile application. eg. Resorts, hotels, airlines, education, government, online businesses, charitable organisations, retail</p>
	Merchant Terminal / eftpos	<p>EFTPOS enable allows customers to pay for goods or services using a debit or credit card, directly transferring funds from the customer's bank account to the merchant's account.</p> <ul style="list-style-type: none"> • Quick processing of card payments at physical locations • Ability to trade and settle in Foreign Currencies • Multiple payment methods, debits, credits and contactless payments and soon mobile wallets • Secured 	<p>EFTPOS systems simplify and secure the payment process, benefiting both customers and businesses by offering convenience, speed, and enhanced security.</p> <ul style="list-style-type: none"> • Convenience • Reduced risk of theft • Faster transactions • Improved cashflow • Increased sales • Secured and fraud prevention controls incorporated. 	<p>Any business looking to reduce costs, improve efficiencies and cashflow. eg. Tourism/ hospitality, hotels, resorts, car rental, airlines, markets, retailers, supermarkets, hardware, cafes, restaurants, petrol stations</p>

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PAYABLES "MONEY OUT"	Bill Pay	<p>Bill Pay is Westpac's electronic bill payment service that allows customers to pay their bills fast anytime/ anywhere through the security of Online Banking</p> <ul style="list-style-type: none"> • Customers can pay bills 24/7 online • Lower cost compared to receiving cheque or cash 	<p>Bill pay is a secure and efficient way to make payments using Westpac Online Banking</p> <ul style="list-style-type: none"> • Saves time and cost - eliminates need to travel to the bank or send a cheque • Control over when payments are made and ensures bills are always paid on time • Improves cash management controls with full audit trail of payments made 	Any business looking to reduce costs and improve efficiencies
	Corporate / Business Cards	<p>Credit cards (Visa) and local business handy card can be used to manage low-value high-volume expenses e.g. business travel, entertainment expenses or procurement expenses</p> <ul style="list-style-type: none"> • Customised Control (spending restrictions) for different cardholders including transactional limits, daily and monthly spend restrictions • Monthly outstanding balances on the facility will automatically debit the organisation's nominated bank account • Ideal for travel allowances/per diem payments/fuel cards 	<p>Corporate cards are the most efficient way to pay low-value, high-volume expenses and eliminates cost and administration burden of paying by cash or issuing cheques</p> <ul style="list-style-type: none"> • Improves cash management controls with full audit trail • Reduces the risk of cheque fraud • Can be used at any ATM or eftpos merchant terminal anywhere in the world 	Especially suited to high volume cheque issuers or businesses with large transaction volumes looking to reduce costs, improve efficiencies and enhance security. eg. Governments, Corporates, Commercial, Utilities, Universities/ schools, NGO's, Embassies
	Direct entry payments - payroll and suppliers	<p>Direct Entry allows customers to electronically credit multiple customer's account, at any domestic bank, through a single payment file</p> <ul style="list-style-type: none"> • Efficiency of initiating multiple payments (payroll and creditors) with one single file from your own software platform saving duplication • One file for multiple domestic payments - process other bank accounts • Securely upload the file through Online Banking or Corporate Online 	<p>Direct Entry is a secure and efficient way to pay your employees and suppliers and eliminates cost and administration of cash payments or issuing cheques</p> <ul style="list-style-type: none"> • Flexible - create and send files from any location with internet access • Beneficiaries receive cleared funds • Improves cash management controls with full audit trail • One debit with multiple credits • Reduces risk of cheque fraud 	Especially suited to high volume cheque issuers or businesses with large transaction volumes looking to reduce costs, improve efficiencies and enhance security. eg. Governments, Corporates, Commercial, Utilities, Universities/ schools, NGO's, Embassies
	Electronic Funds Transfer	<p>Electronic Funds Transfer allows customers to electronically credit any domestic bank account</p> <ul style="list-style-type: none"> • Single beneficiary payment to any domestic bank account and mobile wallet (MPAISA/MyCash) • Securely upload the file through Online Banking or Corporate Online 	<p>Electronic Funds Transfer is a secure and efficient way to pay suppliers and eliminates cost and administration of cash payments or issuing cheques</p> <ul style="list-style-type: none"> • Beneficiaries receive cleared funds • Improves cash management controls with full audit trail • Reduces risk of cheque fraud 	Especially suited to high volume cheque issuers or businesses with large transaction volumes looking to reduce costs, improve efficiencies and enhance security. eg. Governments, Corporates, Commercial, Utilities, Universities/ schools, NGO's, Embassies

