

Business Banking Guide

Batch Processing is a simple, efficient payment system for businesses that have recurring, instalment or periodic transactions. Multiple transactions can be submitted in a single file using our online facility.

Batch Processing features include:

- The ability to create both manual and import Cemtex (.aba file) batches
- You can have up to 9,999 transactions in a single Cemtex batch file
- Cemtex batch transactions display as a single summary transaction with the ability to investigate using the batch history feature
- Add a transfer, pay member, pay anyone or BPAY transaction to manual batches
- Add a transfer, pay member or pay anyone transaction to Cemtex batches
- Ability to re-process only the failed transactions from a batch that did not fully process
- Multi-level approval available for multi-signatory memberships
- The ability to schedule batches to process at a particular date
- Color coded batches easily identify what stage your batch is at
- The ability to setup different levels of access for individual signatories
- Each stage of the batch creation and approval process is tracked and can be audited to determine which signatory actioned what, at a particular date and time

These guidelines are provided to assist you with setting up Batch Processing.

Setting up email notifications for Batch Processing.

1. Customers can nominate to receive email notifications for batch processing, this is done in Internet Banking via the Services tab then click on the Notifications tab.

When the Batch Payments option is ticked, two email notifications will be sent to the nominated email address:

- Batch Payment Confirmation Advice when the batch is submitted for processing
- Batch Processing Status Advice when the batch is processed

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Accounts Transfer/Pay Services Apply Security Settings Help

Notifications

Set up and manage which notifications for Internet Banking transactions and Business Banking Batch transactions you would like to receive to your nominated email address.

Please select from the list below.

Email:

- INTERNAL TRANSFER
- BANK TRANSFER
- EXTERNAL TRANSFER
- BPAY PAYMENTS
- LOAN REDRAW
- BUSINESS BANKING
- INTERNATIONAL TRANSFER
- UPDATE CARD STATUS

Save

Today's Date: Monday 19 Jan 2015
Last Logged In: 12/01/2015 11:17 AM

Last Transactions
Last Internal Transfer: 11/02/2014 01:46 PM
Last Pay Member Transfer: 17/12/2010 11:40 AM
Last Pay Anyone Transfer: 31/12/2011 04:32 PM

Mailbox
No Unread Messages.
[View Mail >](#)

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

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3. Once this is set up and saved, an email will be sent to confirm this has been updated.

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Notifications

Set up and manage which notifications for Internet Banking transactions and Business Banking Batch transactions you would like to receive to your nominated email address.

Please select from the list below.

Your email notification details have changed. An email has been sent to confirm this.

Email:

- INTERNAL TRANSFER
- BANK TRANSFER
- EXTERNAL TRANSFER
- BPAY PAYMENTS
- LOAN REDRAW
- BUSINESS BANKING
- INTERNATIONAL TRANSFER
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[Save](#)

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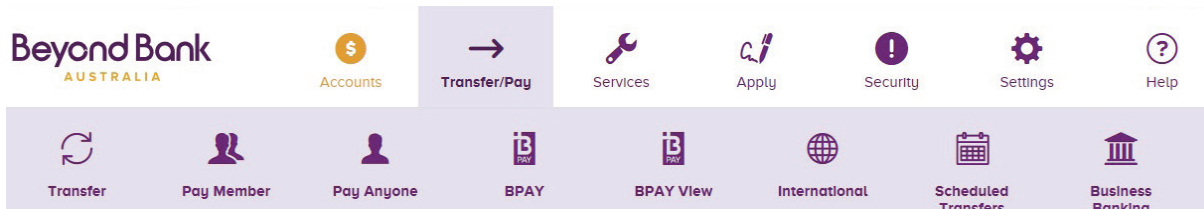
Mailbox
No Unread Messages.
[View Mail >](#)

Creating a Batch (one to sign).

