A Guide to Westpac Protect.

Banking for generations

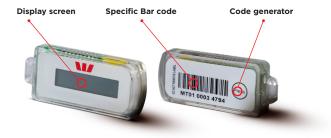
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What is Westpac Protect?

To further enhance the security feature of our Online Banking, Westpac PNG 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:



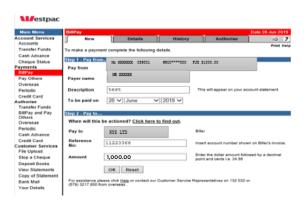
How does Westpac Protect work?

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.

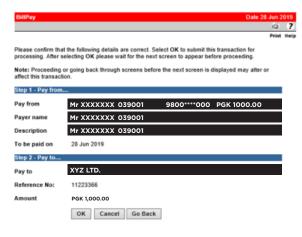
These one-time passwords will be used to authorise the following transaction types:

- · Any new "Pay Others" relationship,
- PGK 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.



Click on "Ok" to confirm transaction.



An authentication screen will prompt for "One Time Passcode" (OTP)



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.



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 available for pickup within seven (7) working days.

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

The token is sent out inactive.

Delivered or branch pick up - your token will be activated two business days after receiving the signed acknowledgement form.

Fee Description	Amount
TOKEN FEE FOR BUSINESS INTERNET BANKING	
New Token	K35.00
Lost/Replacement Token	K25.00

For further assistance or enquiries, please contact your Account Manager or log onto www.westpac.com.pg and use the online help option available.

Alternatively, you can call our Westpac PNG Customer Care support on 322-0888 from 8.00 am to 5.00 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

322-0888



Visit

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Ask at your local branch

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