



**PayID**

**Terms of Use**



# Do I really need to read this?

PayID is the name of the New Payment Platform's (NPP) addressing service. It allows users to link easy-to-remember pieces of information, such as their phone number or email address, to their account. Users can provide their PayID, instead of their BSB and account number, to people or organisations they wish to receive payments from.

These terms of use apply to the set up and ongoing management of a PayID on an ING bank account.



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# 1. Definitions

## Explaining words in plain English

**Account** means your account with us.

**Authorised User** means a person you have authorised to operate your Account.

**Close** in relation to a PayID, means the removal of the PayID from the PayID Service, so that it is unable to be used for NPP Payments.

**Eligible Account** means an Orange Everyday, Savings Maximiser, Savings Accelerator, Business Optimiser, Orange Advantage or Mortgage Simplifier account.

**Locked** in relation to a PayID, means the temporary suspension of a PayID in the PayID Service.

**Merchant** means a person or business who accepts payment for the supply of goods or services

**Misdirected Payment** means an NPP Payment erroneously credited to the wrong account because of an error in relation to the recording of the PayID or associated account information in the PayID Service.

**Mistaken Internet Payment** means a payment made by a user through a pay anyone banking facility and processed by a financial institution where funds are paid into the account of an unintended recipient because the user enters or selects a BSB, account number and/or PayID that does not belong to the named and/or intended recipient as a result of:

- a) the users error; or
- b) the user being advised of the wrong BSB, account number and/or PayID.

Note: A Mistaken Internet Payment may be made when a user enters the wrong account details and/or PayID, or a user is given incorrect information by the intended recipient. A Mistaken Internet Payment is not a payment that is made when a user makes a payment as a result of a scam (you must not tell anyone your Codes).

**NPP** means the New Payments Platform operated by NPP Australia Limited.

**NPP Payment** means a payment made through the NPP.

**Organisation ID** means a PayID Type for a business customer only. An Organisation ID must include the business name of the customer plus one or both of:

- (a) a description of the customer's business, trade, product or campaign; and
- (b) the customer's geographic location.

**Payer** means, in relation to an NPP Payment, the person who holds or is authorised to operate, the account from which an NPP Payment is made.

**PayID** means an easy-to-remember piece of information (such as a phone number or email address) which is linked to an account and can be used to make payments (instead of a BSB and account number).



**PayID Name** means the name we give you to identify you to Payers (for example, your full name or entity name) when your PayID is used to make an NPP Payment.

**PayID Service** means the central payment addressing service which is available for sending and receiving NPP Payments using a PayID.

**PayID Type** means the type of PayID you select, which, subject to availability, may be your mobile number, email address, Australian company number, Australian business number or Organisation ID.

**Payment Initiator** means the party that you authorise to initiate payments against the Payment Agreement. This could be the Merchant, or a third party acting on behalf of a Merchant.

**PayTo Payment Agreement** means an agreement established between you and an approved Merchant or Payment Initiator, by which you authorise them to pull funds from your account via PayTo.

**PayTo** means the service which enables us to process NPP Payments from your Account in accordance with and on the terms set out in a PayTo Payment Agreement you have established with a Merchant or Payment Initiator that subscribes to the service.

**Privacy Law** means the Privacy Act 1988 (Cth) and any regulations made under that Act.

**you, your** means each person who holds an Eligible Account, whether alone or jointly.

**we, us** and **our** means ING Bank (Australia) Limited ABN 24 000 893 292, AFSL and Australian Credit Licence 229823 (using the business name ING).



## 2. Choosing a PayID and receiving a PayID Name

- 2.1. The PayID Service is the NPP Payment addressing service that enables Payers to make NPP Payments to Payees using a PayID (which is an alternative unique identifier that can be used to make payments instead of Account details (i.e. a BSB and account number)).
- 2.2. You can only create a PayID in respect of an Eligible Account.
- 2.3. Your PayID must be a supported PayID Type. We may update the PayID Types that we support from time to time. You can review the most up to date list of PayID Types we support at [ing.com.au](http://ing.com.au)
- 2.4. Some PayID Types, for example Organisation IDs, are restricted to business customers and organisations. Only eligible customers will be able to register a PayID that is a restricted PayID Type.
- 2.5. We can refuse your request to create a PayID where we are not satisfied that you own, or are otherwise authorised to use, your chosen PayID. We may ask you to provide evidence to establish this to our satisfaction.
- 2.6. Your PayID Name may be displayed to Payers who send NPP Payments to you.
- 2.7. At the time that you create your PayID, we will allocate to you a PayID Name for display to Payers. If your name changes, your PayID Name may also change.



