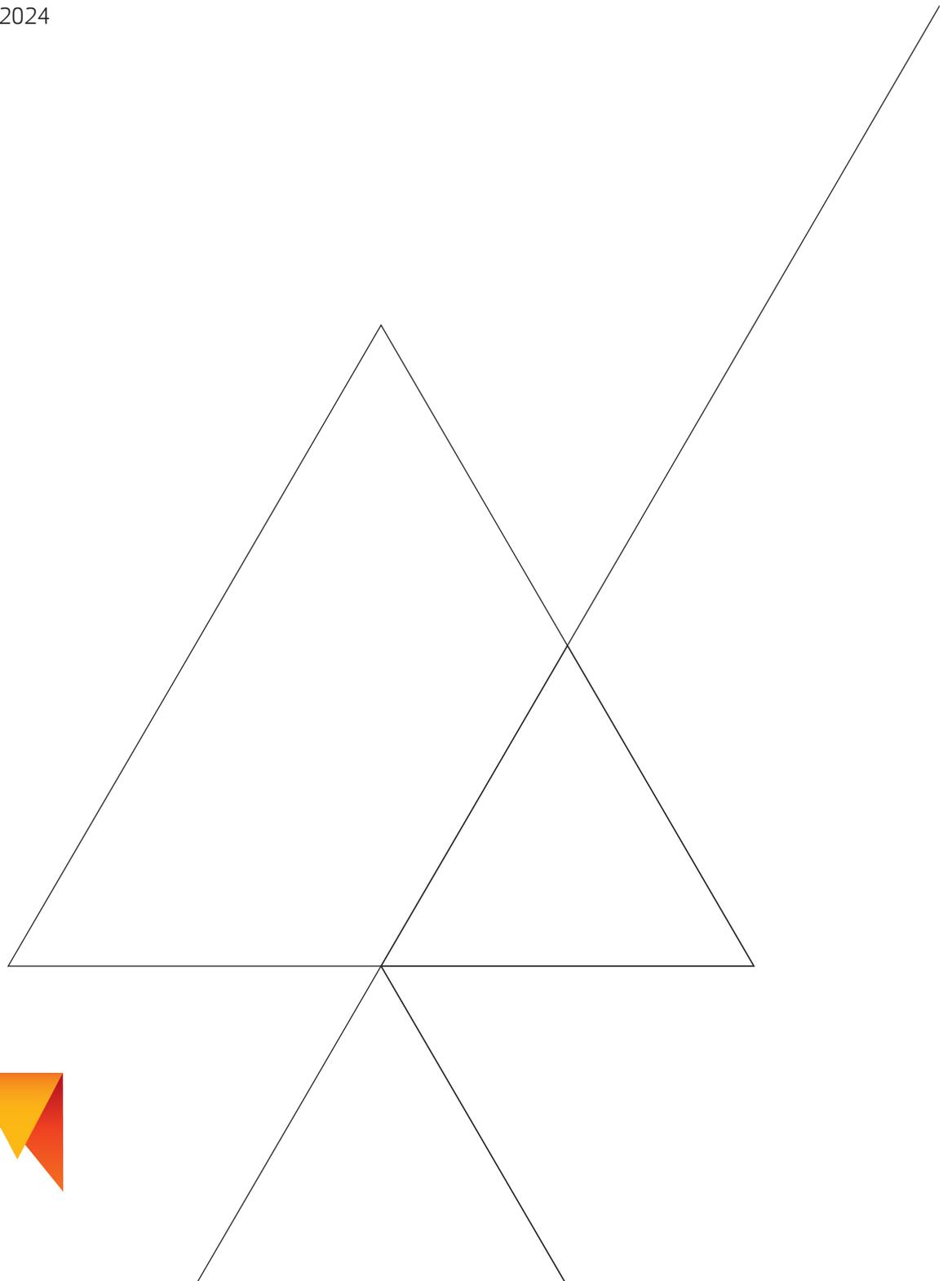


Online Banking for Businesses and Associations

User guide

Effective 08 August 2024



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Online Banking for businesses and associations

The Business Banking facility is an addition to our regular Internet Banking service that allows organisations to manage groups of transactions into batches eg. weekly payroll. Batches are saved and can be modified and reused, saving time by not having to re-key data and helping to keep track of the transactions.

The facility is viewed through the Internet Banking service and includes the ability for a '2 to sign' authorisation structure on accounts which require two signatures to withdraw.

Registration

To register for the facility each account signatory who will be responsible for creating and/or approving batches must have completed an application for Business Banking.

The facility is added to the personal membership of each account signatory operating on the organisation account.

Access

There are two types of access available for Business Banking:

- **Full Access**
- **Create & Update only**

Full Access allows the member to create a batch, update any transactions within the batch, approve and process the batch on a 'one to sign' account. If the debiting account is a 'two to sign' account another signatory with full access will need to authorise and process the batch.

With **Create & Update only** access the member can create a batch and update any transactions within the batch but cannot approve or process the batch. If the debiting account is a 'one to sign' account another signatory with full access will need to authorise and process the batch. If the account is a 'two to sign' account, two other signatories with full access will need to authorise and process the batch.

Security

Two-factor authentication (2FA) is a requirement for Business Banking - this is a two step authentication process which adds another layer of security. A code will be sent to the users phone, or can be read from a VIP token, then entered into the relevant space where requested.

2FA will only need to be completed once in an Internet Banking Session.

What can be included in a batch?

A batch can contain any of the following transaction types:

- Transfer (transfer between accounts within the membership)
- Pay Member (another account with Credit Union SA)
- Pay Anyone (an account with another financial institution)
- BPAY®

For example: you may have a payroll of eight payments, two to other Credit Union SA members and six to staff who have accounts elsewhere. These can be grouped in a single batch and processed on a regular basis or altered as necessary.

If there are any matters Credit Union SA can assist with in relation to Business Banking, please call Kathie or Jenny on (08) 7119 0256 or (08) 7119 0257

Setting up email notifications for Business Banking

Members can nominate to receive email notifications for Business Banking.

The following notification emails apply to Business Banking:

- Business Banking Batch Scheduled Confirmation Advice emails confirm that the Batch has been accepted for processing and lists all payments within the Batch
- Business Banking Transaction Receipt emails confirm whether batch transactions have processed successfully or failed (i.e. the debiting account has insufficient funds, daily limits exceeded, etc.).

This section explains how to set up email notifications for Business Banking Batch processing.

1. Click on **Settings** > then **Notifications & Receipts**.

credit unionsa

Accounts Payments Cards Apply for PayID Security Secure mail **Settings** Help

Notifications & Receipts

We will send receipts and notifications to the following email address.

Please use the options below to choose which you would like to receive.

Email

- Transfers
- Pay someone
- BPAY payments
- Business banking
- Telegraphic transfer

The nominated email address for notifications is only applicable for the notifications you have selected on this page.

Any other email address you have listed with us will need to be updated separately.

Your eStatement notifications can be updated from the 'Communications' menu item under the 'Settings' menu.

Your contact details can also be updated from the 'Contact details' item under the 'Settings' menu.

2. Enter your email address > Select **Business Banking** > Then select **Save**.

credit unionsa

Accounts Payments Cards Apply for PayID Security Secure mail **Settings** Help

Notifications & Receipts

We will send receipts and notifications to the following email address.

Please use the options below to choose which you would like to receive.

Email jcitizen@mail.com.au

- Transfers
- Pay someone
- BPAY payments
- Business banking
- Telegraphic transfer

The nominated email address for notifications is only applicable for the notifications you have selected on this page.

Any other email address you have listed with us will need to be updated separately.

Your eStatement notifications can be updated from the 'Communications' menu item under the 'Settings' menu.

Your contact details can also be updated from the 'Contact details' item under the 'Settings' menu.

Creating a Batch

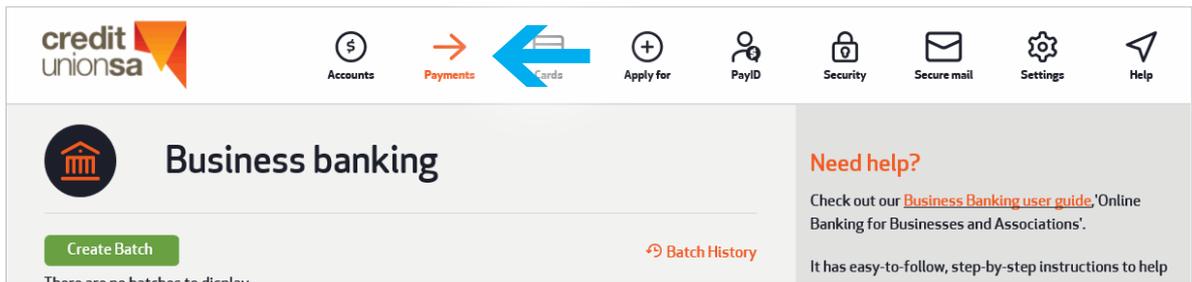
Batch files allow for multiple transactions to be processed at the one time. These payments can be made immediately or scheduled to occur at a date in the future.

Payments can be added individually to a Batch or a Cemtex file (which contains all of the payments) can be uploaded to a batch.

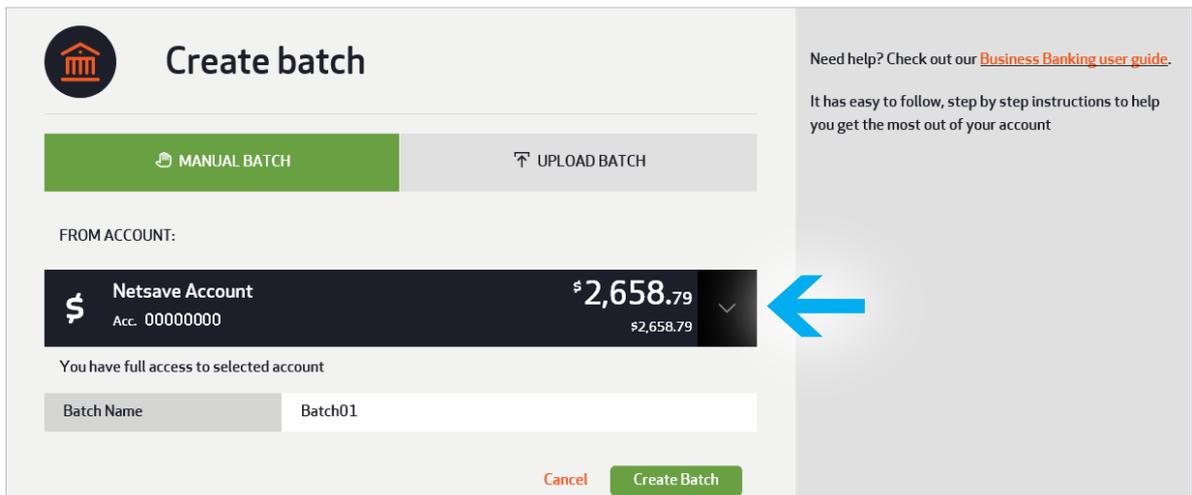
For details on creating a Batch with a Cemtex file refer to the Creating a Cemtex (.aba) Batch section within this guide (page 22).

