# Four Business Banking Guide.



**Business Banking** is a section within Internet Banking which enables you to process 'batch' transactions. Batch transactions allow you to process multiple payments within the one transaction. This guide will assist you in navigating the **Business Banking** system and processing both manual and Cemtex batches within our online platform.

If you would like to be setup for **Business Banking** access, please contact us to discuss how we can enable this for your business.



### **Batch transaction features include:**

- The ability to create both manual and imported Cemtex (.aba file) batches
- Cemtex batch transactions display as a single summary transaction with the ability to review using the batch history feature
- Add internal, external or BPAY transactions to manual batches
- Add internal and external transactions to Cemtex batches
- Ability to re-process entire manual batches

- Ability to re-process just the failed transactions in all batches
- The ability to setup different levels of access for each individual signatory
- Define a specific number of approvals required before a batch can be processed
- The ability to schedule batches to process at a later date
- Batches are colour coded to easily identify the stage the batch is in
- Each stage of the batch creation and approval process is tracked and can be audited to determine which signatory did what, and when.



This guide will assist you with utilising Batch Processing.



Your Business Banking Guide.

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# Creating a manual Batch (one to sign).

Batches allow for multiple transactions to be processed simultaneously. These payments can be made immediately or scheduled to occur at a later date.

1. In the menu, click **Transfer/Pay > Business Banking.** 



#### **2.** Click on **Create Batch**.

Beyond Bank	Accounts	Transfer/Pay	Services	Apply	Security	Settings	(?) Help
Busi	ness Bankin	g			Session Today's I Last Log BSB Nur	History Date: Monday 5 Jun 201 ged In: 05/06/2017 03:34 iber: 805-022	7 I PM
Click Here For Our Business Bon	iking Guide		I Batch Histor		No Last Tra	nsactions 'ransactions	
ALL	PENDING	SCHEDULED	PROCESSE		Secure I No Unred	Mailbox Id Messages.	

**3.** Select the debit account from which the payment will come by clicking the downward facing arrow next to the account. Enter a new Batch Name here if required. Review the details and if correct, click **Create Batch.** 

		_
MANUAL B	ATCH	'↑' UPLOAD BATCH
FROM ACCOUNT:		
Payroll Account		\$133 4
Acc. 00000000		Current \$133.41
	closted account	
You have full access to the s	etected account	
You have full access to the s	#*1#*C.1#*C1 E1E.E.E3E111	

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





- **4.** Click **Add Payment** then select the payment type:
  - Transfer (transfer between accounts in the membership)
  - Member (another membership within Beyond Bank)
  - Anyone (external transfer)
  - BPAY.

	Busine /lew, edit and c /lew Tips	ss Ban reate your batch	king transactio	ns.		
K Back	AL_BATC c 0000000	H_250219	)		O PA	\$ <b>0.00</b> YMENTS
Payrol Acc. 000	l Account	ted account.			\$1 Curret	<b>133.41</b> v
• ADD PAYME	INT					Save
TRANSFER		MEMBER				BPAY

**5.** After selecting the payment type (in this case a transfer), enter the required details and click **Create Transfer.** 

FROM	PAYROLL ACCOUNT	
	*	
🔔 Access Savir	ngs Account	\$88.00
Acc. 0000000		\$88.00
Reference	Will appear on your statement.	
Amount	\$	



Beyond Bank

6. The payment details will be displayed for you to review. If everything is correct, click **Confirm.** Otherwise, click **Edit Payment** to make any necessary changes.

F	rom	Payroll Account	
T	D	Access Savings Account	
R	eference	Transfer to sav	
A	mount	\$10.00	

7. Click **Back To Batch** to add additional transactions to the batch.

0	Transaction Was Successfully Added To The Batch.
From	Payroll Account
То	Access Savings Account
Reference	Transfer to sav
Amount	<b>\$10</b> .00



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8. When you have finished adding transactions and are ready to process the batch, click on the ellipsis (the three dots next to the payment amount).

