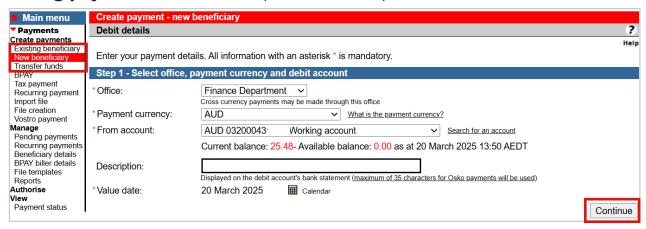# Creating a domestic payment to a new beneficiary.

Follow this guide to create a payment for a **new beneficiary** (i.e., to a beneficiary whose details you will enter as you create the payment) who has an account in the same country as the account the payment is being made from.

To perform this procedure, you require **Creator** access to the **New beneficiary payment** feature, access to the **Debit account** and the appropriate **Payment currency**.

1. From the left-hand menu, select **Payments > Create payments > New beneficiary**.

    Corporate Online displays the **Debit details** screen.

Entering payment debit details (Bank account)

2. Complete the details as follows:
    - Select an **Office** from the list.
    - Select a **Payment currency** from the list. (i.e.: AUD, NZD, FJD, or PGK)
    - Select the **Account** to make the payment from in the same currency as the payment currency above.
    - Enter the **Description** to appear on the bank statement of the account chosen.
    - Use the calendar to select the **Value date** for the payment up to 90 days into the future (Note: Value date must be 'Today' for Osko payments in Australia).
    - Select **Continue**.

Entering beneficiary details (Bank account in Australia)

3. Complete the details as follows:
   - Enter the beneficiary's **BSB** (Bank, State, Branch number).
   - Enter the beneficiary's **Account number**.
   - Enter the beneficiary's **Account name**.
   - Enter the **Amount** of the payment.
   - Select a **Payment method** from the list. (Overnight Westpac, RTGS or Osko)
   - Enter the **Description** to appear on the beneficiary's bank statement e.g., invoice details.
   - Select **Continue**. **Summary** is displayed (Go to page 4).

Entering beneficiary details (PayID in Australia)

3. Complete the details as follows:
   - Select to pay to a **PayID** (Phone number, Email, ABN, or Organisation ID)
   - Select the **PayID type**. To learn more about PayID's select the **What is a PayID?** Link.
   - Enter the beneficiary's **PayID**.
   - Select **Show PayID name**.

PayID: +61-400123456

* PayID name: John Citizen
Clear PayID details and search again

Please review PayID name before continuing.

* Amount: AUD 0.00

Payment method: Osko

Reference:

Description:

This will appear on the beneficiary's statement.

This description is used to provide information to the beneficiary. It is not used to process the payment.

Save this beneficiary

☑ Save beneficiary details for future payments.
All beneficiary details, including bank information will be saved for later use.

* Beneficiary name: * Save amount? ◯ Yes ◉ No
Beneficiary will require authorisation before being available to use in future payments

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Payment Summary >>

- Confirm the **PayID name** displayed is correct.
- Enter the **Amount** of the payment.
- Enter a **Reference**.
- Enter the **Description** to appear on the beneficiary's bank statement e.g., invoice details.
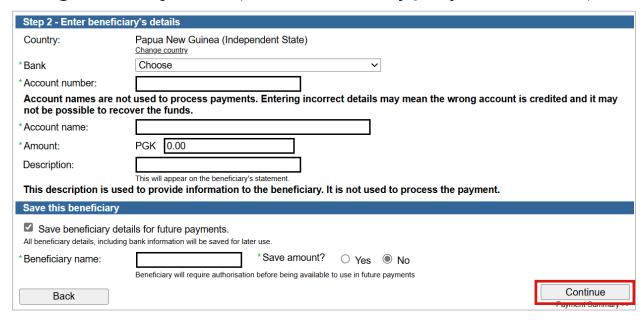- Select **Continue**. **Summary** is displayed (Go to page 4).

Entering beneficiary details (Bank account in New Zealand)

Step 2 - Enter beneficiary's details

Country: New Zealand
Change country

* Bank & Branch No:
Display the bank name.

* Account number:

Account names are not used to process payments. Entering incorrect details may mean the wrong account is credited and it may not be possible to recover the funds.

* Account name:

* Amount: NZD 0.00

* Payment method: Same day cleared
What payment methods are available?

Description:
Particulars | Analysis code | Reference

This will appear on the beneficiary's statement.

This description is used to provide information to the beneficiary. It is not used to process the payment.

Enter notification details

* Notify payee: ◉ No ○ Yes

Email:

Save this beneficiary

☑ Save beneficiary details for future payments.

All beneficiary details, including bank information will be saved for later use.

* Beneficiary name: _____ * Save amount? ○ Yes ◉ No

Beneficiary will require authorisation before being available to use in future payments

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                                            Payment Summary

3. Complete the details as follows:
   - Enter the beneficiary's **Bank & Branch No**.
   - Enter the beneficiary's **Account number**.
   - Enter the beneficiary's **Account name**.
   - Enter the **Amount** of the payment.
   - Select a **Payment method** list. (Overnight or Same day cleared)
   - Enter the **Description** to appear on the beneficiary's bank statement e.g., invoice details.
   - Where the payment method is Same day cleared enter the **Email address** of the beneficiary if required.
   - Select **Continue**. **Summary** is displayed (Go to page 4).

Entering beneficiary details (Bank account in Fiji / Papua New Guinea)

3. Complete the details as follows:
   - Select a **Bank** from the list.
   - Enter the beneficiary's **Account number**.
   - Enter the beneficiary's **Account name**.
   - Enter the **Amount** of the payment.
   - Enter the **Description** to appear on the beneficiary's bank statement e.g., invoice details.
   - Select **Continue**. **Summary** is displayed (see below)

Payment summary

Note: Beneficiaries with account details not previously paid will be indicated as **New**.

4. Complete the following:
   - Review the details of the payment and make any amendments. You can add up to 99 beneficiaries.
   - Select **Send to authorise** to make the payment available for authorisation.
     OR
   - Where your access also allows you to authorise confirm there are available funds in the from account and that you have enough available authorisation limits and then select **Authorise now**.

Confirmation

Online Payments displays the **Payment confirmation** screen. If the status of the payment is "Created / unauthorised" or "Partially authorised" authorisation is required before the payment is made. Ask another user to sign-in and authorise the payment by selecting **Authorise** from the left-hand menu.