This section explains how to create a Batch and add transactions individually ready for processing.

1. Log In to Internet Banking under the membership which has the Business Banking facility loaded.
2. In the top menu bar, click on **Payments** > then **Business Banking**.



3. Click on the green **Create Batch** button.
4. Select the debit account for the Batch payments by clicking on the downward arrow on the end of the displayed account (a list of accounts displays) and clicking on the account to be debited.
Note: The preferred debit account can be set in Internet Banking. This can be done by clicking on the **Settings** > then **Preferred Account** > selecting the preferred account > then selecting **Save**.



5. Change the **Batch Name** if required (ie. replace Batch01 etc. with Invoice Payments, Payroll etc.).

6. Click on **Create Batch**. You are now ready to add individual payments to the Batch.

credit unionsa

Accounts Payments Cards Apply for PayID Security Secure mail Settings Help

Business Banking

< Back

INVOICE PAYMENTS MAY
FROM ACC 00000000
NEW

\$0.00
0 PAYMENTS

55+ Account
Acc. 00000000

\$601.89
Current \$601.89

You have full access to selected account

Save

+ ADD PAYMENT \$0.00

There are no transactions to display for this batch.

bb batch details

7. Click on **ADD PAYMENT**. The following screen displays.

Business Banking

< Back

INVOICE PAYMENTS MAY
FROM ACC 00000000
NEW

\$0.00
0 PAYMENTS

55+ Account
Acc. 00000000

\$601.89
Current \$601.89

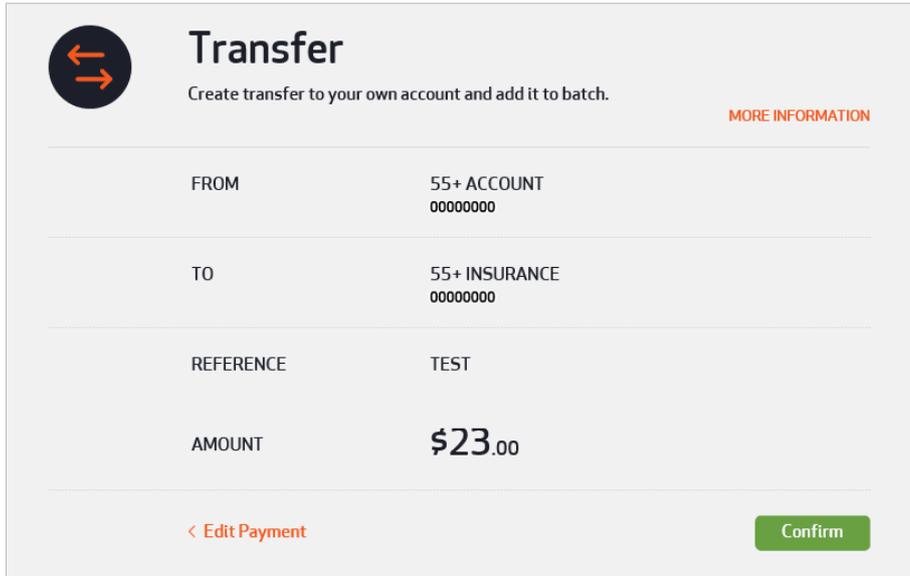
You have full access to selected account

Save

+ ADD PAYMENT \$0.00

TRANSFER PAY MEMBER PAY ANYONE BPAY

8. Click on the relevant Payment (in this case a Transfer).
- Transfer (transfer between accounts within the membership)
 - Pay Member (another account with Credit Union SA)
 - Pay Anyone (an account with another financial institution)
 - BPAY®
9. Enter the details of the payment and click on **Create Transfer**. The transfer details are displayed.

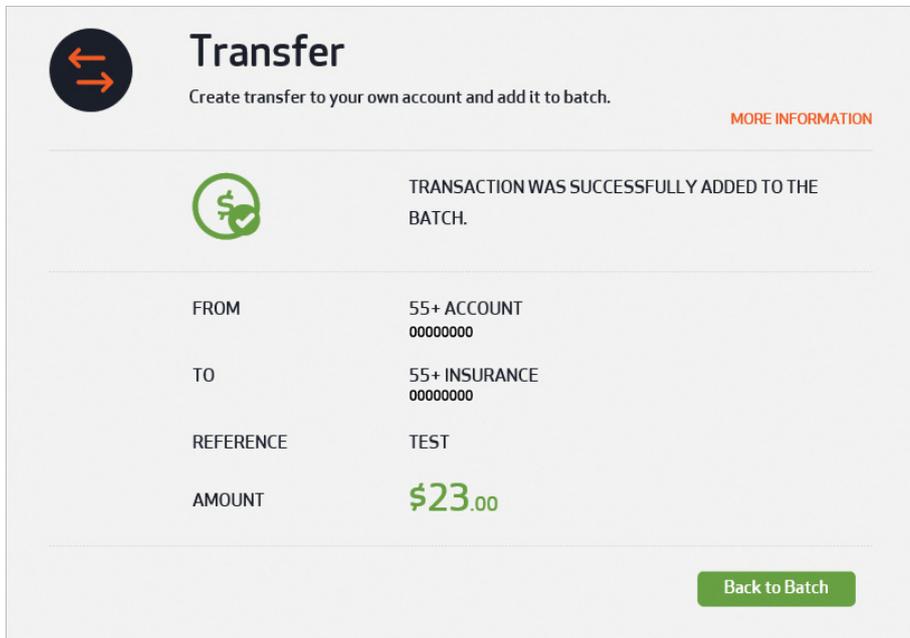


The screenshot shows a 'Transfer' screen with a back arrow icon and the title 'Transfer'. Below the title is the instruction 'Create transfer to your own account and add it to batch.' and a 'MORE INFORMATION' link. The screen displays the following details:

FROM	55+ ACCOUNT 00000000
TO	55+ INSURANCE 00000000
REFERENCE	TEST
AMOUNT	\$23.00

At the bottom, there is a '< Edit Payment' link and a green 'Confirm' button.

10. Click on **Confirm** (or if payment details are incorrect click on **Edit Payment** to change details). The transaction is successfully added to the Batch, and the following screen will display.



The screenshot shows the 'Transfer' screen after confirmation. It features a green checkmark icon with a dollar sign and the message 'TRANSACTION WAS SUCCESSFULLY ADDED TO THE BATCH.' The details from the previous screen are repeated:

FROM	55+ ACCOUNT 00000000
TO	55+ INSURANCE 00000000
REFERENCE	TEST
AMOUNT	\$23.00

A green 'Back to Batch' button is located at the bottom right.

11. Click on **Back to Batch**.
You are now ready to add further payments if required.

The screenshot shows the Business Banking interface. At the top left is a bank logo. The main heading is "Business Banking". Below it is a "< Back" link. The primary focus is an orange card for "INVOICE PAYMENTS MAY" with a hand icon, amount "\$23.00", and "1 PAYMENTS". Below this is a dark grey card for "55+ Account" with a dollar sign icon, amount "\$601.89", and "Current \$601.89". Below the account card, it says "You have full access to selected account" and a "Save" button. At the bottom, there is a table of payments:

ADD PAYMENT	\$23.00
TRANSFER TO MY '55+ INSURANCE' To Account: 00135676 Reference: Test	\$23.00

12. To add further payments to the Batch repeat steps 7-11 (if required) or click on **Back** if all required payments have been added to the batch. The following screen will display.

The screenshot shows the Business banking interface. At the top left is a bank logo. The main heading is "Business banking". Below it are "Create Batch" and "Batch History" buttons. There are four tabs: "ALL", "PENDING", "SCHEDULED", and "PROCESSED". Below the tabs is a section for "UNSCHEDULED BATCHES" containing an orange card for "INVOICE PAYMENTS MAY" with a hand icon, amount "\$23.00", "1 PAYMENTS", and "STATUS: NEW". On the right side, there is a "Need help?" section with a link to the "Business Banking user guide" and text stating: "It has easy-to-follow, step-by-step instructions to help you get the most out of your account."

13. The Batch displays with a 'New' status and is now ready to approve/process. Further action depends on whether you have Business Banking **Full Access** or **Create & Update Access only**.
- If you have **Full Access**, you can now continue with processing the Batch as per the **Approving/processing a Batch section** (page 8).
 - If you have **Create & Update access only**, no further action is required by you. The Batch is now ready for the relevant number of signatories to approve/process as per the Processing/Approving a Batch section.

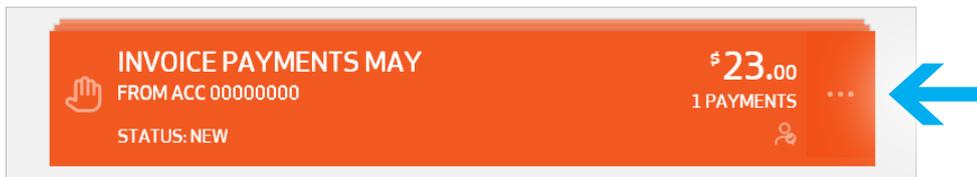
Approving/processing a Batch

Once a Batch has been created and the relevant payments have been added, the Batch must be approved/processed.

