

## PAYMENT SERVICE

	Withdraw/ deposit cash at an ATM	Transact over-the- counter in a branch	Make card payments (cardholders)	Accept card payments (businesses)	Access accounts using online banking (web browser or mobile device app)	Make/receive account transfers – fast payments	Make/receive account transfers – next business day
Service availability %	100%	N/A	100%	N/A	99.62%	99.84%	100%
Significant outages due to problems at Auswide Bank (in hours : minutes)	0:00	N/A	0:00	N/A	8:15	3:30	0:00
Significant outages due to problems at system-wide infrastructure or natural disasters (in hours)	0:00	N/A	0:00	N/A	0:00	0:00	0:00

**Note:** Serviceability % are calculated on Unplanned outages only. Planned outages are not included in the % calculation.

## DESCRIPTION OF SERVICES AND METRICS

<b>Service availability %</b>	The actual amount of time that the service is not experiencing a significant outage, as a proportion of the amount of time during which the service was planned to be available in the quarter. Planned available time excludes planned outages (e.g. for system maintenance).
<b>Significant</b>	Unplanned unavailability of a service that meets minimum thresholds for duration and the proportion of customers affected.
<b>System-wide infrastructures</b>	Includes payment systems provided by the RBA, card schemes and other central payment system infrastructure; electricity network; and provider of telecommunications network links to Auswide Bank's operating or data centres.
<b>Withdraw/deposit cash at ATM</b>	Not Applicable
<b>Transact over-the-counter at a branch</b>	Not Applicable
<b>Make card payments (cardholders)</b>	Ability to use an Auswide Bank branded debit, prepaid or credit card to make a payment either in-store, on a mobile device (e.g. through an app) or online. Outages exclude problems with the business' payments device or payments provider or a customer's mobile device.
<b>Accept card payments (businesses)</b>	Not Applicable
<b>Access accounts using online banking (web browser or mobile device app)</b>	Ability to log in, transfer between own accounts at Auswide Bank, initiate payments and/or view accurate and up to date account information. Excludes the ability to process payments, which is covered in 'make/receive account transfers (fast payments)' and 'make/receive account transfers (the next business day)'.
<b>Make/receive account transfers – fast payments</b>	Ability of Auswide Bank to process fast bank account transfers. This includes account-to-account transfers (Pay Anyone) to a PayID, and other one-off or scheduled payments (for example, direct debits and payroll payments by businesses) made through NPP/Osko. Outages exclude the inability for customers to initiate transfers due to unavailability of web or app banking channels, or a branch.
<b>Make/receive account transfers – next business day</b>	Ability of Auswide Bank to process bank account transfers, with funds becoming available to the recipient on the next business day or later. Includes account-to-account transfers (Pay Anyone) and scheduled payments (for example, direct debits, and payroll payments by businesses) not made as fast payments through NPP/Osko, and BPAY payments. Outages exclude the inability to initiate payments due to unavailability of web or app banking channels, or a branch.