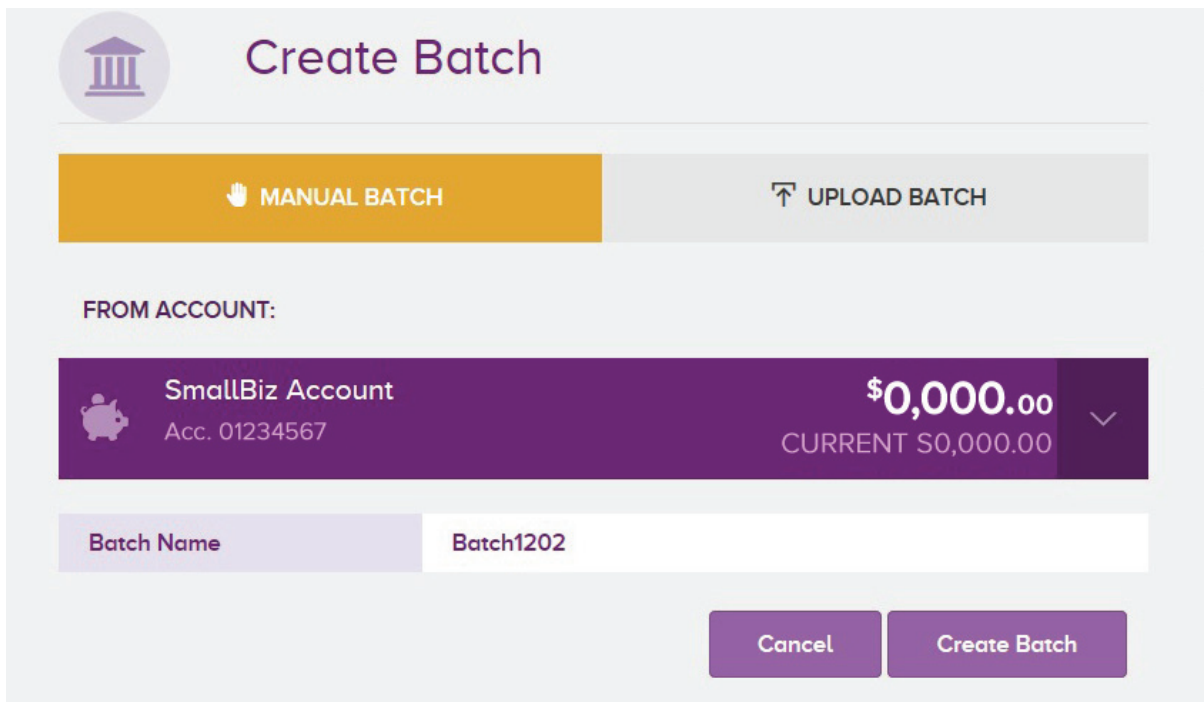
Batch files allow for multiple transactions to be processed at the one time. These payments can be made immediately or scheduled to occur at a date in the future.

To create a manual batch:

1. In the menu, go to Transfer/ Pay > Business Banking



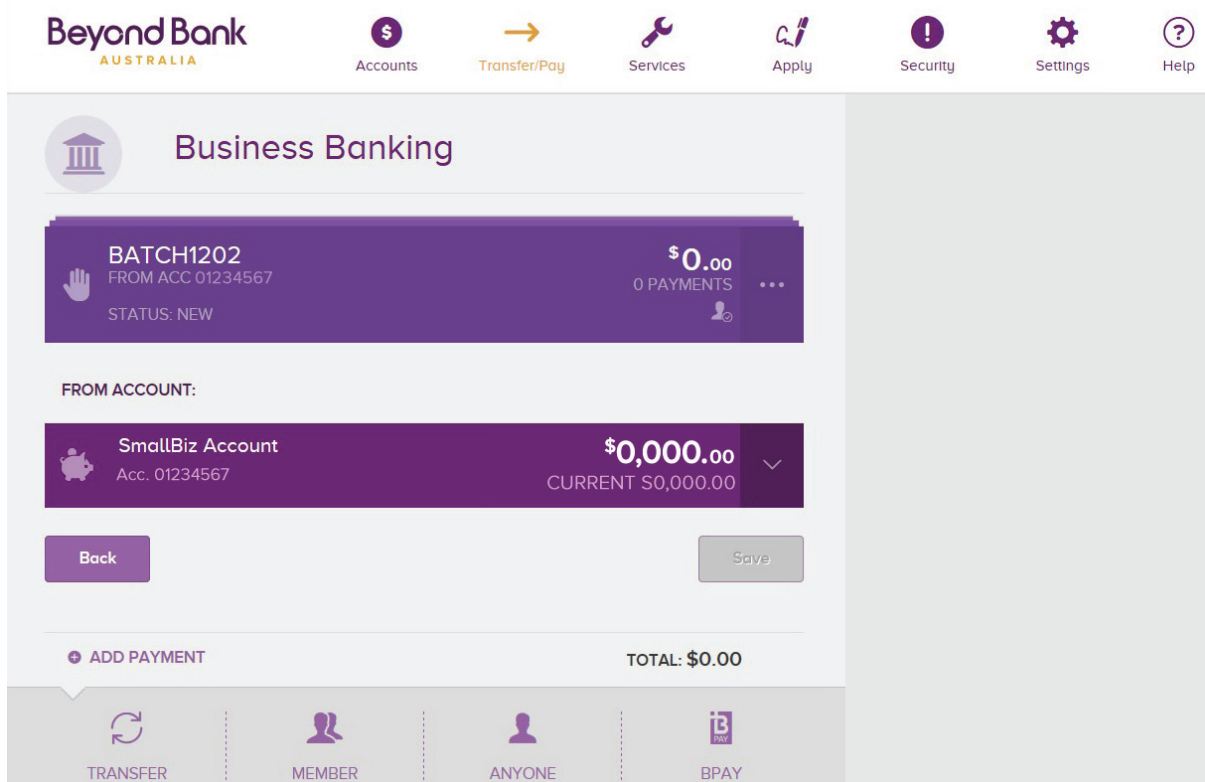
2. Click on Create Batch



- a. Change the Batch Name here if required
- b. Select the debit account for the batch payments from the **From Account** drop down list.

