

## Availability of Payments Services to Individuals and Businesses Provided by BankSA\*

Selected services; Q4 2025

| 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                          | 98.89                                 | 100.00                           | 100.00                            | 99.90                                                                   | 100.00                                         | 100.00                                             |
| Significant outages due to problems at BankSA (in hours:minutes)                                          | 00:00                           | 04:45                                 | 00:00                            | 00:00                             | 02:07                                                                   | 00:00                                          | 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

|                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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 BankSA's operating or data centres.                                                                                                                                                                                                                                               |
| Withdraw/deposit cash at ATM                                            | Ability to withdraw or deposit cash, and check account balance, at a BankSA-branded ATM. Excludes issues relating to the cardholder's card.                                                                                                                                                                                                                                                                                                                            |
| 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 BankSA-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.                                                                                                                                                                                        |
| Accept card payments (businesses)                                       | Ability of businesses using the payment services of BankSA 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 BankSA.                                                                                                                                                                                                                       |
| Access accounts using online banking (web browser or mobile device app) | Ability to log in, transfer between own accounts at BankSA, 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'.                                                                                                                                                        |
| Make/receive account transfers – fast payments                          | Ability of BankSA 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 BankSA 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)