# Availability of Payments Services to Individuals and Businesses Provided by MyState Bank

Selected services | Quarter 2, 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 %** | N/A | N/A | 100% | N/A | 100% | 100% | 100% |
| **Significant outages due to problems at MyState Banks (in hours:minutes)** | N/A | N/A | 0:00 | N/A | 0:00 | 0:00 | 00:00 |
| **Significant outages due to problems at system-wide infrastructure or natural disasters (in hours)** | N/A | N/A | 0:00 | N/A | 0:00 | 0:00 | 0:00 |

## Description of services and metrics

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|---|---|
| **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 MyState Banks's operating or data centres. |
| **Withdraw/deposit cash at ATM** | Not Applicable |
| **Transact over-the-counter at a branch** | Not Applicable |
| **Make card payments (cardholders)** | Ability to use a MyState Bank's 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 MyState 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)'. |
| **Make/receive account transfers – fast payments** | Ability of MyState 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. |
| **Make/receive account transfers – next business day** | Ability of MyState 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. |

* 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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