

# Availability of Payments Services to Individuals and Businesses Provided by St.George\*

Selected services; Q3 2021

	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 %	100.00	99.86	100.00	100.00	99.69	99.45	100.00
Significant outages due to problems at St.George (in hours:minutes)	00:00	00:34	00:00	00:00	06:53	12:09	00:00
Significant outages due to problems at system-wide infrastructure or natural disasters (in hours:minutes)	00:00	00:00	00:00	00:00	00:00	00:00	00:00

## Description of services and metrics

<b>Service availability %</b>	The actual amount of time that the service is not experiencing a <i>significant outage</i> , 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 outage</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 St.George's operating or data centres.
<b>Withdraw/deposit cash at ATM</b>	Ability to withdraw or deposit cash, and check account balance, at a St.George-branded ATM. Excludes issues relating to the cardholder's card.
<b>Transact over-the-counter at a branch</b>	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.
<b>Make card payments (cardholders)</b>	Ability to use a St.George-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 acceptance device or payments provider or a customer's mobile device.
<b>Accept card payments (businesses)</b>	Ability of businesses using the payment services of St.George to accept card payments, either at point-of-sale or online/in-app. Outages exclude problems with the cardholder's bank or payment acceptance devices that are not provided by St.George.
<b>Access accounts using online banking (web browser or mobile device app)</b>	Ability to log in, transfer between own accounts at St.George, 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 - next business day'.
<b>Make/receive account transfers - fast payments</b>	Ability of St.George 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 St.George 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 [www.rba.gov.au/payments-and-infrastructure/resources/pdf/reliability-disclosures.pdf](http://www.rba.gov.au/payments-and-infrastructure/resources/pdf/reliability-disclosures.pdf)