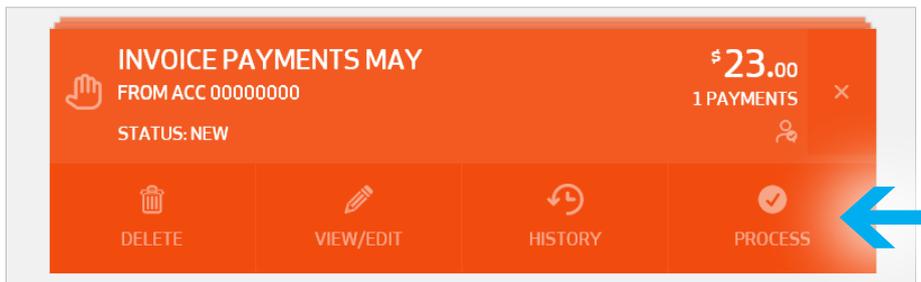
This section explains how to approve/process a Batch on a 'one to sign' account and a 'two to sign' account.

'One to Sign' Account

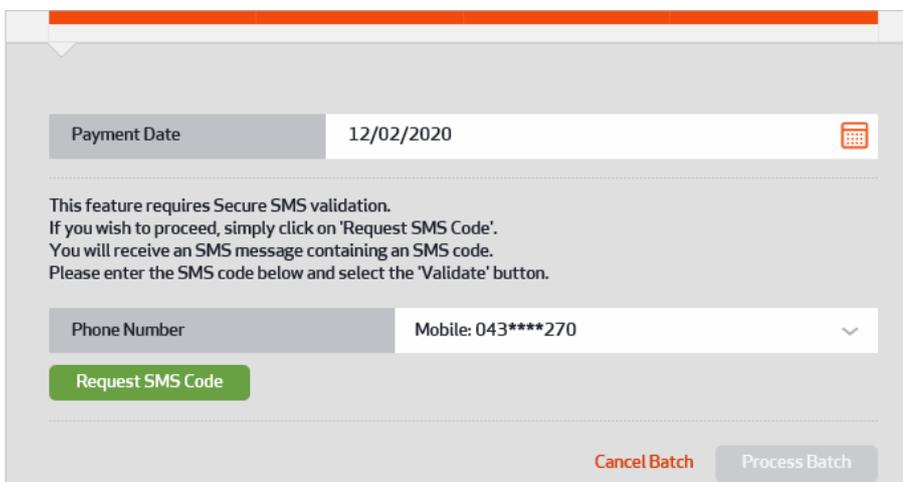
1. Log In to Internet Banking (if not already logged on).
2. Click on **Payments** > then **Business Banking**.
The Batch to be processed displays with a **'New'** status.
3. Click on the ... (the three dots next to the number of Payments) on the batch you wish to process.



4. Click on **Process**.



5. Enter the **date** you want the Batch and the transactions in it to be processed.



The screenshot shows a form for processing the batch. The 'Payment Date' field is set to 12/02/2020. Below the form, there is a 'Request SMS Code' button and 'Cancel Batch' and 'Process Batch' buttons.

Payment Date: 12/02/2020

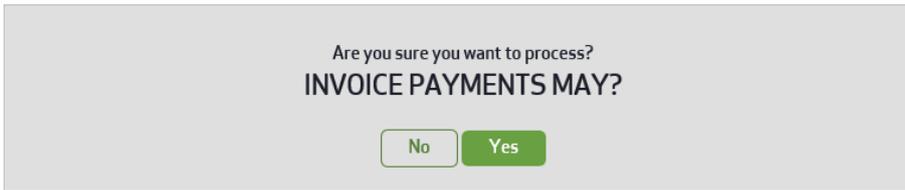
This feature requires Secure SMS validation.
If you wish to proceed, simply click on 'Request SMS Code'.
You will receive an SMS message containing an SMS code.
Please enter the SMS code below and select the 'Validate' button.

Phone Number: Mobile: 043****270

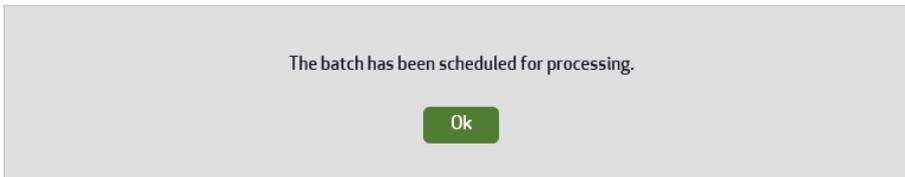
Request SMS Code

Cancel Batch Process Batch

6. Complete the 2FA requirement (if not already completed in this Internet Banking session).
7. Click on **Process Batch**.
You will receive the prompt **'Are you sure you want to process the batch?'**



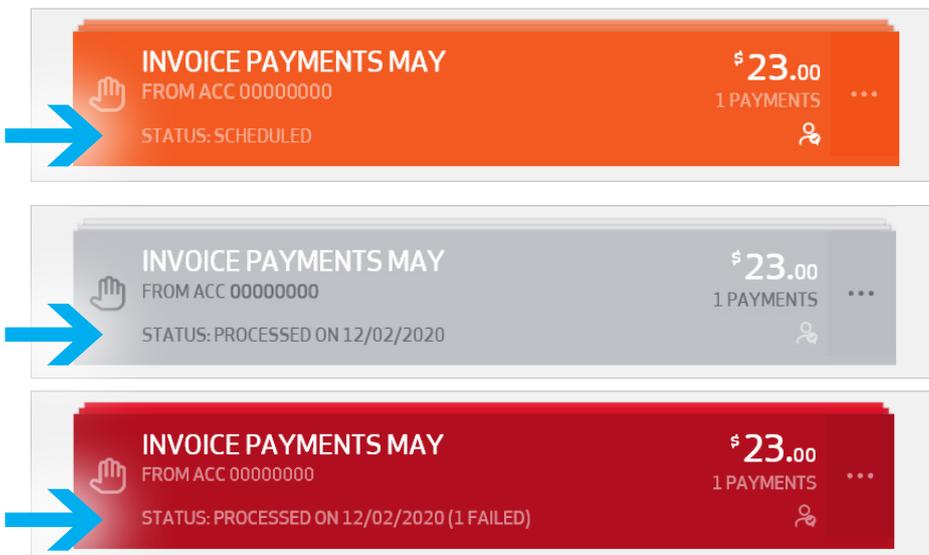
8. Click on **Yes** to process. Message **'Batch has been scheduled for processing'** displays.



9. Click on **OK**.

The Batch will display with a status of **'Scheduled'** and shortly thereafter with a status of **'Processed'** (if all transactions within the batch processed successfully). Or with a status of **'Failed'** (if at least one transaction within the batch failed).

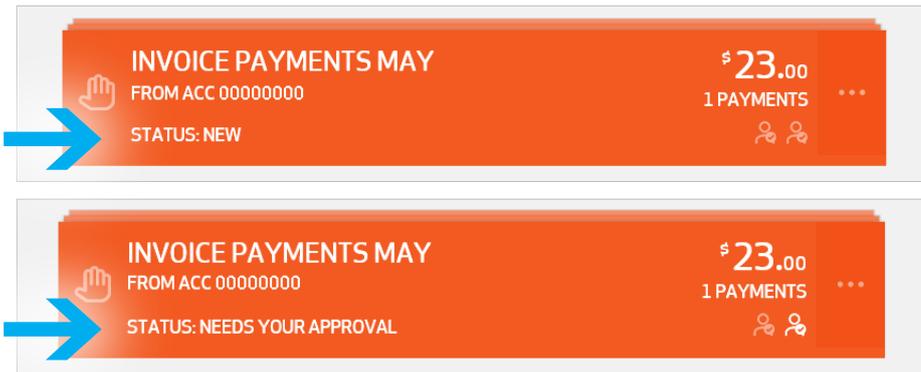
If you are registered to receive Business Banking email notifications a Business Banking Transaction Receipt email will be received. The Business Banking Transaction Receipt email lists all transactions within the Batch including whether each individual payment processed successfully or failed.



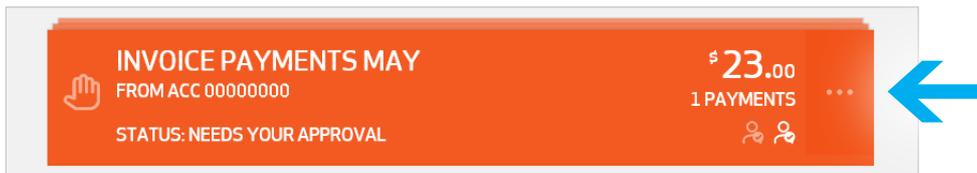
'Two to Sign' Account

The first signatory accessing the Batch will be presented with the option to **'Approve'** the Batch.
The last signatory accessing the Batch will be presented with the option to **'Process'** the Batch.

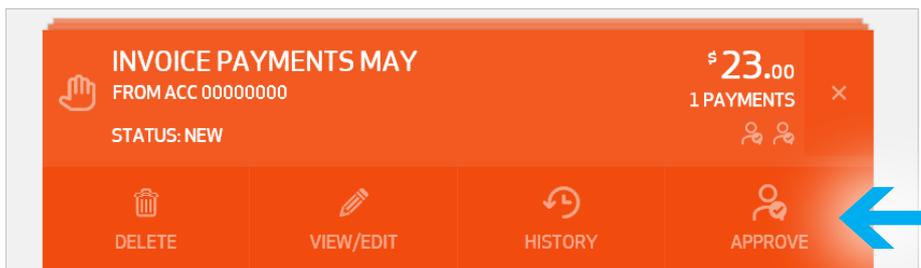
1. Log In to Internet Banking (if not already logged on).
2. Click on **Payments** > then **Business Banking**.
The Batch to be processed displays with either a **'New'** status or a status of **'Needs your Approval'**.



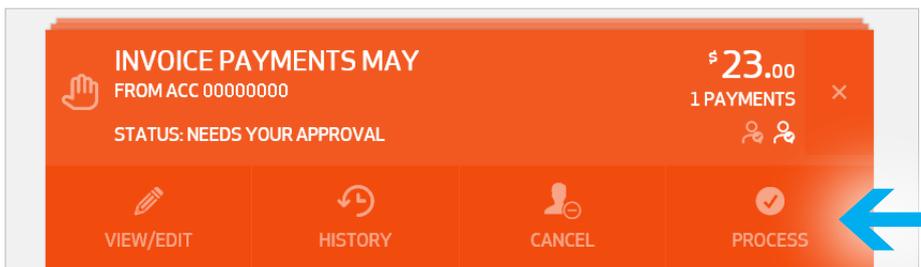
3. Click on the ... (the three dots next to the number of Payments) on the Batch you wish to approve/process.



