

Create a one to one payment

This quick reference guide shows you how to create a one-to-one payment (for a payment within Australia). The payment will be made as an Overnight payment unless you change the payment method to RTGS payment or fast payment. Overnight payments are settled by the next business day. RTGS payments are settled within 2 hours of being authorised. Fast payments, in most cases, take less than a minute.

Click [here](#) to view associated NAB Connect fees and charges

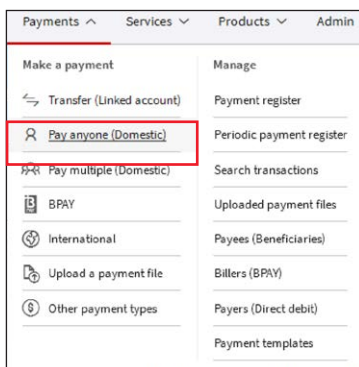
Login to NAB Connect to get started.

HOW TO

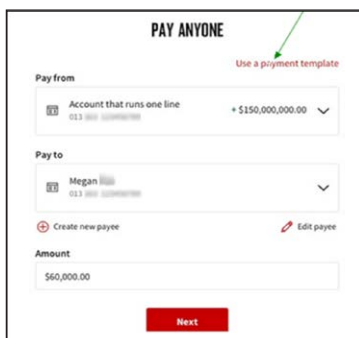
1. Select Pay anyone
2. Enter payment details
3. Make a fast payment
4. Create or edit a payee
5. Confirm payment details and submit payment for authorisation
6. Create a payment template

1 Select Pay anyone (Domestic)

Click **Payments** then under **Make a payment**, select **Pay anyone (Domestic)**



The PAY ANYONE screen displays.



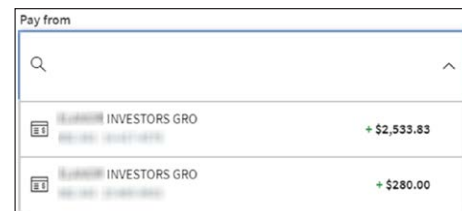
Create a one to one payment

2 Enter payment details

Tip: If you have set up a template, click **Use a payment template**, select the template, then go to step 6 below (the template will populate most of the Payment details). To set up a template, see **6: Create a Payment template**.

1. In the Pay from field, click the down arrow. Your accounts are listed, along with their current balance if 20 or less.

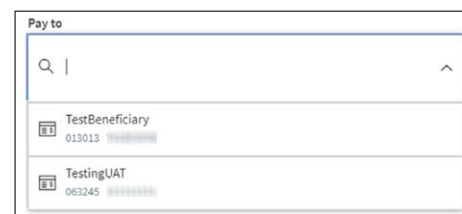
Tip: Use the search function to find an account



2. Click the account you want to pay from. The account (and current balance) appears in the Pay from field.
3. At Pay to click the down arrow to find available payees.

Tips:

- You can use the search function to find a payee.
- If you select a PayID, NAB Connect will assume you are making a fast payment
- If the payee is not listed, click **Create payee** – then go to step 3 for new fast payment beneficiaries or step 4 for other types of new payees



Once you have selected or created the payee the payee appears in the **Pay to** field.

4. In the **Amount** field, enter the payment amount.

5. Click

Next

The PAY ANYONE screen expands to include **Pay when, Payment method, Reference and Description for you** fields.

Pay when field:

The default is **Today**. To change to a later date or create a periodic payment on a weekly, fortnightly monthly or quarterly basis, click the down arrow. You can use the calendar in the **Date** field to select the payment date (payments can be made up to 90 days in advance).

Payment method field:

The **Payment Method** defaults to **Overnight**.

Note: You can change the default method to fast payments in the **My settings** menu. Click **My settings** in the banner at the top of the screen.

- 6. Click **More about payment options, fees and charges** (see below) to find out about other payment options.
- 7. Click the down arrow to choose another method.

Reference and Description for you fields:

- **Descriptions for payees** will appear on their internet platform.
- **Descriptions for you** will appear in your Transaction History in Nab Connect.

If you wish, you can add further information for the payee by clicking **Add a detailed description for you & payee** (applicable only to **Fast payments**).

Note: Only applicable when creating **Fast payments** or **RTGS**.

Click **Next** and go to 5: Confirm payment details.

