

## FAQs

### 1. What is a PayID?

A "PayID" is a smart address for NPP payments, created by linking your Horizon account to a recognisable and memorable piece of information that you use in everyday life – such as your phone number, email address or ABN (if you're a business). A PayID can only be linked to one account at a time, but you can have multiple PayIDs linking to one account.

### 2. How do I register a PayID?

Go to HandyNet (online banking or Mobile Banking) click on My Preferences > Manage PayID

HandyNet

HORIZON

Home | Accounts | Payments | Inbox | My Preferences | Account Options | Services & Help

Change Password | Update Contact Details | Manage PayID

### Create PayID

By creating a PayID, you will be able to use your mobile number or email address to receive payments. Please complete the following details.

Select Contact [dropdown]

Status -- Please Select --

Link PayID To Financial Account [dropdown]

Contact [text input] + Add or Update Contact Details Update Contact Details

Financial Account [dropdown] -- Please Select --

PayID Name [text input]

Verify Contact

SMS [Get SMS button]

Enter your Verification Code [text input]

Click Get SMS to send a Verification Code to your phone.

I have read and accept the Terms & Conditions of use.

Create Cancel

Choose your mobile number or email address – whichever you want to be linked to your PayID.

**Create PayID**

By creating a PayID, you will be able to use your mobile number or email address to receive payments. Please complete the following details.

Select Contact

Status Available

---

**Link PayID To Financial Account**

Contact 0417652431 [Update Contact Details](#)

Financial Account

PayID Name

|                     |
|---------------------|
| -- Please Select -- |
| S1                  |
| S2                  |
| S7                  |
| S10                 |

**Verify Contact**

SMS

Enter your Verification Code

Click Get SMS to send a Verification Code to your phone.

I have read and accept the [Terms & Conditions](#) of use.

Choose the account you wish to link your PayID to. Your PayID is not used to pay money from your account. It's used as the destination for sending funds.

**Create PayID**

By creating a PayID, you will be able to use your mobile number or email address to receive payments. Please complete the following details.

Select Contact

Status Available

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**Link PayID To Financial Account**

Contact  [Update Contact Details](#)

Financial Account

PayID Name

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**Verify Contact**

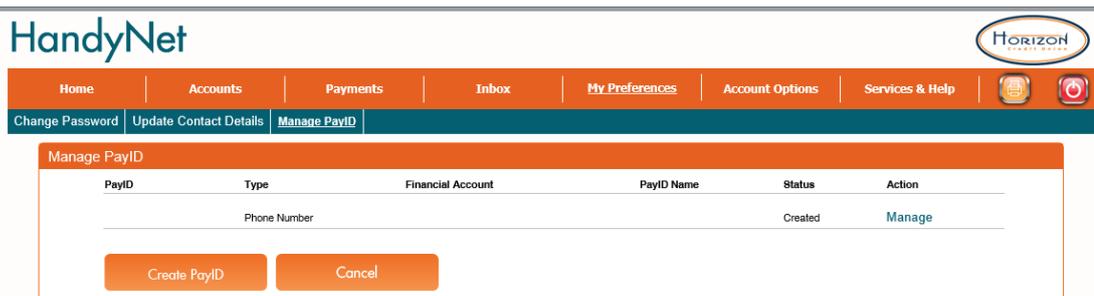
SMS

Enter your Verification Code

Click Get SMS to send a Verification Code to your phone.

I have read and accept the [Terms & Conditions](#) of use.

Click on Get SMS so that a verification code is sent to your mobile phone. If you're using your email address for your PayID, you will receive the verification code via email. Enter that verification code. Read and accept the terms and conditions. Choose Create.



**3. If I have a business can I create a PayID and send Fast Payments?**

Yes you can. Speak to your local branch and they'll set it up for you.

**4. Can I change my PayID details and how?**

Yes you can. In HandyNet - online banking or mobile banking, choose My Preferences > Manage PayID.

**5. Where can I use my PayID?**

- Your PayID can be given to other people for them to make fast payments to you.
- You can use another person's PayID to make fast payments to them via HandyNet or Mobile Banking.

**6. Do I still need a BSB and account number?**

Yes, BSB and account numbers are still in use. PayID doesn't replace or eliminate your BSB and account number – you can still use them for receiving payments to your account. PayID is simply a new additional way to identify your account for payments.

**7. Can a PayID be used to take money out of an account?**

No. For payments, PayIDs can only be used as the destination for sending funds (i.e. the financial account to which funds are credited).

**8. What name is displayed to others if they enter my PayID?**

To ensure the name displayed reasonably and accurately represents you, your PayID name is restricted to a system-generated name based on your validated account details.