Note: The preferred debit account can be set in Internet Banking .This can be done by going into Settings/ Settings/Preferred Account/ Save. The selected account will be the default debit account for Batch Payments.

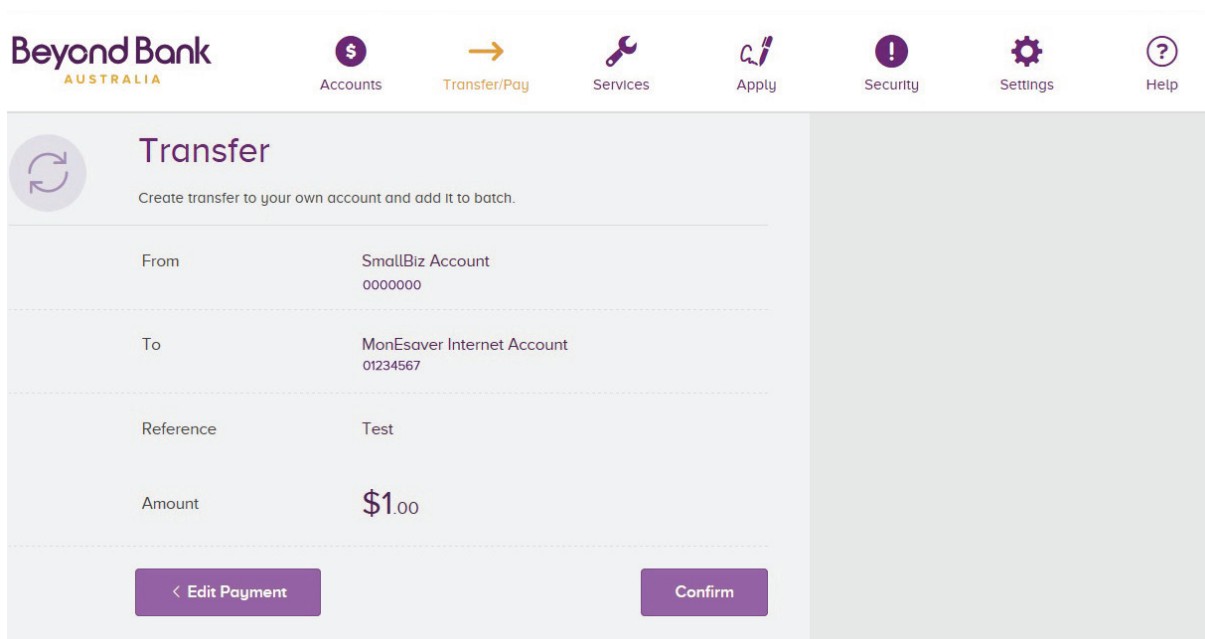
- c. When these details are correct select **Create Batch**
- d. Select **Add Payment**
- e. Select the Transaction:
 - Transfer (transfer between accounts in the Rim)
 - Member (another account with Beyond Bank)
 - Anyone (external transfer)
 - BPAY



3. Adding a transaction to a Batch

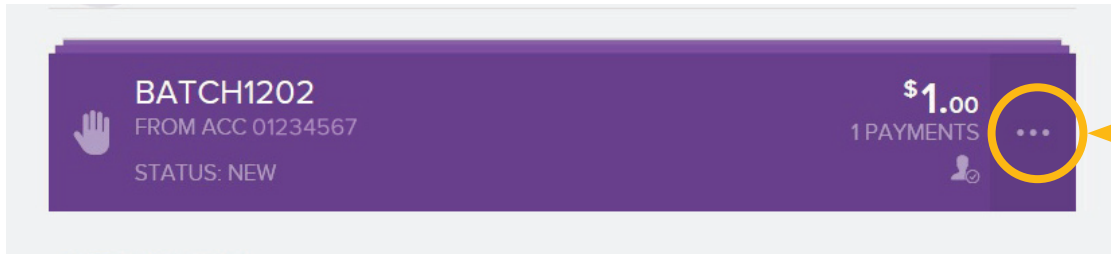
Select your transaction (in this case a transfer), enter the details and click **Create Transfer**. The transfer details will be displayed with a request to **Confirm** adding the payment to the batch. **Edit Payment** to change details if incorrect.

Select **Back To Batch** to **Add Payments** for example another Transfer, Member, Anyone or BPAY Transactions.