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TRANSACTIONAL PLATFORM	Corporate Online	<p>Corporate online is an online banking platform that provides 24/7 access to a suite of applications, via a single sign-in capability, which a customer can structure to suit the needs of their business to businesses using internet-based platforms to manage their banking activities, including transactions, payments, cash management, and account monitoring.</p> <ul style="list-style-type: none"> • Real-time transaction tracking and management. • Ability to pay employees, suppliers, and service providers online. • Secure wire transfers, bill payments, and payroll management. • Access to financial reports, statements, and analytics. • Increased efficiency and control over finances. • Secure access to funds from anywhere. • Time-saving through automation of payments and reporting. 	CorporateOnline improves communication, collaboration, and project management within a corporate environment.	Especially suited to high volume cheque issuer or businesses with large transaction volumes looking to reduce costs, improve efficiencies and enhance security. eg. Governments, Multi Nationals, Corporates, Commercial, Utilities, Universities/schools, NGO's, Embassies
	Online Banking	<p>Online Banking is an internet-based banking platform that provides 24/7 access to a suite of applications, via a single sign-in capability, which a customer can structure to suit the needs of their business</p> <ul style="list-style-type: none"> • Process domestic payments created within QuickPay/HandiPay or your own accounts payable or payroll system (upload bulk entry payment files) • Export transactions to assist with bank reconciliations e.g. MYOB and Quicken • View, print, or export account information, place a stop cheque request, view a billing statement and load different user access levels 	<p>Online Banking improves the way a business manages their finances, by providing the ability to:</p> <ul style="list-style-type: none"> • Can integrate banking data with financial software for easier account management • Flexible - files can be created and sent from any location with internet access • Allows for control and self-managed access 	Especially suited to high volume cheque issuer or businesses with large transaction volumes looking to reduce costs, improve efficiencies and enhance security. eg. Commercial, Utilities, Universities/schools, NGO's, Embassies.

Commercial Cheque Account	Commercial Cheque account is an interest-bearing cheque transaction account that optimizes cash flow management while with 24/7 immediate access to your funds through online banking options.	<p>A Commercial Cheque account is ideal for an efficient cash flow management with convenient 24/7 access through online banking solutions. Additionally, it offers the following:</p> <ul style="list-style-type: none"> • Earn interest on credit balance • Flexible banking solution • Overdraft facility 	Any business with surplus cash looking to maximise returns with flexibility
Overdraft	An Overdraft facility can assist short term cashflow requirements, seasonal or working capital needs, including funds to purchase stock and to meet payroll and pay creditors	<p>An Overdraft is a flexible cashflow management providing the extra cash your business needs to cover those seasonal and unexpected expenses</p> <ul style="list-style-type: none"> • view, print, export account information, transfer funds through Online Banking or CorporateOnline 	Any business with short term or seasonal funding requirements looking for a flexible funding solution
Term Deposit	A Term Deposit is a fixed amount invested for a set term.	<p>A Term Deposit is for customers who would like to invest a fixed amount for a fixed term and receive the highest interest rate.</p> <ul style="list-style-type: none"> • No access to the funds until maturity 	Any business with surplus cash looking to maximise returns and can lock away the funds for a set period
Business Max-I Direct	An interest-bearing savings account for businesses that is designed to help you set aside surplus funds with easy convenient access.	A Business Max-I Direct account is a cost-effective and flexible savings solution for businesses that is looking to maximize returns with 24/7 access to funds through Online Banking	Any business requiring a cost-effective savings solution

We're here to help

Our Customer Care team is ready to assist between the hours of 8am-6pm on business days.



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