If you are the first signatory to authorise the Batch, you will be presented with the option to **Approve** the Batch.



If you are the last signatory to authorise the Batch, you will be presented with the option to **Process** the Batch.



4. Click on **Approve** or **Process** (whichever is available).

If you are the **first signatory** to approve the Batch, you will be presented with the requirement to complete the 2FA (unless already completed in this Internet Banking session) and the question '**Are you sure you want to approve?**'

Are you sure you want to approve this batch?
INVOICE PAYMENTS MAY?

This feature requires Secure SMS validation.
If you wish to proceed, simply click on 'Request SMS Code'.
You will receive an SMS message containing an SMS code.
Please enter the SMS code below and select the 'Validate' button.

Phone Number Mobile: 043****270

Request SMS Code

No Yes

[> Skip ahead to Step 6](#)

If you are the **last signatory** to process the Batch, you will be presented with the option to enter the date the Batch is to be processed along with the 2FA (if not already completed in this Internet Banking session).

Payment Date 12/02/2020

This feature requires Secure SMS validation.
If you wish to proceed, simply click on 'Request SMS Code'.
You will receive an SMS message containing an SMS code.
Please enter the SMS code below and select the 'Validate' button.

Phone Number Mobile: 043****270

Request SMS Code

Cancel Batch Process Batch

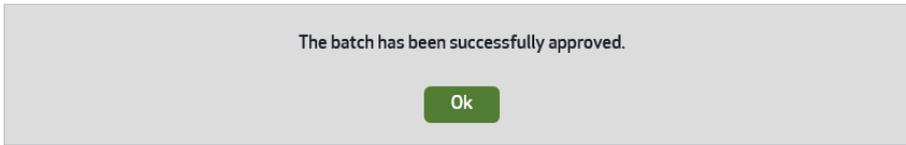
[> Move on to Step 5](#)

5. Enter the **date** you want the Batch and the transactions in it to be processed.
6. Complete the Two-factor authentication requirement (if not already completed in this Internet Banking session).

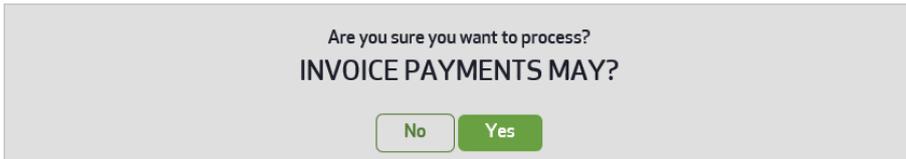
7. Click on **Yes** or **Process Batch** (whichever is displayed).

Depending on whether you are the first or last person to approve/process the Batch you will receive one of the following messages:

'Batch has been successfully approved' (if you are the first person to approve the batch).



'Are you sure you want to process?' (if you are the last person to approve the batch).



8. Depending on the message received complete the following:

If you received the message **'Batch has been successfully approved'**, click on **OK**.

If you received the message **'Are you sure you want to process'**, click on **Yes**.

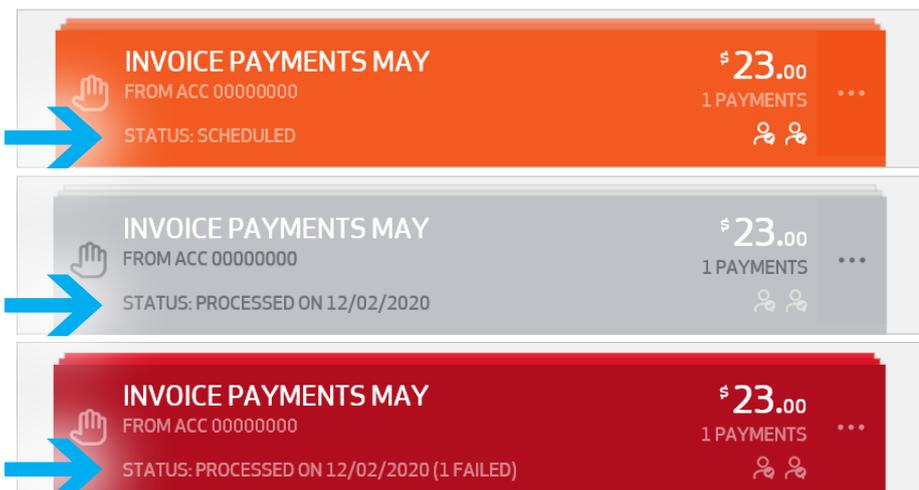
Message **'Batch has been scheduled for processing'** displays. Click on **OK**.

Note: If you are the **first signatory** to approve the Batch, the Batch will display with a status of **'Awaiting Approval'**. The Batch will not process until the required number of signatories approve the Batch.



If you are the **last signatory** to process the Batch, the Batch will display with a status of **'Scheduled'** and shortly thereafter with a status of **'Processed'** (if all transactions within the Batch processed successfully) or with a status of **'Failed'** (if at least one transaction within the Batch failed).

If you are registered to receive Business Banking email notifications a Business Banking Transaction Receipt email will be received. The Business Banking Transaction Receipt email lists all transactions within the Batch including whether each individual payment processed successfully or failed.



Re-processing Failed Payments within a Batch

Some, or all, of the transactions within a Batch may fail if there are insufficient funds in your account or your daily transaction limits are exceeded. The failed transactions can be processed by re-running the Batch.

Note: Before re-running a Batch to process failed payments, the reason for the failure must be fixed (ie. insufficient funds in debit account – transfer funds to increase the balance to cover the failed items, over daily transaction limit – contact the Credit Union to have limit temporarily increased, etc.).

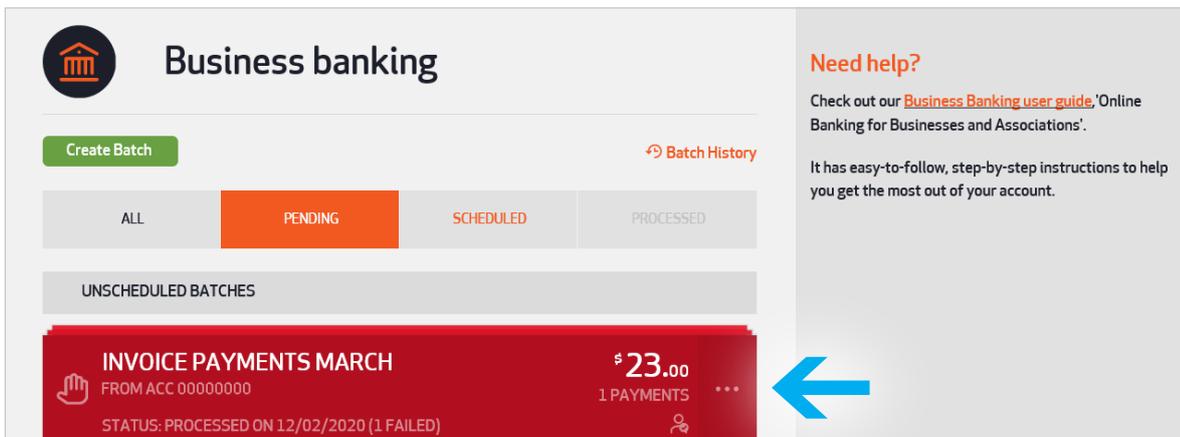
Re-running a Batch that contains failed transactions will only process transactions that previously failed. All other transactions which processed successfully will have their amount set to zero.

Once re-run, the Batch status shows as **'Processed'** with the amount of the Batch showing as the total amount of failed transaction(s) processed as part of re-running the Batch (ie. not the original total amount of the Batch).

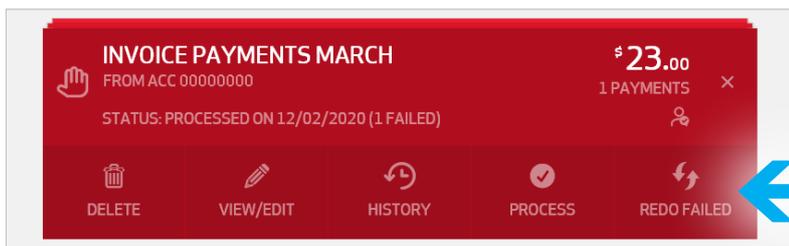
This section explains how to re-process failed payments within a Batch on a 'One to Sign' account and a 'Two to Sign' account.

'One to Sign' Account

1. Log on to Internet Banking (if not already logged on).
2. Click on **Payments** > then **Business Banking**. The Batch containing failed items displays in red.



3. Click on the ... (the three dots next to the number of Payments) on the failed batch.
4. Click on **Redo Failed**.



5. The Payment Date field displays along with the Two-factor authentication requirement (if not already completed in this Internet Banking session).

Enter the date in the Payment Date field and complete the Two-factor authentication requirement and click on **Re-Run Batch**.

Payment Date 12/02/2020

This feature requires Secure SMS validation.
If you wish to proceed, simply click on 'Request SMS Code'.
You will receive an SMS message containing an SMS code.
Please enter the SMS code below and select the 'Validate' button.

Phone Number Mobile: 043****270

Request SMS Code

Cancel Batch Re-run Batch

6. Click on **Yes**. 'Batch has been scheduled for processing' message displays.

This action will only process transactions that previously failed. All other transactions will have their amount set to zero. Are you sure you want to continue processing?

INVOICE PAYMENTS MARCH?

No Yes

7. Click on **OK**.

The batch has been scheduled for processing.

Ok

The Batch displays with status of '**Processed**' with the amount of the Batch showing as the total amount of failed transaction(s) processed as part of re-running the Batch.