3

Make a fast payment

If you have selected a Pay ID from the **Pay To** dropdown list, the payment method is already set to **fast payment** (jump to step 1 below)

If not, and you want to make a fast payment for this transaction:

- Click **Create Payee**
- Go to **Payment type** and click the dropdown arrow. Available payment types are displayed:

Fast payments can be made to:
an eligible BSB/Account number, OR
any of the PayID types in the drop-down menu

- Depending on your choice, NAB Connect prompts you to enter the details (BSB/Account or email address, for example)
 - If you enter a PayID, click **Verify**. NAB Connect verifies the Pay ID and displays the person/entity to whom it is registered.
1. Enter a description for the payee. Check **Save payee** if you want to use this payee in future fast payments.
 2. Click **Continue**.
 3. Enter the amount, then click **Next**. The Payment details are displayed for you to check.
 4. Enter descriptions of the payment for the payee and for you (optional), then click **Next**.
 5. Confirm the payment details. Click **Back** to change any details, otherwise click **Submit**.
- If the payment does not require further authorisation, it will now be processed.
 - If the payment needs to be authorised, it will be sent for authorisation.

4

Create or edit a payee

You can create a new payee or edit an existing payee while creating a Pay anyone (Domestic) payment.

To create a new payee:

1. Click **Create payee**
The Create new payee page displays.
2. Complete the fields.
3. Check **Save payee** to save the details for future use.
4. Click **Continue**. You may receive a prompt to check the details.

To edit a payee:

1. Click **Edit payee**.

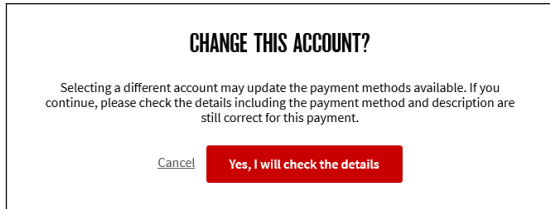
The **Edit payee** page displays.

2. Change the details you wish to change.

3. You may receive a prompt to check the details.

4. Click **Save & continue**

5. Click 'Yes, I will check the details'



5 Confirm payment details and submit payment for authorisation

NAB Connect prompts you to confirm the details before submitting the payment for authorisation.

Ensure all payment details are correct. NAB Connect does not validate that the payment details match the intended payee. Incorrect details could result in a payment to the wrong account and may result in loss of your funds.

To check or change any details, click

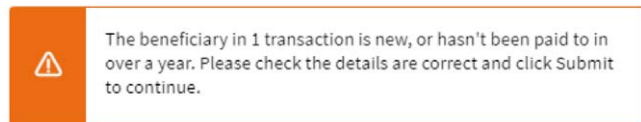


To confirm the details, click



Possible alerts

If you receive the following alert:



Check the beneficiary details and if they are correct, click **Submit**.

If your payment requires repair, you will receive the following alert. It appears at the top of a screen with all of the payment details displayed.



You can check details in the payment history (see example below), or click **Edit** to repair the payment, or **Delete** to delete it.

What happens next?

Once successfully submitted, the payment you have created awaits Authorisation.

If you do not have Authorisation access, the **Payment Submitted** screen displays, displaying details of the payment that you have created.

- Click **New payment** to create another payment, or
- Click **Close Payment** at the top of the screen if you are finished.

Note: If you click **Close payment** at any stage prior to submitting your payment, NAB Connect alerts you that you will lose your work.

If you have the required access to authorise the payment, the **Payment Ready for Authorisation** screen displays.

- Review and if you wish to approve the payment select **Authorise** and/or
- Click **New payment** to create a new payment.

6 Create a payment template

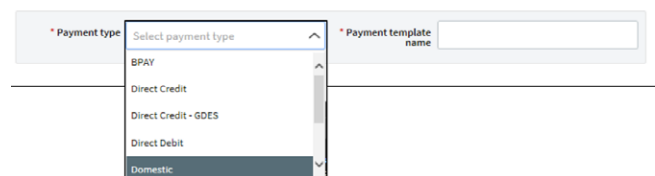
Payment templates are a great way to save time. You can set them up for any payment that you are likely to make more than once.

To create a template:

1. In the **Payments** menu, select **Payment templates**:

The CREATE PAYMENT TEMPLATE screen displays.

CREATE PAYMENT TEMPLATE



2. Select the **Payment type**. The form expands to include blank fields for **Payment details**, **From account** and **Transaction List details**.

3. At **Payment template name**, give the template a name that will make it easy to find in the future.

4. Complete the **Payment details** and **From account** details.

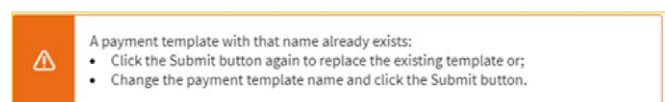
5. At **Transaction list**, you can

- Click **Add transaction** to add details from an existing transaction, including the beneficiary, to this payment and/or
- select any of the transactions listed to add details from those transactions, and/or
- edit or delete any of the existing transactions listed to suit your template requirements

6. When finished, click **Save as template**.

You can now use the template in future NAB Connect payments.

If a duplicate template exists when you click **Save as template**, the system will alert you as follows:



For further assistance, call the **NAB Connect Client Centre** on **1300 888 413**.