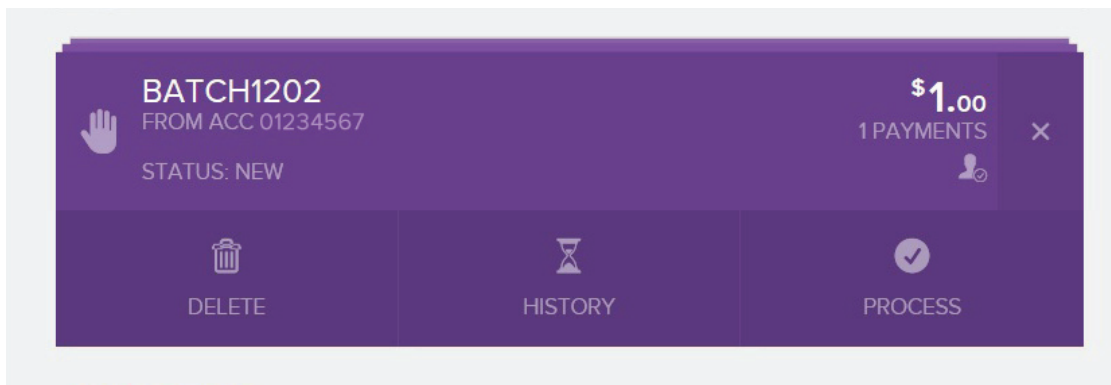


4. Processing a Batch

- a. When you have completed your batch transaction click on the ... (the three dots next to the Total Payments)



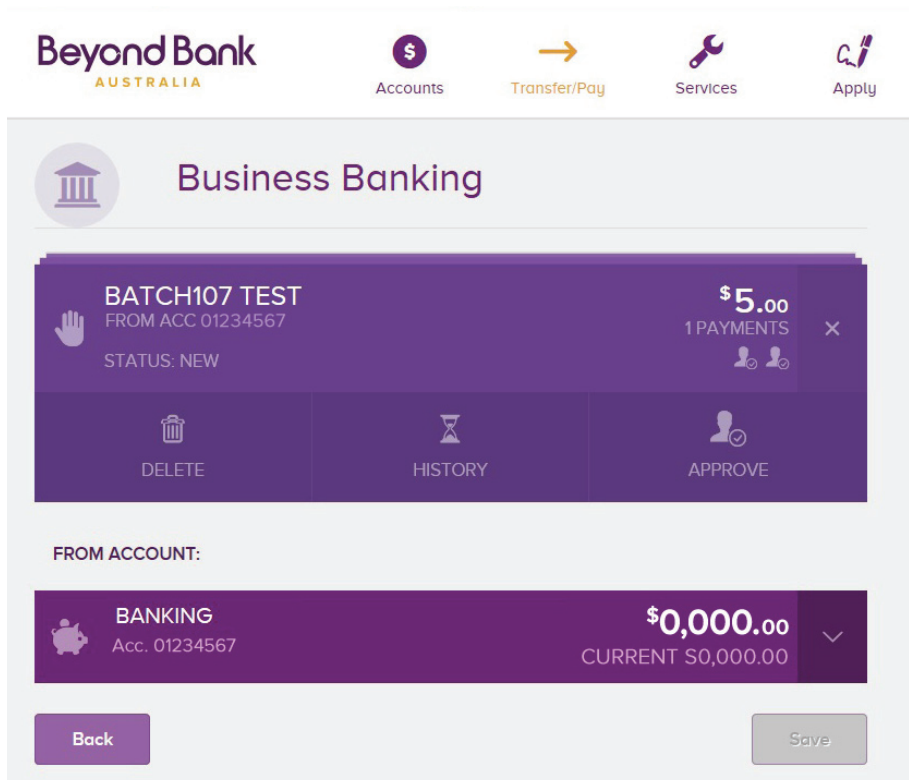
- b. Select **Process**



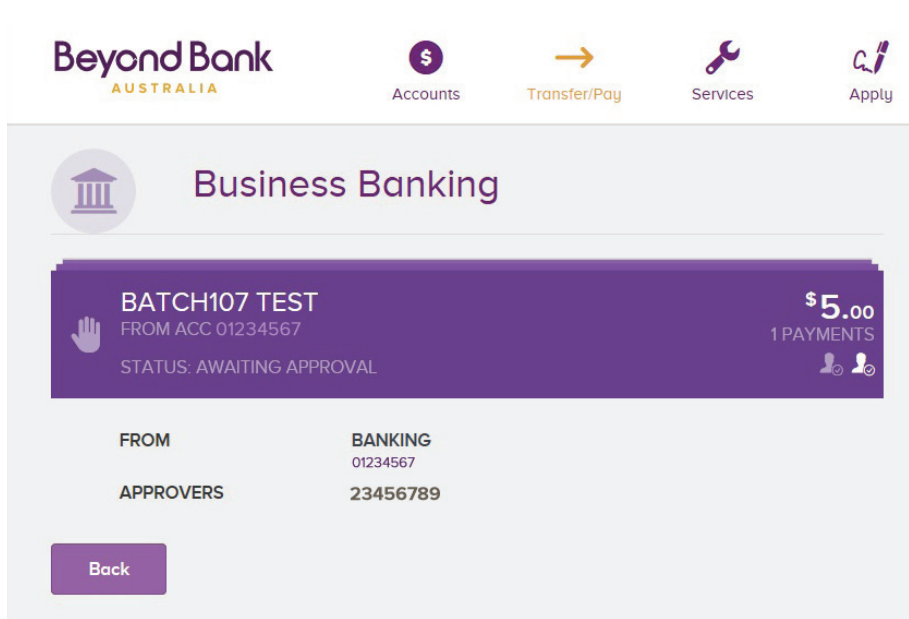
- c. Select a payment date then **Process**. (2nd Tier Authentication is required here). You also will receive the prompt **“Are you sure you want to process the batch”** The option is **“Yes”** to process or **“No”** to cancel.