INVOICE PAYMENTS MARCH FROM ACC 00000000 \$ 23.00 1 PAYMENTS

STATUS: PROCESSED ON 12/02/2020

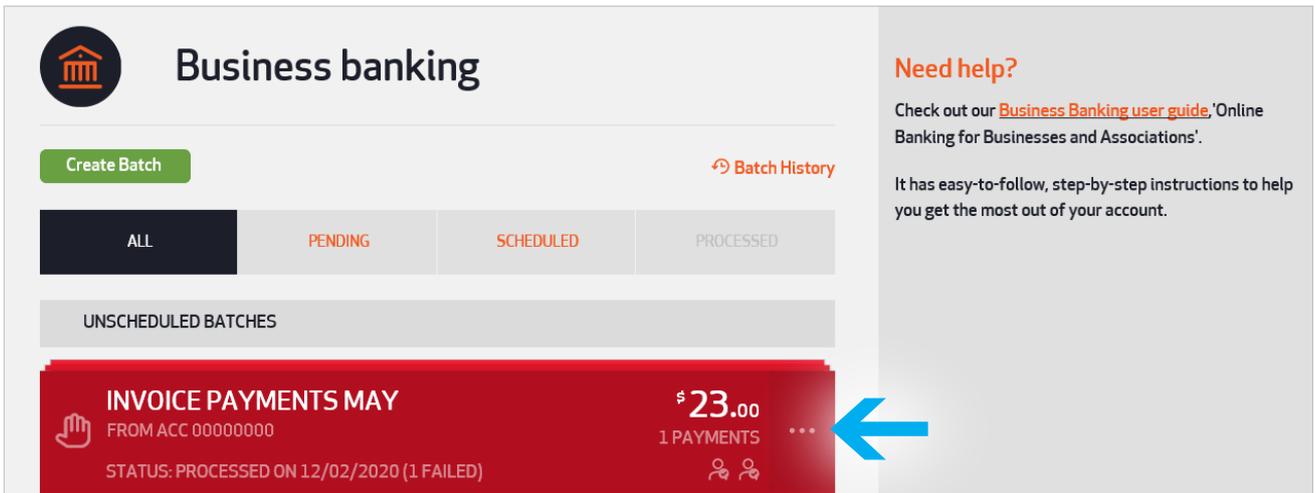
If you have email notifications for Business Banking turned on, you will receive a Business Banking Transaction Receipt email (listing the originally failed transactions as processed, and the transactions that processed successfully in the original run showing zero amount).

'Two to Sign' Account

The first signatory accessing the Batch will be presented with the option to '**Approve**' the Batch for re-processing failed payment(s).

The last signatory accessing the Batch will be presented with the option to '**Redo Failed**' payments.

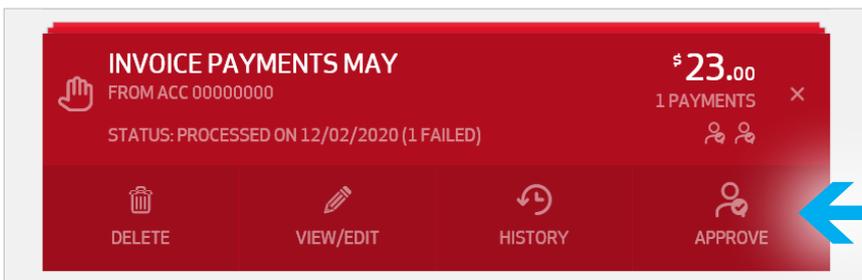
1. Log In to Internet Banking (if not already logged on).
2. Click on **Payments** > then **Business Banking**. The Batch containing failed items displays in red.



The screenshot shows the 'Business banking' dashboard. At the top left is a 'Create Batch' button and a 'Batch History' link. Below these are tabs for 'ALL', 'PENDING', 'SCHEDULED', and 'PROCESSED'. A section titled 'UNSCHEDULED BATCHES' contains a red card for 'INVOICE PAYMENTS MAY'. The card displays 'FROM ACC 00000000', '\$23.00', and '1 PAYMENTS'. Below this, it says 'STATUS: PROCESSED ON 12/02/2020 (1 FAILED)'. To the right of the card are three dots and a two-person icon. A blue arrow points to the three dots. On the right side of the dashboard, there is a 'Need help?' section with a link to the 'Business Banking user guide' and a note that it contains step-by-step instructions.

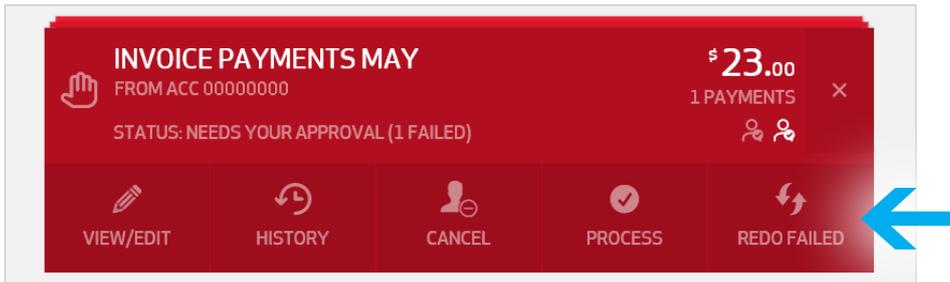
3. Click on the ... (the three dots next to the number of Payments) on the failed batch.

If you are the **first signatory** to authorise the Batch to re-process the failed payment(s), you will be presented with the option to **Approve** the Batch.



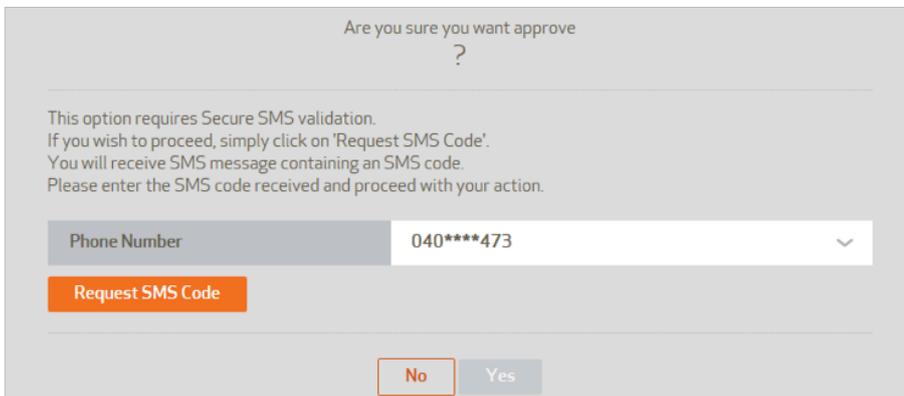
This is a close-up of the red batch card. It shows the title 'INVOICE PAYMENTS MAY', the account number 'FROM ACC 00000000', the amount '\$23.00', and '1 PAYMENTS'. Below this is the status 'STATUS: PROCESSED ON 12/02/2020 (1 FAILED)'. At the bottom of the card, there are four buttons: 'DELETE', 'VIEW/EDIT', 'HISTORY', and 'APPROVE'. A blue arrow points to the 'APPROVE' button. There is also a close button (X) in the top right corner of the card.

If you are the **last signatory** to authorise the Batch to re-process the failed payment(s), you will be presented with the option to '**Redo Failed**' (Redo Failed re-processes the failed payment(s) within the Batch).



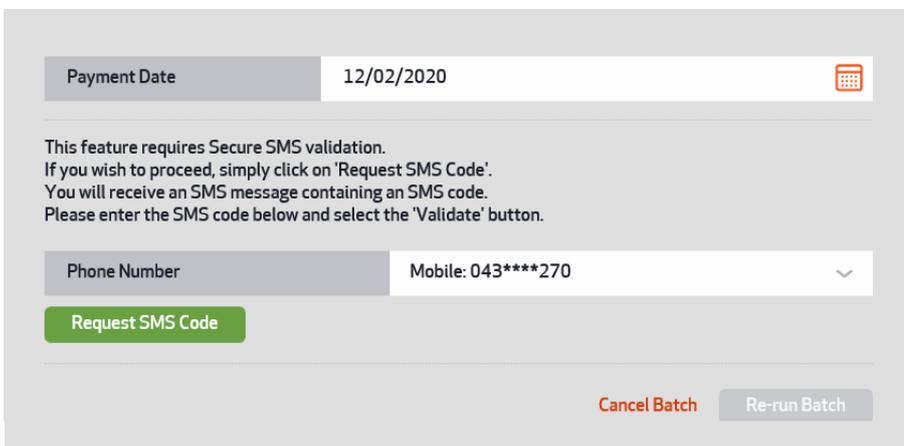
4. Click on **Approve** or **Redo Failed** (whichever is available).

If you are the **first signatory** to approve the Batch to re-process the failed payment(s), you will be presented with the requirement to complete the Two-factor authentication (if not already completed in this Internet Banking session) and the question '**Are you sure you want to approve?**'



[> Skip ahead to Step 6](#)

If you are the **last signatory** to re-process the failed payment(s) within the Batch, you will be presented with the option to enter the date of the Batch and the failed payment(s) to be re-processed along with the Two-factor authentication (if not already completed in this Internet Banking session).

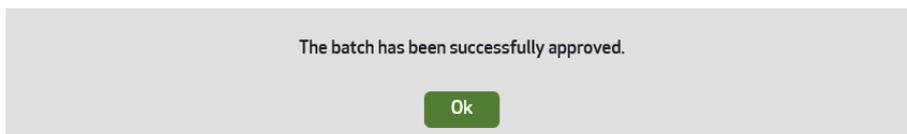


[> Move on to Step 5](#)

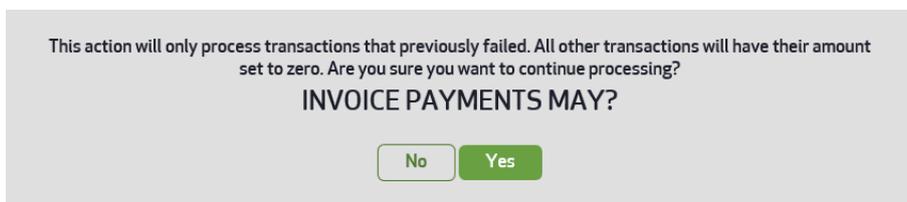
5. Enter the **date** you want the Batch and the failed payment(s) in it to be re-processed.
'Are you sure you want to continue processing' message displays.
6. Complete the Two-factor authentication requirement
(if not already completed in this Internet Banking session).
7. Click on **Yes** or **Re-run Batch** (whichever is displayed).

