



A SIMPLE MORE SECURE WAY TO PAY ONLINE.

On 18 August 2026, eligible Geelong Bank Visa cards were automatically enrolled in Visa Click to Pay.

What is Click to Pay?

Visa Click to Pay is a secure online checkout option that allows you make purchases at participating online retailers without entering your card details every time you shop. It uses tokenisation and Visa-supported authentication to help keep your card details secure and make online checkout faster and easier.

Why has my card been added to Click to Pay?

Your eligible Geelong Bank Visa card has been automatically enrolled as part of the rollout of Click to Pay. You don't need to sign up or take any action.

Did I sign up for Click to Pay?

No. Eligible cards are automatically enrolled, so you don't need to register, download an app or create an account. Using Click to Pay is optional. You can choose whether or not to use Click to Pay when shopping online and can opt out of the service at any time.

How do I use Click to Pay?

When shopping online at a participating retailer:

1. Look for the Click to Pay icon at checkout.



2. Select Click to Pay.
3. Enter your email address or mobile number.
4. Enter the one-time verification code sent to you.
5. Select your Geelong Bank card and complete your purchase.

Where can I use Click to Pay?

You can use Click to Pay at participating online retailers that support Click to Pay. Look for the Click to Pay icon at checkout.

Can I use Click to Pay in-store?

No. Click to Pay is designed for online payments and is not available for in-store purchases.

Is Click to Pay secure?

Click to Pay includes security features designed to help protect your card information when making online purchases.

Your card details aren't shared directly with the online retailer. Instead, Click to Pay uses tokenised card credentials to help reduce the exposure of your card details during online checkout. Depending on the transaction, you may also be asked to enter a one-time code to verify your identity.

Why do I need to provide my email address or mobile number?

Your email address or mobile number helps securely identify your card when you use Click to Pay. It's also used to send you a one-time code to verify your payment.

Do I have to use Click to Pay?

No. Click to Pay is completely optional. You can continue entering your card details manually when shopping online if you prefer. If you do not want to participate, you can opt out at any time.

How do I opt out?

Contact Geelong Bank and our team can help remove your card from Click to Pay. Once the request has been processed, it may take up to 24 hours for your card to be removed.

Is there a fee to use Click to Pay?

No. There is no additional fee to use Click to Pay. Your usual card fees and charges continue to apply.

What happens if I get a new or replacement card?

Your new eligible Visa card will generally be automatically enrolled in Click to Pay automatically, so you can continue using the service.

I didn't receive my one-time code. What should I do?

First, check that the mobile number or email address we have for you is correct. You can update your contact details through the Geelong Bank App, Internet Banking or by contacting us. If your details are correct and you're still not receiving the code, please contact us and we'll help.

Can I manage Click to Pay through the Geelong Bank App or Internet Banking?

Not yet.

Self-service Click to Pay management is planned for a future update. For now, please contact Geelong Bank if you need to update your Click to Pay preferences or opt out.

I already signed up for Click to Pay through Visa. What happens now?

Your card may be migrated to Geelong Bank's Click to Pay service as part of the rollout.

You can continue using Click to Pay as normal, and Geelong Bank's terms and conditions will apply to your card.

Why isn't Click to Pay working?

Click to Pay may not be available at that retailer, or your contact details may not match the details associated with your Click to Pay profile.

Check that your mobile number or email address is up to date. If you're still having trouble, please contact Geelong Bank and we'll help.

Where can I find the Click to Pay Terms and Conditions?

The Click to Pay terms and conditions contain important information about eligibility, use of the service, privacy and automatic enrolment. We encourage you to read them before using Click to Pay. A copy of the terms and conditions is accessible at

<https://geelongbank.com.au/media/3214/final-gb-click-to-pay-terms-conditions-80926.pdf> or at our branch upon request.