Creating a Batch with two to sign on the Membership

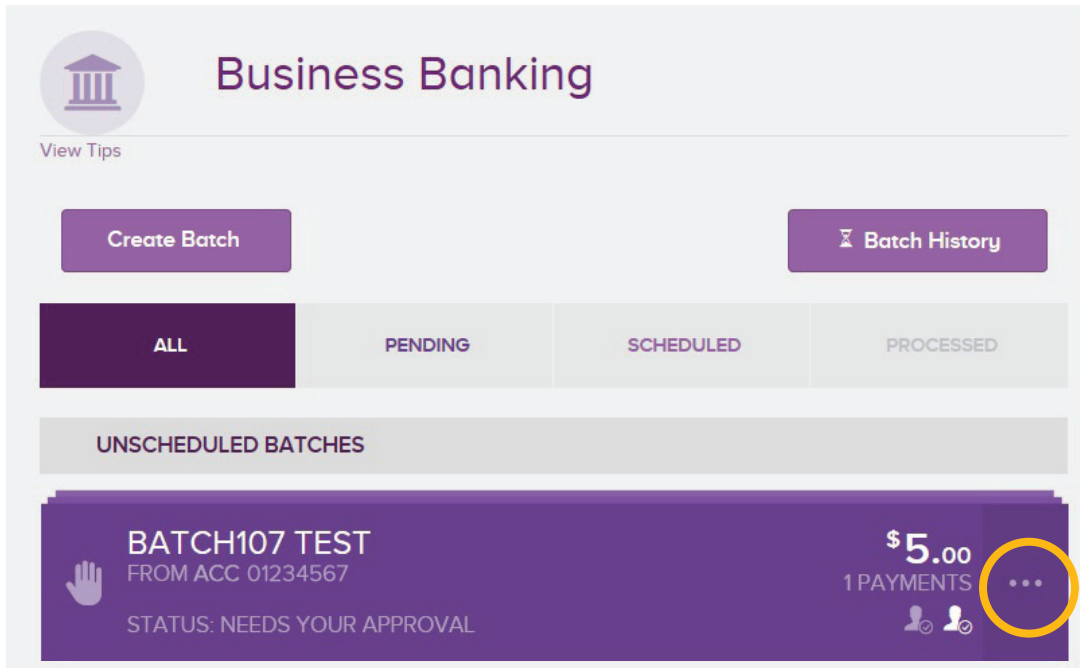
1. The batch is created as per previous screens. When the signatory has completed the transactions within the batch select **Approve**.



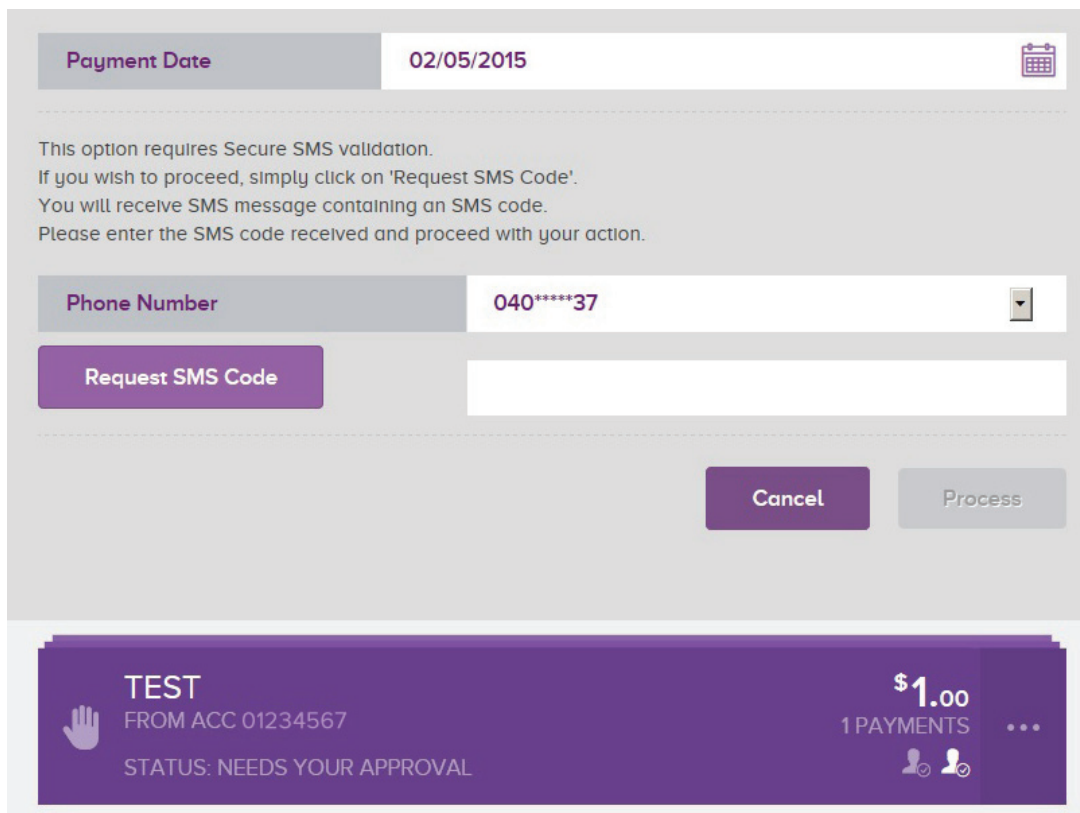
The status of the batch then changes from “New” to “Awaiting Approval”



