

# A Guide to Westpac Protect.

**Westpac Fiji**



**Banking for generations**

**Date of Publication:** July 2019

For more information please call 132 032 or visit our website [www.westpac.com.fj](http://www.westpac.com.fj)



## What is Westpac Protect?

To further enhance the security feature of our Online Banking, Westpac Fiji has launched Westpac Protect, a new added feature which is a convenient and powerful safeguard against fraud for business customers who use our online banking platform.

Features of the Westpac protect tokens:



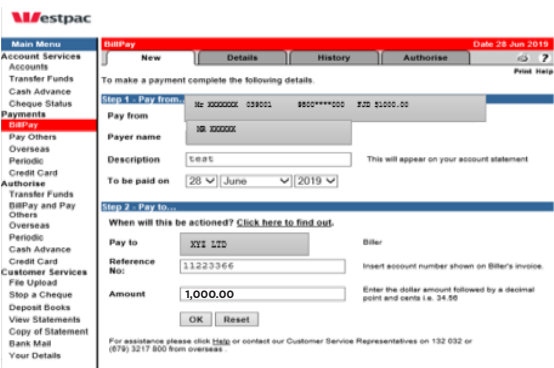
## How does Westpac Protect work?

With addition to the password on Internet Banking platform, Westpac customers will be required to enter the 6-digit code that shows on the Westpac Protect Token Device once the token is switched on.

These one-time passwords will be used to authorise the following transaction types:

- Any new “Pay Others” relationship,
- FJD \$1000 and over transactions for an already established or new payee,
- Any new Bill Pay relationship, and
- Password Change (Authoriser/Full Access only).

The code expires after 30 seconds and is valid for one transaction only. You will also be able to use your tokens to authorise above mentioned transactions while travelling overseas.



**Westpac**

**Main Menu** **BillPay** Date 28 Jun 2019

Account Services **New** Details History Authorise Print Help

Accounts  
Transfer Funds  
Cash Advance  
Cheque Status

Payments  
**BillPay**  
Pay Others  
Overseas  
Periodic  
Credit Card

Authorise  
Transfer Funds  
BillPay and Pay  
Others  
Overseas  
Periodic  
Cash Advance  
Credit Card

Customer Services  
File Upload  
Stop a Cheque  
Deposit Books  
View Statements  
Copy of Statement  
Bank Mail  
Your Details

To make a payment complete the following details.

**Step 1 - Pay from:**

Pay from

Payer name  This will appear on your account statement

Description

To be paid on

**Step 2 - Pay to...**

When will this be actioned? [Click here to find out.](#)

Pay to  Bill\*

Reference No:  Insert account number shown on Biller's invoice.

Amount  Enter the dollar amount followed by a decimal point and cents i.e. 34.50

For assistance please click [help](#) or contact our Customer Service Representatives on 132 032 or (679) 3217 800 from overseas.

Click on **“Ok”** to confirm transaction.

**BillPay** Date 28 Jun 2019

[Print](#) [Help](#)

Please confirm that the following details are correct. Select OK to submit this transaction for processing. After selecting OK please wait for the next screen to appear before proceeding.

**Note:** Proceeding or going back through screens before the next screen is displayed may alter or affect this transaction.

**Step 1 - Pay from...**

Pay from	Mr XXXXXXXX 039001	9800****000	FJD \$1000.00
Payer name	Mr XXXXXXXX 039001		
Description	Mr XXXXXXXX 039001		
To be paid on	28 Jun 2019		

**Step 2 - Pay to...**

Pay to	XYZ LTD.
Reference No:	11223366
Amount	FJD + 1,000.00

An authentication screen will prompt for **“One Time Passcode”** (OTP)

**Main Menu** Authentication Required 28 Jun 2019 12:13:35

In order to complete this transaction, you must provide your authentication response for user ID, 0000309821

Password

## How to get the One Time Passcode (OTP)?

Hold down the **“Press”** button at the back of token to get the passcode (Note: it expires after 30 seconds).



Enter the **6 digit** code and click on **“Submit”** option.

**Westpac**

**Main Menu** Authentication Required 28 Jun 2019 12:13:35

In order to complete this transaction, you must provide your authentication response for user ID, 0000309821

Password

Transaction request will be successful if the correct OTP is entered.

## How will I receive my Westpac Protect Token?

Where applicable, your account Relationship Manager or Officer will ensure the Westpac Protect token device is delivered to you. If you have submitted your application at a branch; your Westpac Protect token device will be mailed to you.

## Can I use my Westpac Protect token as soon as I receive it?

The token is sent out inactive.

**Delivered tokens** - your token will be activated two business days after receiving the signed acknowledgement form.

**Mailed tokens** - please follow the instructions included in the customer letter to activate your token.

Fee Description	Amount
<b>TOKEN FEE FOR BUSINESS INTERNET BANKING</b>	
New/Lost/Replacement Token	\$25.00

For further assistance or enquiries, please contact your Account Manager or log onto [www.westpac.com.fj](http://www.westpac.com.fj) and use the online help option available.

Alternatively, you can call our Call Centre team on 132 032 or (679) 3217 800 from 8.00 am to 6.00 pm daily during business hours.

## **IMPORTANT CUSTOMER NOTICE**

Prior notice of 30 days would be provided for any change to the fees and charges.

### **For more information:**



**Call**  
132 032



**Visit**  
[www.westpac.com.fj](http://www.westpac.com.fj)



**Ask at your local branch**

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