## 3. Creating your PayID

- 3.1. You can create a PayID using online banking, mobile banking or by calling us at 133 464. We will not create a PayID for you without your prior consent.
- 3.2. You may choose to create more than one PayID for your Account.
- 3.3. If your Account is a joint account, each joint account holder can create a unique PayID for the Account.
- 3.4. If you have Authorised Users on your Account, each Authorised User may create a unique PayID for the Account.
- 3.5. Once a PayID is created and linked to your Account, it may not be used in relation to any other account with us or with any other financial institution unless it is transferred to another account in accordance with clause 4.
- 3.6. You may not create a PayID that already exists within the PayID Service, whether or not that PayID is attributable to you. If you try to create a PayID for your Account which is identical to another PayID in the PayID Service, we will notify you that that PayID already exists and cannot be used. If you receive such a notification, you can contact us by calling our Contact Centre on 133 464. We cannot disclose personal information in connection with duplicate PayIDs.



## 4. Transferring your PayID to another account

- 4.1.** You can transfer your PayID to:
- (a) another account you hold with us by submitting a request to us in online banking accessible at [ing.com.au](http://ing.com.au) or by calling us at 133 464 (available 24 hours); or
  - (b) an account you hold with another financial institution by submitting a request to us through the Contact Centre at 133 464 (available 24 hours).
- 4.2.** A transfer of your PayID to another account you hold with us will generally be effective immediately, unless we notify you otherwise.
- 4.3.** If your PayID is linked to an active or suspended PayTo Payment Agreement, you will not be able to transfer the PayID to an Account other than an active Orange Everyday.
- 4.4.** A transfer of your PayID from your Account to another financial institution is a two-step process initiated by you and completed by that financial institution. First, ask us to put your PayID into a transfer state and then complete the transfer via your new financial institution. Until the transfer is completed, NPP Payments made using your PayID will be directed to your Account with us. If the other financial institution does not complete the transfer within 14 days, the transfer is deemed ineffective and your PayID will remain with your Account until such time as an effective transfer is carried out. You can try to transfer your PayID again at any time.
- 4.5.** You cannot transfer your PayID if it is Locked. See clause 7.





## 5. Transferring your PayID from another financial institution to your account

**5.1.** To transfer a PayID that you created for an account held with another financial institution to your Account, you will need to start the process with that financial institution and then complete the transfer with us.



## 6. Closing a PayID

You can Close your PayID through online banking or by calling our Contact Centre on 133 464. However,

- 6.1.** You cannot close your PayID through online banking if it is linked to an active or suspended Payto Payment Agreement.
- 6.2.** You must notify us immediately if you no longer own or have authority to use your PayID.



## 7. Locking and Unlocking a PayID

- 7.1. We monitor PayID use to manage PayID misuse and fraud. We will lock your PayID if we reasonably suspect misuse of your PayID or that your PayID is being used to procure NPP Payments fraudulently.
- 7.2. If your PayID is Locked, you can request to unlock your PayID by calling our Contact Centre on 133 464.



# 8. NPP Payments into your Account

- 8.1.** We are responsible for ensuring that your PayID and Account details are accurately recorded in the PayID Service.
- 8.2.** NPP Payments made using a PayID will be subject to the terms and conditions that apply to such payments, including Mistaken Internet Payments and Misdirected Payments, as set out in the terms and conditions that apply to your Account.



# 9. Privacy

**9.1.** By creating your PayID you authorise:

- (a) us to record your PayID, PayID Name and Account details (including Account name) (PayID Record) in the PayID Service hosted by NPP Australia Limited; and
- (b) us to store, use and disclose your information to NPP participants which are Payers' financial institutions, and other parties including NPP Australia, other PayID service participants and service providers to the above entities, to use your PayID Record for the purposes of facilitating payments and reasonable secondary purposes including constructing NPP payment messages, enabling Payers to make NPP Payments to you, and to disclose your PayID Name to Payers for NPP Payment validation.

To the extent that the creation and use of the PayID Record constitutes a disclosure, storage and use of your personal information within the meaning of the Privacy Law, you consent to that disclosure, storage and use.



# 10. Changes to these terms of use

**10.1.** We may make changes to these terms of use at any time for one or more of the following reasons:

- (a) to comply with any change or anticipated change in any relevant law, code of practice, procedure, guidance or general banking practice;
- (b) to reflect any decision of a court, ombudsman or regulator;
- (c) to reflect a change in our systems or procedures, including for security reasons;
- (d) as a result of changed circumstances (including adding benefits or new features);
- (e) to respond proportionately to changes in the cost of allowing you to make and receive NPP Payments, or maintain a PayID; or
- (f) to make them clearer.

**10.2.** We will give you:

- (a) notice at least 30 days before we:
  - (i) introduce or increase fees relating to NPP Payments or your PayID;
  - (ii) increase your liability for losses relating to NPP Payments; or
  - (iii) impose, remove or change a daily or other periodic transaction limit applying to NPP Payments, except where an immediate change is necessary to restore or maintain security or to prevent systemic or individual criminal activity or fraud; or
- (b) notice of other changes to these terms of use before the change takes place.

Notice may be email or by sending you a message through our online banking system.

If you continue to make NPP Payments following any change, you are taken to have agreed to that change.



## Get in touch

### Visit

[ing.com.au](http://ing.com.au)

### Call

133 464

Alternatively you can send mail to  
GPO Box 4094  
Sydney NSW 2001

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YouTube



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do your thing

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