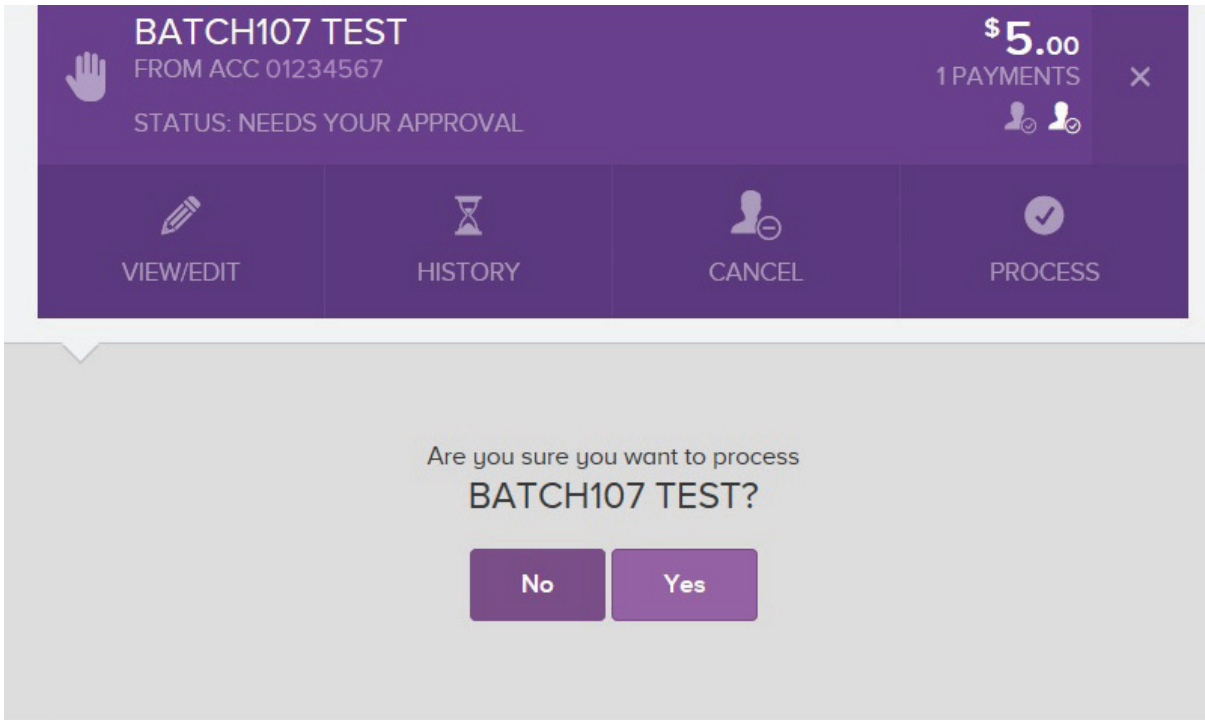
- 2. Second signatory with full access signs in and the batch status is “Needs Your Approval”
click on the ... (the three dots next to the Total Payments) and select **Process**