Depending on whether you are the first or last person to approve/re-process the failed payment(s) within the Batch you will receive one of the following messages:

'Batch has been successfully approved' (you are the first person to approve the batch).



'Are you sure you want to continue processing?' (you are the last person to approve the batch).

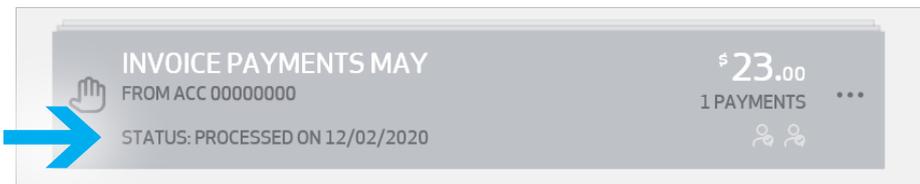


8. Depending on the message received, complete the following:
If you received the message **'Batch has been successfully approved'**, click on **OK**.
If you received the message **'Are you sure you want to continue processing'**, click on **Yes**.
Message **'Batch has been scheduled for processing'** displays. Click on **OK**.

Note: If you are the **first signatory** to approve the Batch for re-processing failed payment(s), the Batch will display with a status of **'Awaiting Approval'**. The Batch will not process until the required number of signatories approve the Batch.



If you are the **last signatory** to re-process the failed payment(s) within the Batch, the Batch will display with a status of **'Scheduled'** and shortly thereafter with a status of **'Processed'** (if all transactions within the Batch processed successfully).



If you are registered to receive Business Banking email notifications, you will receive a Business Banking Transaction Receipt email (listing the originally failed transactions as processed and the transactions that processed successfully in the original run showing zero amount).

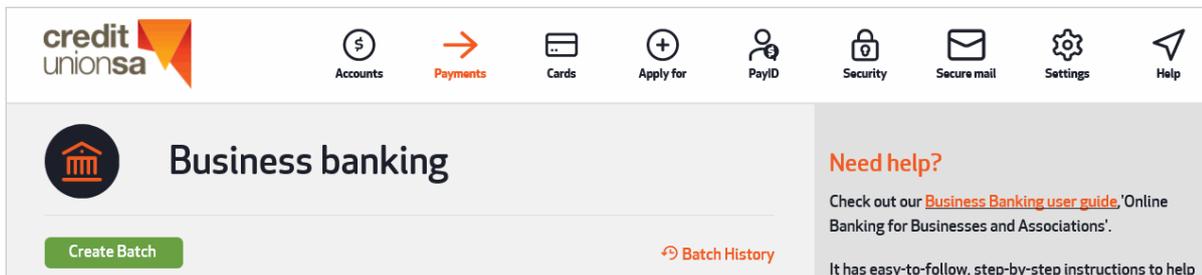
Re-using a processed Batch

Batches can be modified and re-used. However when re-using a Batch, all payments within the Batch will be re-processed. Therefore it is important to ensure that you review the payments and make any required changes/deletions before re-processing the Batch.

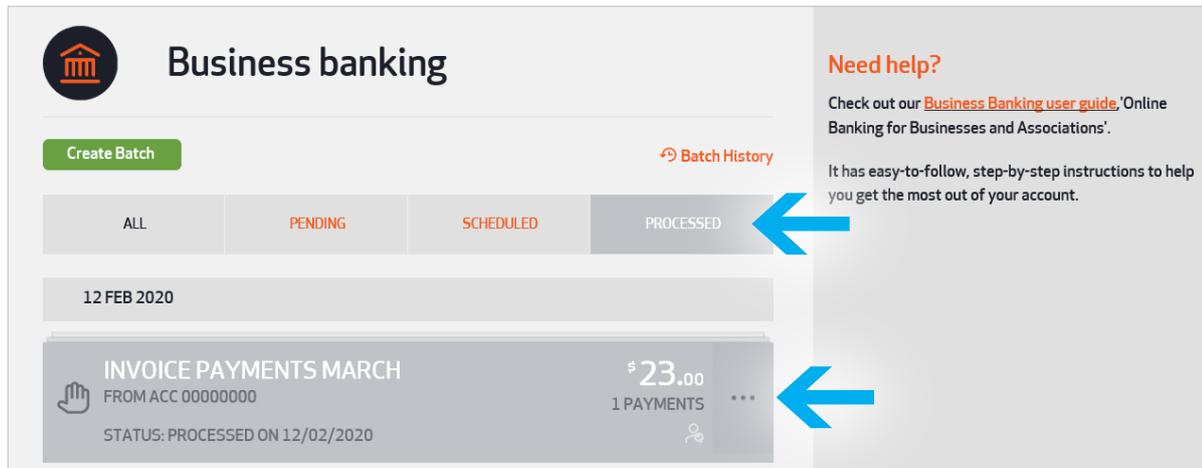
Note: If the Batch was processed within the last 5 days, a warning message will be displayed at the time of re-processing.

This section explains how to re-use a previously processed Batch.

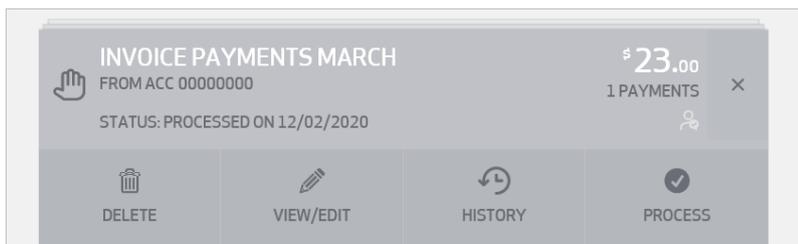
1. Log In to Internet Banking (if not already logged on).
2. Click on **Payments** > then **Business Banking**.



3. Click on the **PROCESSED** tab. All processed batches display.



4. Click on the **...** (three dots as indicated by the arrow in the screen above) on the Batch you wish to process. The following screen will display.



5. Click on **View/Edit** to update payments within the batch.
The full details of each transaction, within the processed Batch displays.

The screenshot shows the Business Banking interface. At the top, there is a logo and the text "Business Banking". Below that, a "< Back" link is visible. The main content area displays a list of payments. The first payment is "INVOICE PAYMENTS MARCH" for \$23.00, processed on 12/02/2020. Below it, there is a summary for the "55+ Account" with a current balance of \$7.00. A "Save" button is located below the account summary. The payment list includes an "ADD PAYMENT" button and a specific payment entry: "TRANSFER TO MY '55+ VISA ACCOUNT'" for \$23.00. A blue arrow points to the three dots next to this payment amount.

6. Click on the ... (the three dots next to the amount) on the payment to be altered or deleted.

The screenshot shows the details for the selected payment: "TRANSFER TO MY '55+ VISA ACCOUNT'" for \$23.00. Below this, there is a form with a label "Amount" and a text input field containing "\$ 23.00". At the bottom of the form, there are two buttons: "Delete" and "Save".

7. Depending on whether you wish to change the amount of the payment or delete the payment from the batch, complete the following:

To change the amount of a payment in the Batch:

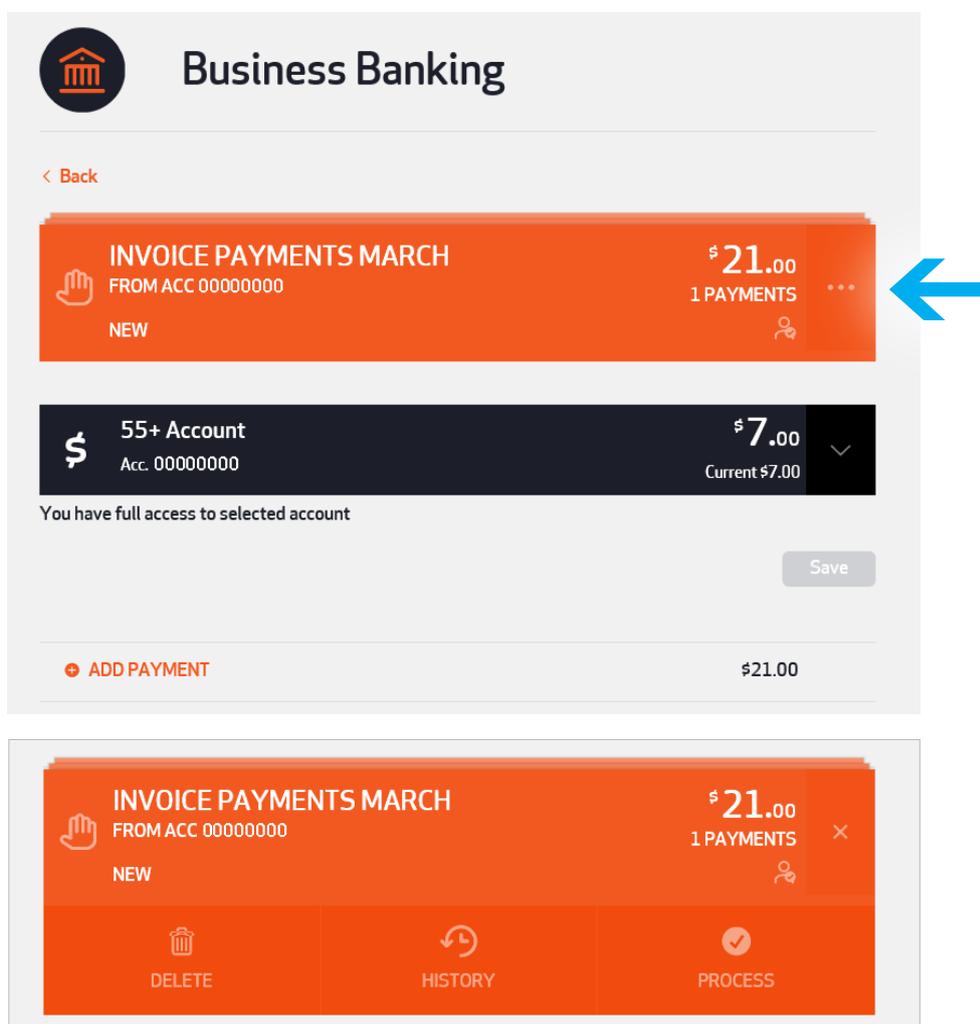
- a) Change the payment amount
- b) Click on **Save**. 'Transaction Saved' message displays.
- c) Click on **OK**.

