OSKO PAYMENTS IN ANZ TRANSACTIVE - GLOBAL QUICK REFERENCE GUIDE

Osko enables you to make and receive faster, smarter and simpler payments at any time, on any day of the year on eligible accounts via any participating financial institution. This guide shows you how to:

1. Assign Osko permissions to a user
2. Create an Osko payment to a beneficiary's PayID (Email Address, Phone Number, ABN/ACN or Organisation ID) or BSB and Account Number
3. Add a PayID enabled beneficiary to your Payee List

Assign Osko permissions to a user

STEP	ACTION
1	Go to **Administration** > **User Management**
2	Right click on the user in the list, and select **Edit** **RESULT:** The user will be edit mode
3	In the User Permission section, click on the **Settings** button
4	In the Account Access section under Payments, select **All** or **Selected** for **AU Domestic (NPP)** to specify the accounts the user is entitled to
5	Click on the **Save** button
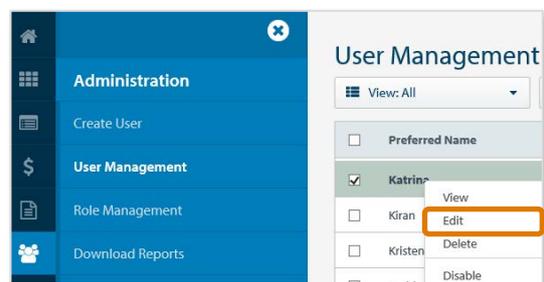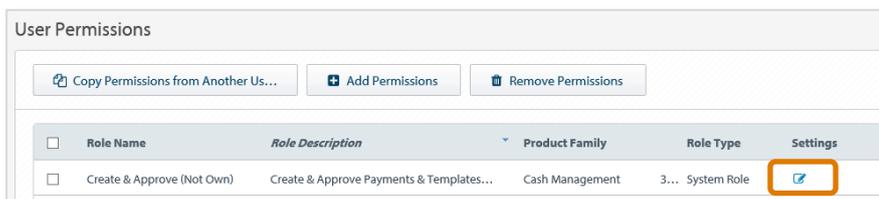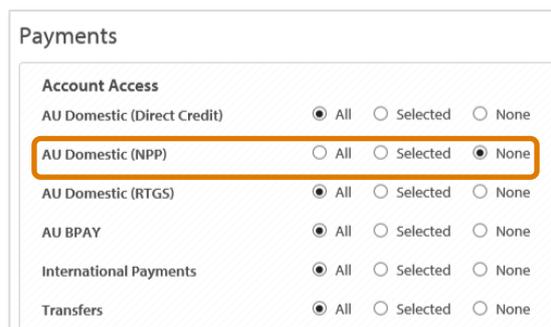
Create an Osko payment

STEP	ACTION
1	Go to **Payments** > **Create Payment** and select **Domestic Payment** **RESULT:** The **Enter Payment Details** screen is displayed
2	**Enter Payment Details**: > From account – Select the account the funds are being debited from > Payment Method – Select Osko **NOTE:** The Osko Payment Method will only be available to users who have been entitled to Osko payments. > Payment Name – Enter a payment name up to 16 characters. E.g. the name of the beneficiary > Value Date – By default, Today is selected. To select an alternative date, click on **Later** and choose a future date, up to 60 calendar days, from the calendar > Payment Reference – Enter a payment reference up to 35 characters. This will appear as part of the narrative on the debit account statement and on payment reports.
3	Complete the **Beneficiary Details** section: > Click on the **Add** button to enter a new payment instruction > Add a beneficiary by clicking on the Beneficiary Name field. In the drop-down list, select a beneficiary from the Payee List or click **Add New Beneficiary** to add a new beneficiary to the payment. > If the beneficiary has a PayID, you'll need to click on the **Verify** button to retrieve the PayID Name (i.e. owner of the PayID) **NOTE:** If you have added a beneficiary with a BSB/Account Number, you do not need to Verify. > If required, modify the End-to-End ID which can be up to 35 characters. This value will appear on your debit account and the beneficiary's statement. > Click the **Edit** icon on the right of the row to edit Beneficiary Payment Details: > Enter the amount to pay the beneficiary in the Payment Currency & Amount field > If required, enter Message to Beneficiary (up to 280 characters of remittance information that will be provided to the beneficiary along with the payment) and Invoice Details (which will display on the Beneficiary Advice, if selected) > If required, tick Email Beneficiary Advice and enter the email address where the beneficiary advice will be delivered > Click on the **Save** button to add the beneficiary to the Payment Instructions list
4	Repeat Step 3 to add any additional beneficiaries to the payment
5	Click on the **Review and Submit** button
6	Review the payment and click on the **Submit** button at the bottom of the form. **RESULT:** A confirmation message is displayed advising that the payment has been submitted for approval.
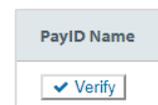
Account Reporting – Osko

Osko payments are processed using individual debits and each transaction will appear as a separate debit on your account. Your account statement will show the following text in the 'Narrative' for each outward Osko transaction:

OSKO <Payment Reference> TO <Beneficiary Name> <End-to-End ID> <ANZ generated Payment ID> < ANZ generated Item ID>

NOTE: Your account will not be debited if the Osko transaction is addressed to a closed/invalid ANZ beneficiary account, or if the beneficiary's ANZ account is not eligible to receive Osko transactions.

If an Osko payment is rejected by another financial institutional (other than ANZ), your account will initially be debited, however the funds will then be immediately returned to your account and the narrative of the returning credit will include a reject reason along with the Beneficiary Name.

If an Osko transaction is rejected, it will appear as Bank Rejected in ANZ Transactive - Global.

Add a PayID enabled beneficiary to your Payee List

STEP	ACTION
1	Go to **Payments** > **Payee List** and click on the **New** button **RESULT:** The **Add New Payee** screen is displayed
2	Complete the **Beneficiary Details** section
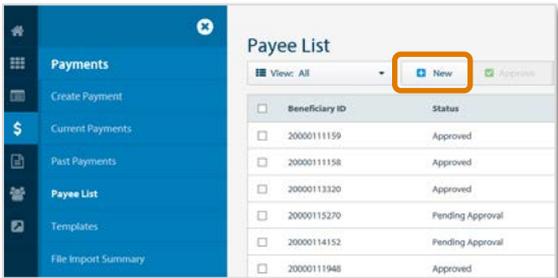
3	Complete the **Beneficiary Bank Information** section:
	 > Beneficiary Bank Country – Select Australia from the drop-down list
	 > Payment Address Type – Select one of the following PayID types as provided by your beneficiary:
	     > PayID – Email Address
	     > PayID – Phone Number
	     > PayID – ABN/ACN
	     > PayID – Organisation ID
	 > Add the Beneficiary Name and PayID details
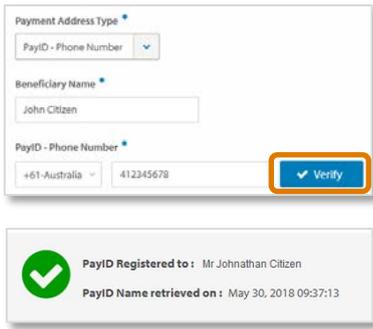
4	Click on the **Verify** button **RESULT:** The system will display the PayID Name associated with the PayID
5	Click on the **Submit** button

Need Help?

For further assistance, please contact your local Customer Service Centre. Details can be found at www.anz.com/servicecentres.