Payment services availability

Bank Australia



Availability of payments services to individuals and businesses provided by Bank Australia

Selected services; September quarter 2026

	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 %	NA	100	100	NA	100	100	100
Significant outages due to problems at Bank Australia (in hours:minutes)	NA	0:00	0:00	NA	0:00	0:00	0:00
Significant outages due to problems at system-wide infrastructure or natural disasters (in hours:minutes)	NA	0:00	0:00	NA	0:00	0:00	0:00

Description of services and metrics	
Service availability %	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).
Significant outage	Unplanned unavailability of a service that meets minimum thresholds for duration and the proportion of customers affected.
System-wide infrastructures	Includes payment systems provided by the RBA, card schemes and other central payment system infrastructure; electricity network; and provider of telecommunications network links to Bank Australia operating or data centres.
Withdraw/deposit cash at ATM	NOT APPLICABLE
Transact over-the-counter at a branch	Ability to withdraw or deposit cash, or initiate account transfers or make bill payments over-the-counter in a branch. Excludes the ability to draw and deposit cheques. Excludes Bank@Post outlets.
Make card payments (cardholders)	Ability to use a Bank Australia 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.
Accept card payments (businesses)	NOT APPLICABLE
Access accounts using online banking (web browser or mobile device app)	Ability to log in, transfer between own accounts at Bank Australia, 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)'
Make/receive account transfers – fast payments	Ability of Bank Australia 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.
Make/receive account transfers – next business day	Ability of Bank Australia 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.

** For detailed information on the compilation of the disclosure data, see https://www.rba.gov.au/payments-and-infrastructure/resources/pdf/reliability-disclosures.pdf*

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