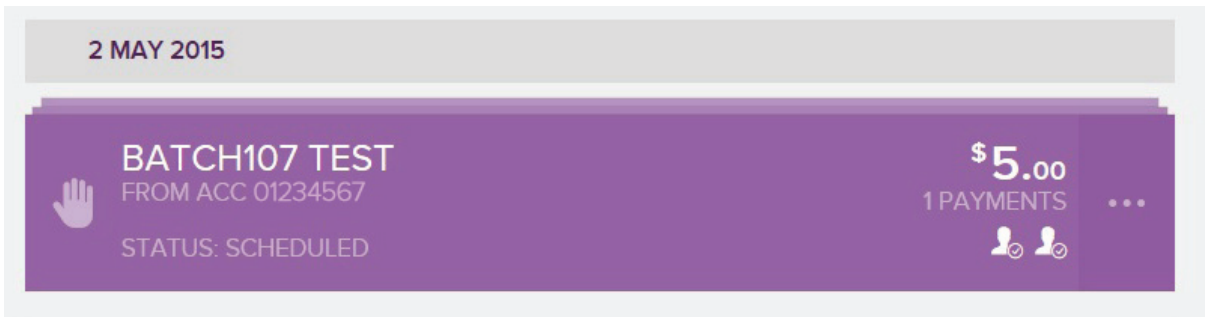
- a. The Signatory processing the batch selects the payment date and requests an SMS code



b. After the SMS code is put in member is still able to cancel the batch or select **Process**.



c. The batch is now scheduled for processing.



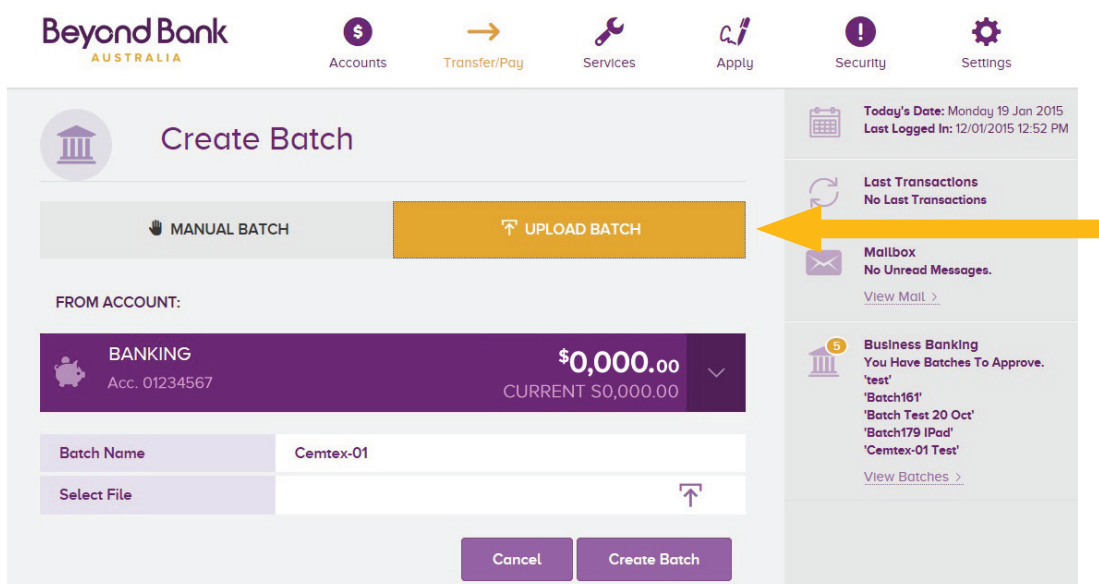
Processing a Cemtex (.aba) Batch

Customers that use business accounting software packages such as MYOB, Quicken or Xero 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.

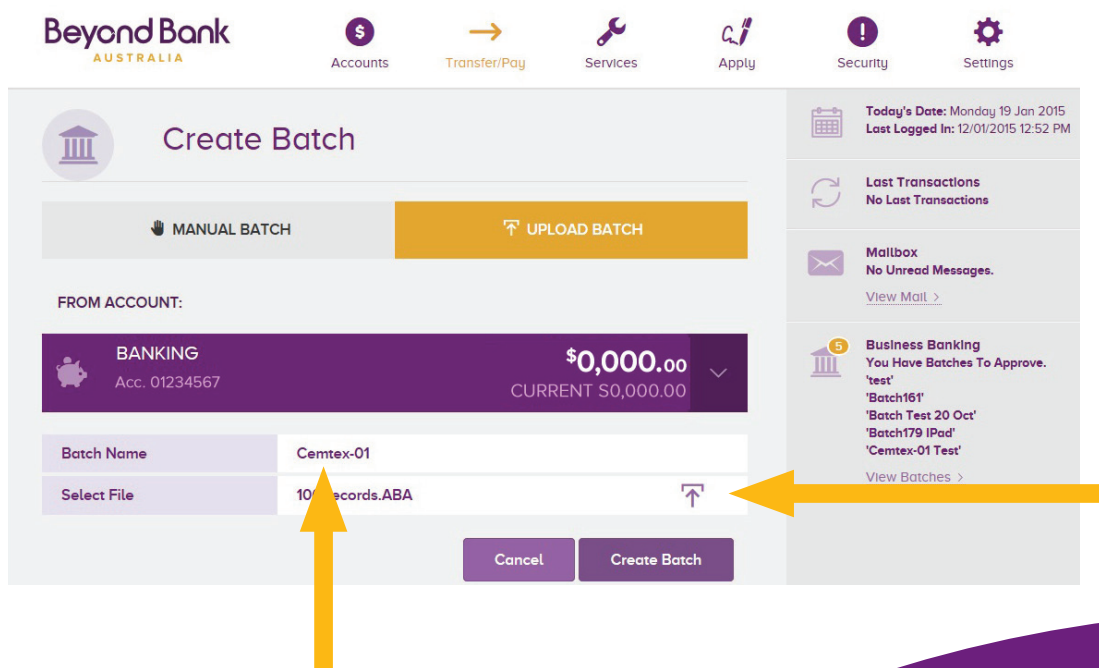
The file must conform to the Australian Payments Clearing Association (APCA), Direct Entry file format before it can be uploaded into the Business Banking Internet Banking Batch Transactions, and must be in .aba format.