To delete a payment from the Batch:

- a) Click on **Delete**. 'Are you sure you want to delete...?' message displays.
- b) Click on **Yes**. 'Deletion complete' message displays.
- c) Click on **OK**.

8. To update/delete further payments within the Batch repeat steps 6 – 7. Once all relevant payments have been updated or deleted, **move to step 9**.

9. Click on the ... (the three dots next to the number of Payments) on the Batch you are re-processing.



10. To complete the re-processing of the Batch:

- If the account is a **One to Sign Account** refer to **Step 4** in the **Approving /processing a Batch section, One to Sign Account**, (page 8).
- If the account is a **Two to Sign Account** refer to **Step 4** in the **Approving /processing a Batch section**, (page 10).

Creating a Cemtex (.aba) Batch

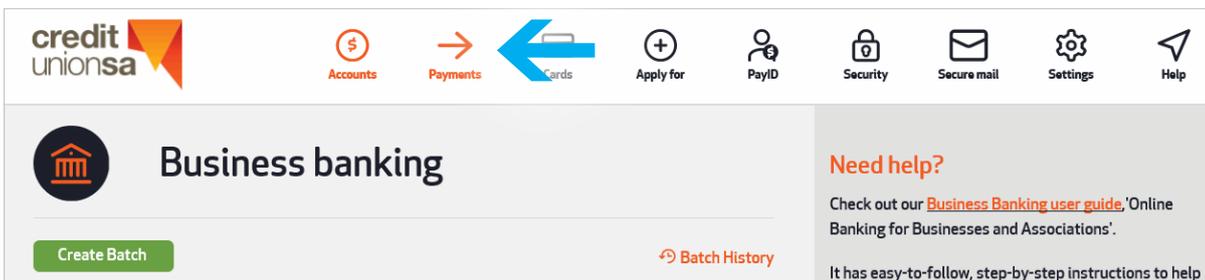
Members who use business accounting software packages such as MYOB, Quicken, etc. are able to generate bulk payment files.

These files are known as Cemtex, or .aba files and allow for multiple payments to be processed using a single file created by the software.

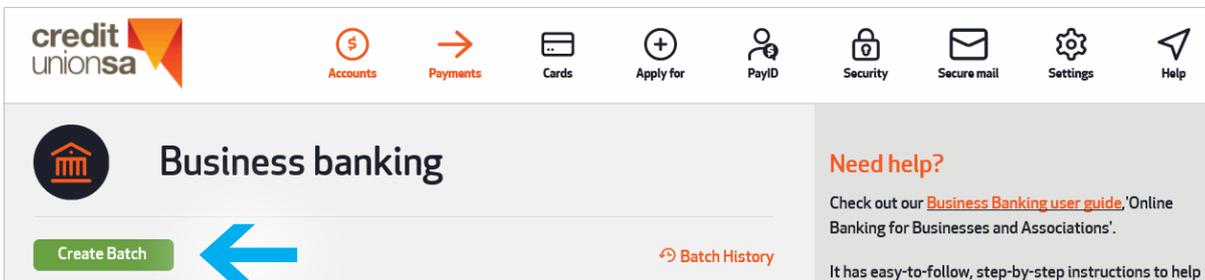
The file must conform to the Australian Payments Network (AusPayNet) Direct Entry file format before it can be uploaded into the Business Banking Batch and must be in .aba format.

This section explains how to create a Cemtex (.aba) batch ready for processing.

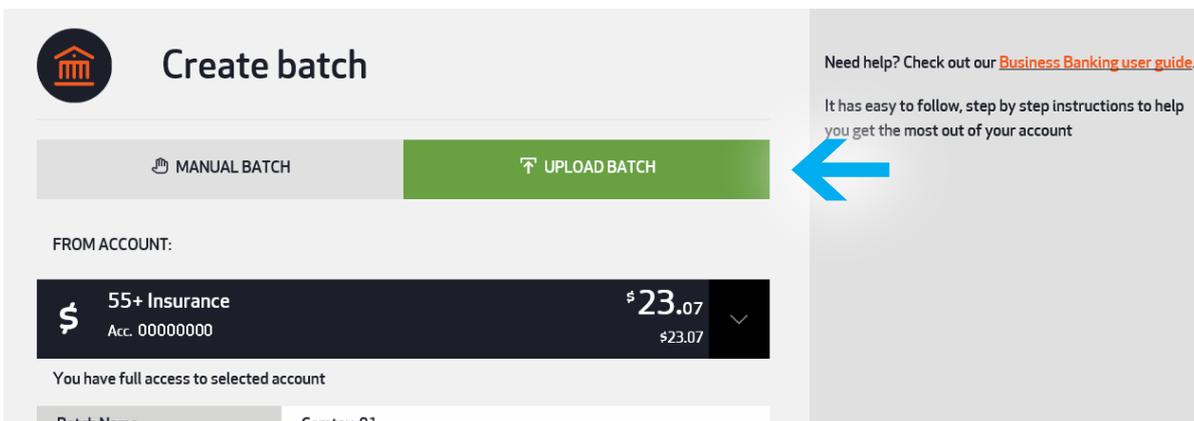
1. Log In to Internet Banking under the membership which has the Business Banking facility loaded.
2. Click on **Payments** > then **Business Banking**.



3. Click on **Create Batch**.



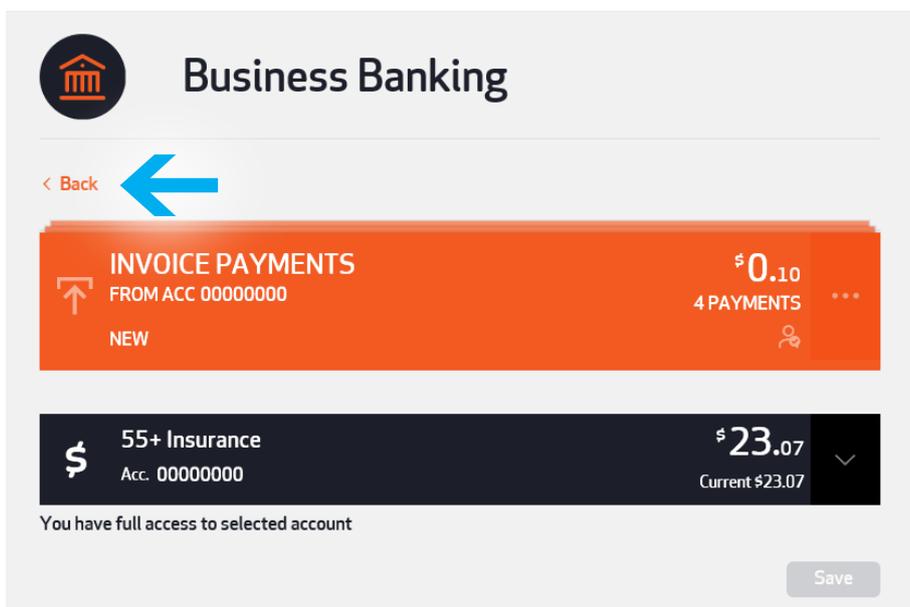
4. Click on **UPLOAD BATCH**.



5. Select the **downward arrow** on the end of the displayed account (a list of accounts displays) and click on the account to be debited.



6. Change the **Batch Name** if required (ie. replace Batch01 etc. with Invoice Payments, Payroll etc.).
7. Click on the up arrow icon  in the **Select File** field and select the file to be uploaded. Selected file name appears in the Select File field.
8. Click on **Create Batch**. After a short time the Business Banking window displays with the new Batch displaying a status of **'New'**. The following screen will be displayed:

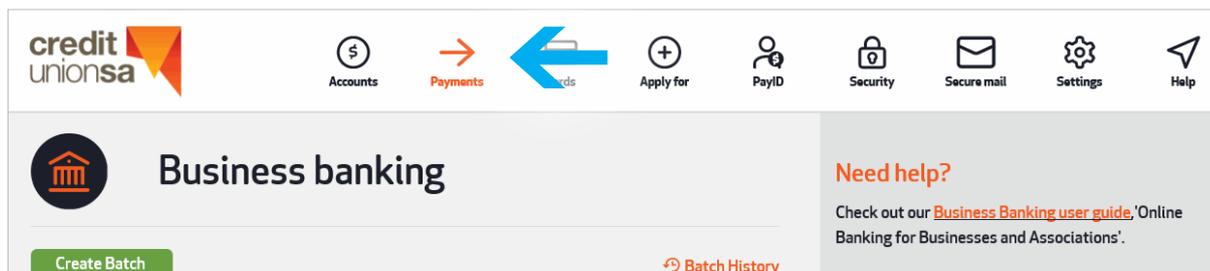


9. Click on **Back**.
10. The Batch displays with a status of **'New'** and is now ready to approve/process. Further action depends on whether you have Business Banking 'Full Access' or 'Create & Update Access' only.
- If you have **Full Access**, you can now continue with processing the Batch as per the **Approving/processing a Batch section** (page 8).
 - If you have **Create & Update access only**, no further action is required by you. The Batch is now ready for the relevant number of signatories to approve/process as per the **Approving/processing a Batch section**.

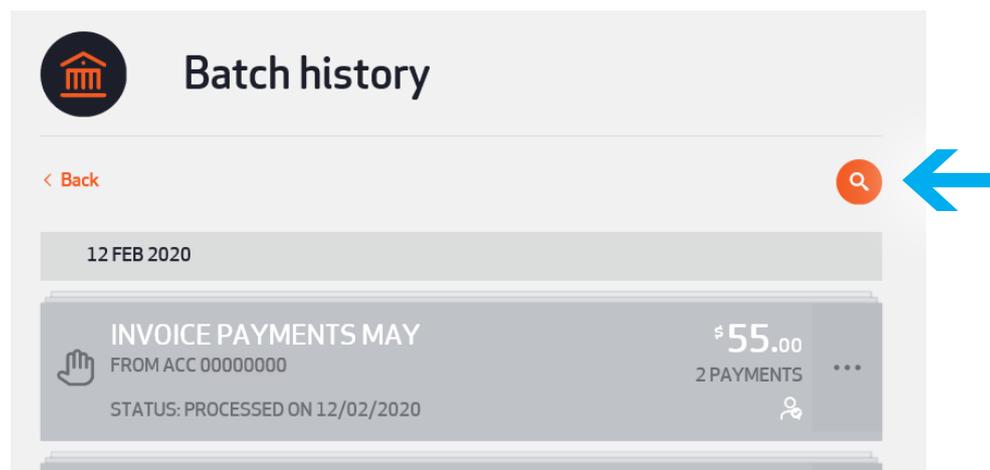
Batch History

You are able to view full Batch history along with viewing individual payments within a particular Batch. **This section explains how to view Batch history.**

1. Log In to Internet Banking under the membership which has the Business Banking facility loaded.
2. Click on **Payments** > then **Business Banking**.