	Business Banking		
	View Tips		
< Back			
_			
MA	NUAL_BATCH_250219	\$10.00	
	ANUAL_BATCH_250219 M ACC 0000000 V	\$10.00 1 PAYMENTS ₽	
	ANUAL_BATCH_250219 M ACC 0000000 V	\$10.00 1 PAYMENTS	0

#### 9. Click Process.

Bock       MANUAL_BATCH_250219     \$10.00       FROM ACC 0000000     1PAYMENTS       NEW     \$       DELETE     HISTORY	View, edit and creat	e your batch transactions.		
MANUAL_BATCH_250219 FROM ACC 0000000 NeW DELETE HISTORY FROM ACC 0000000 1 PAYMENTS 1 PAYMENTS PROCESS	< Back			
DELETE HISTORY	MANUAL_BATCH_	.250219	<b>\$10.00</b> 1 PAYMENTS	×
	DELETE	HISTORY	PROCESS	



**10.** Select the **Payment Date** for the batch to be processed on by clicking the calendar icon. Then click **Request SMS Code.** Once received, enter the SMS code into the field. Then click **Process** to process the batch, or **Cancel** to stop processing the batch.

	_	
Û	X	<ul> <li>Image: A start of the start of</li></ul>
DELETE	HISTORY	PROCESS
Devenuent Deta	25/02/2010	6
Payment Date	25/02/2019	<u> </u>
This option requires Secure SM	S validation.	
You will receive SMS message	containing an SMS code.	
Please enter the SMS code rec	eived and proceed with your action.	
Phone Number	Mobile: 047****12	
	847509	

**11.** A box will appear asking whether you want to process the batch. Click **Yes** if you wish to process, or **No** to continue editing.

Are you sure you	u want to pr	ocess?		
MANUAL_BA	TCH_25	50219?		
No	Vec			
	les			





# Creating a manual Batch (two to sign).

1. A two to sign manual batch is created using the same steps as a <u>one to sign manual batch</u>. The approval process is where it differs. Once you have completed adding transactions within the batch, click on the ellipsis (the three dots next to the payment amount).

MONTHLY PAYROL FROM ACC 0 NEW	L	\$0.00 0 PAYMENTS
ilick <b>Approve.</b>		
Business View, edit and creat View Tips	s Banking te your batch transactions.	
< Back		
FROM ACC 0	LL	\$10,000.00 1 PAYMENTS X & &
	X	

**3.** The batch status will update from **New** to **Awaiting Approval.** 

MONTHLY PAYROLL FROM ACC 0	\$10,000.00 1 PAYMENTS & \$3
-------------------------------	------------------------------------

**4.** When the second signatory<sup>\*</sup> signs in, they will see a notification in the right-hand side panel. Click **View Batches** to go to the list of batches which require approval.



\* To process a two to sign batch, the second approver must have **Full Access** setup on the account.



2.

**5.** The batch status will read **Needs Your Approval** and only one of the person icons will be lit up. Click on the ellipsis (the three dots next to the payment amount).



#### 6. Click Process.

HONTHLY FROM ACC 035	<b>PAYROLL</b> 33533	\$1	0,000.00 1PAYMENTS
STATUS: NEEDS	S YOUR APPROVAL		<b>L</b> o <b>L</b> o
Ø	X		
VIEW/EDIT	HISTORY	CANCEL	PROCESS







7. Insert a **Payment Date** for the batch to be processed on by clicking the calendar icon. Then click **Request SMS Code.** Once received, enter the SMS code into the field. Then click **Process** to process the batch, or **Cancel** to stop processing the batch.

HONTHLY FROM ACC 0352 STATUS: NEEDS	PAYROLL 33533 YOUR APPROVAL	\$1	0,000.00 1 PAYMENTS X
<i>D</i> VIEW/EDIT			✓ PROCESS
Payment Date	13/03/202	0	
This option requires If you wish to procee You will receive SMS Please enter the SM	Secure SMS validation. ed, simply click on 'Reque 5 message containing an IS code received and pro	est SMS Code'. SMS code. ceed with your action.	
Phone Number	Mol	bile: 047*****12	~
Request SMS	Code Ent	er SMS Code	>
Secure SMS Pin Code	e sent. Please enter the code	<b>.</b>	



8. A box will appear asking whether you want to process the batch. Click **Yes** if you wish to process, or **No** to continue editing.



9. The batch has now been scheduled for processing and will appear in the **Scheduled** tab until processing is completed.

ALL	NEW	FAILED	PENDING	SCHEDULED	PROCESSED
13 MAF	2020				
	MONTHLY F FROM ACC 0	PAYROLL		\$10,000 1 PAYM 1	D.00 ENTS

**10.** Once the batch has been processed, it will move to the **Processed** tab.





# Processing a Cemtex Batch (.aba file).

If you use business accounting software such as MYOB, Quicken or XERO, you will be able to generate bulk payment files. These files are known as Cemtex, or .aba files which allow for multiple transactions to be added to 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, and must be in .aba format.

