



simple. quick. flexible.



← **easy**access™

It's easy to use BPAY® to pay your bills through pc.**easy**net online banking, or Rapid Response telephone banking.



**Police Credit**  
Securing your future

## What is BPAY®?

BPAY saves you time and allows you to pay as many bills as you wish - free of transaction fees. Over 40,000 billers accept BPAY payments and this list is growing all the time. So check for the distinctive BPAY logo on each bill you receive.

## When can I use BPAY?

You can start using BPAY as soon as you are registered to use pc.**easy**net online banking or Rapid Response telephone banking. BPAY is available 24 hours a day, 7 days a week.

## How do I use BPAY?

1. Look for the distinctive BPAY logo and biller code on each bill you receive (the biller code is normally found at the back of your bill).
2. Log onto pc.**easy**net or call Rapid Response on 13 63 73.

Remember to have your bills ready before contacting Police Credit, as you will need to enter the BPAY biller code and your customer reference number (located near the BPAY logo on your bills).

## To access BPAY via Rapid Response

- Call 13 63 73 option 1
- Enter your member number followed by '#' key
- Enter your access code followed by '#' key and listen to your savings account balance,
- Press to select your 'at call' account selection  
Eg (1) for S1, (2) for S2, (3) for S2.1 etc\*

## Is BPAY safe?

With BPAY you do not have to worry about security. There is no need to give your account or card details to anyone, and with every payment a receipt number will be provided to confirm transaction.

When accessing the BPAY facility through pc.**easynet** and Rapid Response it is important to keep your Access Codes and account numbers in a safe and separate place. You should also ensure that you have the latest anti-virus software installed to prevent unauthorised access to your transactions.

## BPAY View

### Receive bills with BPAY View

Does your mail pile up? Have you ever lost a bill? Or simply forgotten to pay on time? Well now there's a more efficient way to receive and manage your bills that doesn't rely on paper.

BPAY View allows you to receive, view and pay for your bills through online banking. Benefits of BPAY View:



- **Easy access:** You can look after your bills 24/7 over the Internet from wherever you are.
- **Get organised:** Have a summary of your bills and their due date in one place.
- **Choose how you pay:** You can still use BPAY if you are receiving your bills via BPAY View and pay from your bank account, credit card or use any other method your biller allows.
- **Pay on time:** Make instant payments with BPAY or schedule payments for a later date.

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- Enter the biller code followed by '#' key
- Enter the reference number followed by '#' key
- Enter the amount you wish to pay followed by the '#' key
- An automated voice will read back to confirm the details you have entered. Press '#' if the information is correct or any other key to start again
- When your transaction is completed a receipt number will be given eg 42116. Record the receipt number for your reference

\* Accounts other than S1 savings accounts need to be activated for BPAY use. To activate other accounts call Member Response 13 63 73.

### To access BPAY via **pc.easynet** online banking:

- Visit **www.policecredit.com.au**
- Log on to **pc.easynet** and enter your member number and password
- Click on  and select 
- Select the Police Credit 'at call' account you wish to pay from
- Enter the biller code, reference number and the amount you wish to pay
- You can choose to pay now, which will make an immediate payment, or pay later to set up the future payment (either a one-off or regular payment).
- On completing each transaction you will receive a receipt number to record on the bill you have paid.

## How do I register to receive a bill via BPAY View?

- Log onto your pc.**easy**net
- Go to BPAY View, View Bills or Bills section
- Select from the list of bills available and enter the BPAY View registration number and other information in the fields shown

Note: that you must have your paper bill with you when you complete the registration, as each biller requires you to enter different information.

- Once you have completed the registration screen, your request will usually be processed within two working days. You will be notified electronically whether your request has been successful

## When will I receive my bills through BPAY View?

Your normal billing cycle will continue once you have registered with BPAY View. You can expect to receive your BPAY View bills at approximately the same time as you currently receive your paper bills.

## How will I know when I have BPAY View bills?

You will be informed, or given a choice, as to how you will be notified when you receive a new BPAY View bill. Generally, you will receive either an email sent to your nominated email address or an online message when you log onto pc.**easy**net online banking notifying you of the arrival of any new BPAY View bills.

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For further information on using contact **Member Response** on **13 63 73**.option 3 or visit [www.policecredit.com.au](http://www.policecredit.com.au)

## BPAY - Abridged Terms & Conditions

1. BPAY Payments can be made via [pc.easynet](#) and Rapid Response.
2. BPAY Payments will not be made if the nominated account has insufficient funds at the time of the payment date.
3. A BPAY dollar limit per transaction and per day may be imposed.
4. Where a BPAY 'today' payment request is made after 3pm, on a weekend or a public holiday, the account will be debited at the time the payment request is made. The payment will not be sent to the biller until the next business day.
5. A BPAY 'today' payment request is irrevocable.
6. Police Credit will not be responsible for any BPAY Payment being made, not being paid, or any delay in payment being made as a consequence of using the BPAY system.
7. Members are liable for all transactions carried out by the member or any authorised signatory/agent.
8. Members are not liable for losses caused by fraudulent or negligent conduct by any employees or agents of any organisation involved in the networking arrangement.



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[twitter.com/pcandcommunity](https://twitter.com/pcandcommunity)

For full terms and conditions refer to our General Information, Terms and Conditions booklet, available on application or request. The relevant provision of the Mutual Banking Code of Practice and Electronic Funds Transfer Code of Conduct apply to these services. ©Registered to BPAY Pty Ltd ABN 69 079 137 518. Before you make any decision to acquire any non-cash payment product or service you should obtain and consider the relevant Product Disclosure Statement available from any branch of Police Credit, 121 Cardigan Street, Carlton Vic 3053 or by calling 13 63 73. Police Association Credit Co-operative Limited ABN 33 087 651 661 AFSL 240293. 3.12 3067pc