**9. With joint accounts, can only one of the parties have their mobile as the PayID?**

No. You can link multiple PayIDs to one account. For joint accounts, all account holders may register their mobile numbers as PayIDs on the account. Each PayID must be unique across the NPP (i.e. only active on one account at any time).

**10. Can I use my PayID to make international payments?**

No. PayID to email addresses is only available for email addresses that are associated with Australian financial institutions.

**11. What accounts can be linked to a PayID?**

Refer to the relevant account T&C's for details on account eligibility.

**12. How can I create a PayID?**

You can create a PayID using your mobile number or email address for receiving Osko payments through HandyNet internet banking and Horizon's App. You can create a PayID using your ABN (business name) at any Horizon branch.

We will not create a PayID for you without your prior consent and acceptance of our PayID Conditions of Use.

**13. What types of PayID does Horizon support?**

Mobile number, email address and ABN.

**14. How many accounts can I link my PayID to?**

A PayID can only be linked to one account at any given time.

**15. How many PayID's can I create?**

You can create as many as you like, as long as you can prove to us that that you are the rightful owner of the information (such as the mobile number or email address) you nominate as your PayID.

**16. Can I have multiple PayID's linked to the same account number?**

Yes, multiple PayID types can be linked to the same account. For example you could link an email PayID and a phone number PayID to the same account.

**17. What happens if I need to change, transfer or close my PayID?**

You can change, transfer or close your PayID that is linked to an account with us through HandyNet internet banking and Horizon's App.

**18. Are PayID payments secure?**

PayID payments can only be made from HandyNet internet banking and Horizon's App. This means the same level of security that protects your existing account transactions, will also protect your PayID transactions.

**19. What is the New Payment Platform NPP?**

The New Payments Platform (NPP) which is new infrastructure for Australian payments designed to enable fast, flexible payments between Australian financial institutions, consumers and businesses in real time.

**20. What is Osko?**

Osko by BPAY is the first consumer service to be built on the New Payments Platform and enables real time payments. Osko is available all day, everyday and allows payments to be sent and received in minutes. You can also use 280 characters of text to describe who's getting paid and why.

**21. Do I need a PayID to use Osko?**

No, you do not need to register or create a PayID in order to perform an Osko Payment. You will need BSB, account number and account name. You are, however, encouraged to create a PayID as it is more secure and easier to remember.

**22. Do I need to update my App?**

No, you will not need to update your App in order to send and receive Osko payments and create a PayID.

**23. Why can't I transfer a payment using Osko?**

You can only make an OSKO payment to another participating financial institution.

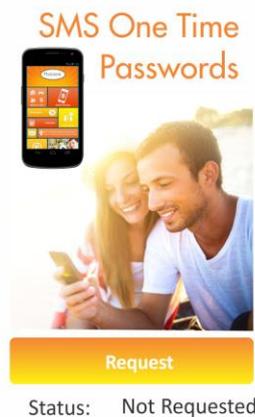
**24. How do I setup Security Options so I can create a PayID?**

To make changes to your Security Options please follow the instructions provided below. After you've made changes to your security options you can expect to receive a code via SMS to your mobile phone to use to authorise transactions or changes to contact details.

1. From a desktop computer or laptop, log on to Internet banking. From the Services & Help menu, select **Setup Security Options**.



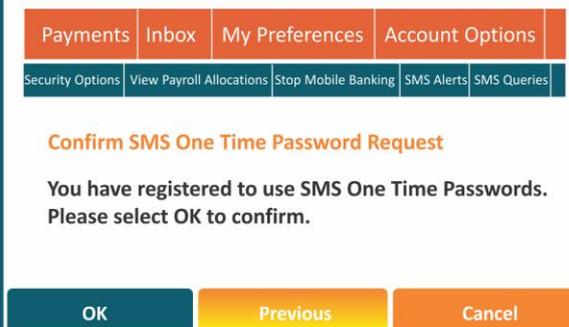
2. Select **Request** to register your mobile number.



3. If your mobile number does not show in the white box, enter it by clicking **Contact Details**. Then click **Request**.



4. Press **OK** to confirm your details.  
Congratulations! You have successfully registered.  
Click **OK** to finish.



When you're setup you will see the Fast Payments option whenever you're making a payment to a participating institution.

**25. What happens if I cannot register a PayID with Horizon as it is already used?**

If you have set up a PayID on an account with another financial institution, you will need to contact the other financial institution and change the status to transferable, so that your PayID can be transferred to Horizon.

**26. How are PayID's closed or transferred?**

If you wish to transfer your PayID to another financial institution, you will need to log onto HandyNet or Mobile Banking and transfer your PayID. You then have 14 days to transfer this to another account. If no action is taken after 14 days, the PayID will revert back to active.

**27. What happens if I change my mobile number or email address?**

Contact your local branch for assistance.