



Alternative ways to bank



There's never been a better time to discover our faster, simpler, and more reliable payment methods. Our staff will happily walk you through the alternative options listed below and help you get set up.



Direct debit

Using your BSB, Account Number and Account Name, you can set up a direct debit that allows a merchant or service provider to withdraw an agreed amount of money from your account into a merchant's or service provider's account at set times.



BPAY

With BPAY, you can make one-off or schedule recurring payments on a date that suits you. Simply use the BPAY biller code (or BPAY QR code) and Customer Reference Number provided by the business who sent the bill for fast, easy payments.



Pay Anyone with OSKO

If you have your payee's BSB, Account Number and Account Name, you can make a transfer to their bank account from your mobile app or online banking with the pay anyone feature.

To receive payments, you'll simply need to provide your payer with your BSB, Account Number and Account Name.



Fast payments & PayID

You can pay someone instantly, or transfer between your accounts using PayID. All you need is your payee's registered Pay ID mobile number, e-mail address or ABN to make an instant payment.

To find out more, visit www.greatsouthernbank.com.au/digital-banking/pay-id



PayTo

A new digital payments service that enables you to pre-authorise one-off or recurring near real-time payments from an eligible bank account to a merchant, business or institution.

To find out more, visit www.greatsouthernbank.com.au/digital-banking/payto



Credit or debit cards

You can make a payment using your credit or debit card both online and in-store.

If you have a compatible smartphone or wearable, some cards can also be added to your device's digital wallet, which uses your biometric data (e.g. fingerprint or face scan) to authorise payments.



Bank@Post

We've partnered with Australia Post to give you convenient access to key banking services at more than 3,400 locations around the country – from city centres to regional hubs.



PEXA

Using a cheque for a property settlement? PEXA offers digital property settlement that is fast, safe and offers real-time tracking of funds.

PEXA is a government-backed and a world-first in offering digital property settlement that reduces errors and delays. We recommend contacting your legal professional to discuss further.

Types of payments you might be making with cheques and your alternative digital options

Personal banking

Alternative digital options

Pay a bill (including council or utilities)

- BPAY
- Pay Anyone with OSKO
- Debit/Credit Card via in store or online
- Bank@Post

Paying a friend/sending a gift

- Pay Anyone with OSKO
- Bank@Post
- Cash

Sending money overseas

- International Telegraphic Transfer in branch
- Pay overseas in online banking

Paying in instalments

- Scheduled payments
- Direct debit agreements

Settle a property purchase

- Telegraphic Transfer
- Property Exchange Australia (PEXA)

Business banking

Alternative digital options

Pay an Invoice

- BPAY
- Pay Anyone with OSKO

Make a same day high value payment

- Use secure mail in online banking or visit a branch to make a Telegraphic Transfer payment. Needs to be completed by 1pm for same day payment.

Cash withdrawal for Petty Cash/Register

- Make an account withdrawal in branch via a withdrawal voucher including 2 to sign



How to get started with online banking

Online banking lets you check balances, pay bills and much more. To access online banking, you'll first need to register, which is quick and easy.

Our in-branch teams can help get you set up, or alternatively, you can visit www.greatsouthernbank.com.au and search "online banking set up" to follow the step-by-step process. Alternatively, call us on **133 282**.