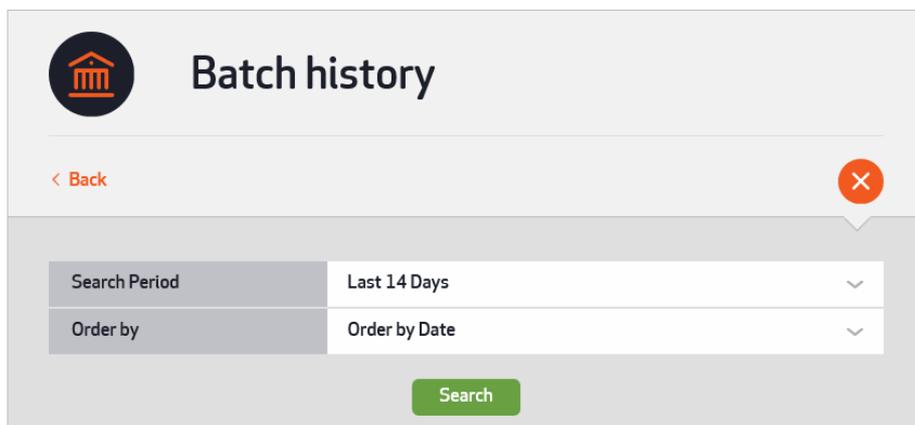


3. Click on **Batch History**.



4. Click on **Search Batch History** icon indicated by the arrow above.

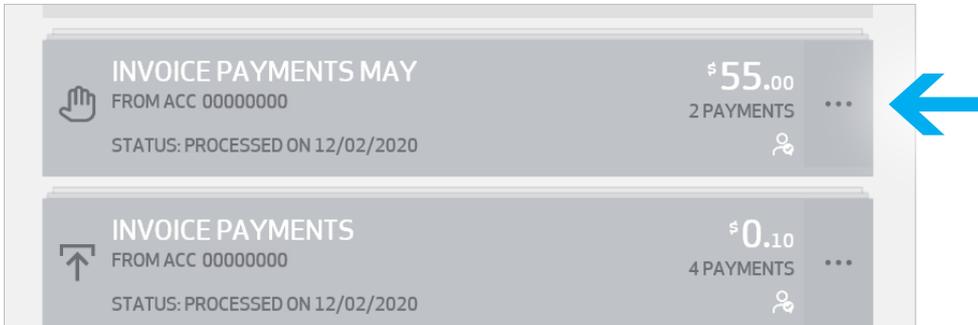
The following screen will display.



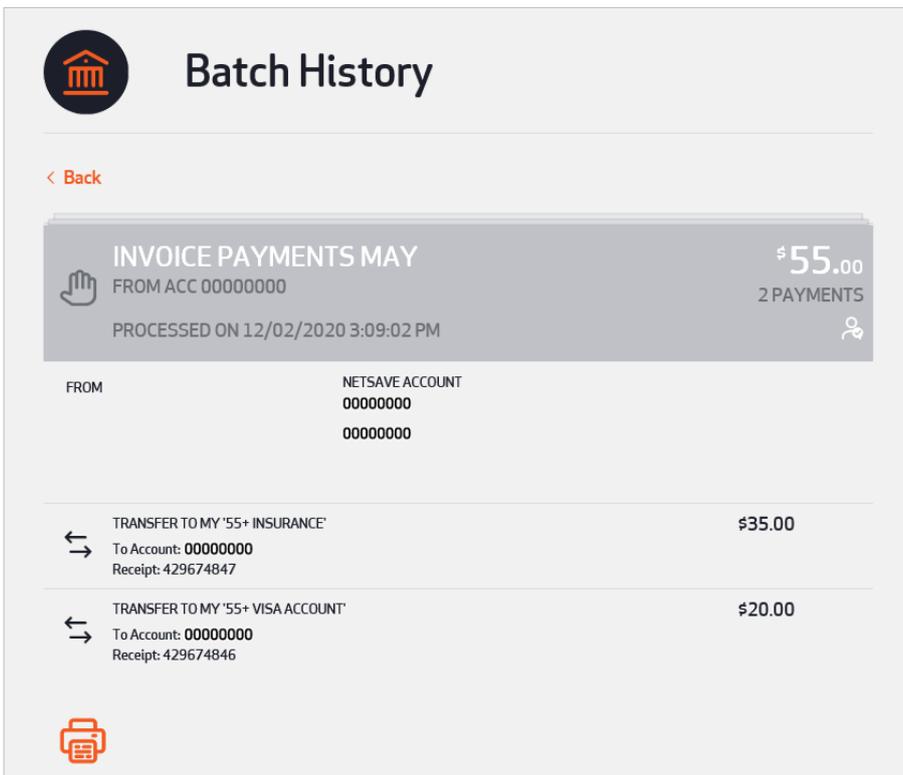
5. Click on the **downward arrow** on the end of the **Search Period** field. Select the required search period.

Then click on the **downward arrow** on the end of the **Order By** field. Select the required option.

6. Click on **Search**. Batches relating to the period selected display.



7. If you wish to view the individual payments within a particular Batch, click on the ... (the three dots next to the number of Payments indicated by the arrow on the screen above) on the relevant Batch. The transactions within the batch are displayed at the bottom of the screen as per the following example.



Frequently asked questions

Q. What is the maximum amount that can be processed in Business Banking?

- A. The normal Internet Banking daily limits apply for Business Banking batch transactions: \$25,000 per day for Pay Member transfers (to other Credit Union SA accounts); \$10,000 for BPAY payments; and \$5,000 for Pay Anyone (transfers to other financial institutions).

Q. Can I use two accounts to debit from in one batch?

- A. No.

Q. What if the account I want to debit from isn't available in the batch?

- A. Contact Credit Union SA to get the account added to your Internet Banking list. Ensure you quote the membership number which is registered for Business Banking.

Q. Can I set up a batch to process on a future date?

- A. Yes. The last person to authorise the batch has access to change the processing date to the future date during the authorisation process.

Q. Will I be charged transaction fees for individual transactions within a batch?

- A. No.

Q. After a batch is scheduled for processing can I stop it from being processed?

- A. If the batch is scheduled to be processed immediately, no. If the Batch is future dated click on the ... (the three dots next to the number of payments) on the Batch to be cancelled and click on **Cancel**.

Q. How do I change a transaction item in a new batch?

- A. You must first delete the payment by clicking on the ... (the three dots next to the number of payments) on the batch that contains the payment, click on **View/Edit** and then click on the ... (the three dots next to the amount) on the payment to be deleted, then click on **Delete**. You can then re-add the payment correctly.

Q. Can I delete or update a payment within a Batch that has a status of 'Awaiting Approval'?

- A. Yes.
Click on the ... (the three dots next to the number of payments) on the Batch and click on **Cancel**. The Batch status changes to New.
Click on the ... on the Batch and click on **View/Edit**. Update or remove the relevant payment (whichever is applicable). Click on the ... on the Batch and click **Approve**.

Q. I received a warning message when reusing a batch.

- A. As a precaution, a warning message will be displayed for any batch reused within 5 days.

Q. What happens if I have insufficient funds for a batch?

- A. If there are not sufficient funds for all of the transactions in the batch, the system will only process transactions whilst there are funds available. For example if you have 3 items in the batch with a value of \$500 each and you have \$1,200 in the account you are debiting, 2 of the transactions will be processed and the remaining transaction will not be processed.

The system will show which transactions have been processed and those which have failed. The system will not retry failed transactions.

Once the reason for the payments failing has been fixed you can re-process only the failed payments within the batch. Refer to the 'Re-processing Failed Items within a Batch' section within this guide.

Q. Will I receive confirmation when a batch has been processed?

- A. If you have registered to receive email receipts for Business Banking, you will receive an email to confirm which transactions have processed successfully and which transactions have failed (ie. if there are insufficient funds in the debiting account, or daily transaction limits exceeded).

Q. Can I use an account with signing authority '2 to sign' as the debiting account for a batch?

- A. Yes, as long as at least 2 of the account signatories are registered for Business Banking under their own personal membership.

Q. Can different signatories on an account have different levels of access within the Business Banking service?

A. Yes. For full details refer to 'Access' on page 2 of this guide.

Q. Is there a limit on the number of transactions in either a manually loaded batch or Cemtex File batch?

A. Yes. Cemtex files are limited to 1,000 transactions but must be less than 80KB in size, with a manually loaded batch there is no limit to the number of transactions.

Q. If transactions fail within a Cemtex file do I have to create a new Cemtex file with the failed transactions?

A. No. Uploaded Cemtex batches can simply be re-run and only the failed transactions will be processed. For full details refer to the 'Re-processing Failed Items within a Batch' section on page 13 of this guide.

Q. If transactions fail within a batch do I have to create a new batch with the failed transactions?

A. No. The batch can be re-run and only the failed transactions will be processed. For full details refer to the 'Re-processing Failed Items within a Batch' section on page 13 of this guide.

Q. Can I re-submit a processed batch?

A. Yes. For full details refer to the 'Re-using a Processed Batch' section on page 19 of this guide.

Q. Can I re-submit a processed Cemtex file Batch?

A. No.

Q. Can a Batch be created for an amount greater than the Business Banking Daily limit?

A. Yes. However payments within the batch will only be processed until the daily limit is reached and all remaining payments will fail.

Q. Who can I contact if I have any questions?

A. Please call Kathie on (08) 7119 0256 or Jenny on (08) 7119 0257 at Credit Union SA.

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our products or services?
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