The below procedure outlines how to process these payments..

1. In Internet Banking select Transfer/Pay /Business Banking /Create Batch/Upload Batch.



- a. If you need to rename or change the Batch Name change it in the Batch ID field.
- b. Select the Debit Account from the **From Account** drop do if you need to change the account.
- c. Select the file to be uploaded (from your computer) then select **Create Batch**.



Business Banking

CEMTEX-01
FROM ACC
STATUS: NEW
\$13,627.66
3 PAYMENTS

DELETE HISTORY PROCESS

FROM ACCOUNT:

SmallBiz Account
Acc.
\$7,209.76
CURRENT \$7,209.76

Back Save

Select payment date and request an SMS code. Please note that this screen is presented to the signatory with full access who is submitting the batch for processing. After entering the SMS code, press **“Process”** to finalise the batch.

Payment Date 30/10/2015

This option requires Secure SMS validation.
If you wish to proceed, simply click on 'Request SMS Code'.
You will receive SMS message containing an SMS code.
Please enter the SMS code received and proceed with your action.

Phone Number 040****37

Request SMS Code

Cancel Process

Frequently Asked Questions.

Q. Can different signatories within the Membership have different levels of access within the Internet Banking Batch?

YES. There are different levels of authority within Business Banking.

- **Full Access Authority** – allows signatory to view, create, update, approve and submit a batch.
- **Batch View Only** – will disable batch access in Business Banking. Signatory will be able view existing batches in Business Banking.
- **Create and Update** – allows signatory to view, create, update (change) a batch but not approve, delete or submit.
- **Create Update and Approve** – allows signatory to view, create, update (change) delete and approve a batch, but not submit a batch.

This can define relationships eg “Full access” for company directors and “Create and Update only” for accountants/finance departments etc. and allows members to assign BusinessBanking authority controls based on account relationships.

Q. If a Membership is set on two to sign and both signatories have full access can one signatory create and submit the batch.

No. if the Member Number is set to two to sign then the signatory with Full Access will need to sign in last and submit the batch. When the first signatory creates and approves the batch the batch he will receive a message that the batch is “awaiting approval”. The second signatory with Full Access signs in and the batch status is “needs your approval”. Then select “**process**” and schedule the batch for processing.

Q. Can I use multiple saving accounts to process Batch Payments?

NO. You cannot debit different accounts within the same batch.

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

YES. Cemtex files are limited to 1,000 transactions, with manually loaded batch transactions limited to 50.

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

NO. Uploaded Cemtex batches can simply be re run and only failed transactions will be posted. All the member does is select update on the Cemtex file and process batch. If all the transactions have processed successfully member does NOT have the option to update and process that batch, they have to create a new Cemtex file.

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

YES. A new batch with the rejected transactions has to be created. Partial batches cannot be posted. If the batch is re-processed, the system will process the previous successful transactions as well. In this case you are better off to load a separate batch for the failed transactions

Q. Can I re-submit a processed batch?

YES. Simply select the batch ellipsis then **“View/Edit”** if you need to change the amount click on **“change the amount”** or the **“savings account”** then save. If you need to add another payment select **“add payments”** then select the **“process batch”** option. .

Q. Can I re-submit a processed cemtex file?

If all the transactions have processed successfully there is no option to update and process that batch, a new Cemtex file has to be created.

Q. Can a batch contain different processing dates within the same batch?

No. All transactions within the batch have to be processed on the same date. After completion of the batch transactions there is the option to change the date for the batch, but this affects all transactions within the batch or Cemtex file.

Q. Can a batch be created for an amount greater than the Business banking Daily limit and only transactions within the batch fail when the daily limit is reached?

YES. A batch can be created for an amount greater than the Business Banking daily limit and transactions within the batch will only be processed until the daily limit is reached.