The following procedure outlines how to process these payments.

#### 1. In the menu, click **Transfer/Pay** > **Business Banking.** Then click **Create Batch.**



2. Click **Upload Batch.** Select the debit account from which the payment will come by clicking the downward facing arrow next to the account. Enter a new **Batch Name** here if required. Click the upload icon and select the .aba file you wish to upload, then click **Create Batch**.

👋 M.4	INUAL BATCH	〒 UPLOAD BATCH
FROM ACCOUNT:		
Acc. 00000	2 <b>count</b> 000	\$133.41 Current \$133.41
You have full access	to the selected account	
Batch Name	Payroll 25 02 19	
Select File	BB.ABA	



**3.** Once the .aba file has been uploaded you will see your new batch.

	Business Banking View, edit and create your batch transactions. View Tips		
< Back			
_			_
	OLL 25 02 19 ICC 0000000	<b>\$110.12</b> 2 PAYMENTS	



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**4.** From here you are able to change the debit account by clicking the downward facing arrow as shown below. Select a new debit account, then click **Save**.

	Business Banking View, edit and create your batch transactions. View Tips		
< Back			_
	ROLL 25 02 19 ACC 0000000	<b>\$110.12</b> 2 PAYMENTS	
	Jroll Account 00000000	<b>\$133.4</b> 1 Current \$133.41	$\bigcirc$
Acc	yroll Account 00000000	\$8 Current \$	<b>8.00</b>
Acc	roll Account	\$ Curren	<b>3.12</b>

	Save
ADD PAYMENT  There are currently no transactions to display for this batch	



#### 5. Click on the ellipsis (the three dots next to the payment amount).

View Tips		View, edit and create your batch transactions.	
		View Tips	
< Back	< Back		
< Back	< Back		
< Back PAYROLL 25 02 19 \$110.12	< Back	YROLL 25 02 19	\$ <b>110</b> .12

#### 6. Click Process.\*



\* For one to sign accounts, the button will say **Process.** After clicking **Process,** you will have to enter a payment date and validate secure SMS. For two or more to sign accounts the button will say Approve, keep following the steps below.



7. The batch status will read **Awaiting Approval.** The batch is now ready for the second signatory to login and finish processing the batch.

ALL		PENDING	SCHEDULED	PROCESSED	
UNSCHED	ULED BATCHES				
	OLL 25 02 1	9		<b>\$110.12</b> 2 PAYMENTS	×
STATUS	: Awaiting Appr	OVAL	_		
		2	×.	Θ	

Once the second approver navigates to the batch in Business Banking, the status will read **Needs Your Approval.** Click on the ellipsis (the three dots next to the payment amount), then click **Process.** 

	ALL	PENDIN	IG S	SCHEDULED	
U	NSCHEDULED	BATCHES			
•	PAYROLI FROM ACC 0 STATUS: NEE	<b>_ 25 02 19</b> 0000000 DS YOUR APPROVA			\$110.12 2 PAYMENTS 10 10
	DELETE	<i>i</i> View/edit			PROCESS



8. Insert a **Payment Date** for the batch to be processed on by clicking the calendar icon. Then, click **Request SMS Code.** Once received, enter the SMS code into the field. Then, click **Process\*** to process the batch, or **Cancel** to stop processing the batch.

\*This example is presented to the signatory with full access who is submitting the batch for processing.

-	FROM ACC 0 STATUS: NEE	0000000 Eds your Approv	'AL	2 PAYMENTS
	DELETE	<b>VIEW/EDIT</b>		✓ PROCESS
Pay	ment Date	30/	/05/2019	
his opt	tion requires Sec	cure SMS validation.	est SMS Code'	
This opt f you w fou will Please of Pho	tion requires Sec ish to proceed, receive SMS m enter the SMS c ne Number	cure SMS validation. simply click on 'Requ essage containing ar ode received and pro	nest SMS Code'. n SMS code. oceed with your action. Mobile: 047*****12	
This opt f you w fou will Please Phot Re	tion requires Sec ish to proceed, i receive SMS m enter the SMS c ne Number	cure SMS validation. simply click on 'Requiessage containing ar ode received and pro	est SMS Code'. n SMS code. bceed with your action. Mobile: 047*****12 962817	
This opt f you w fou will Please Phoi Re Secure	tion requires See ish to proceed, receive SMS m enter the SMS c ne Number equest SMS Co SMS Pin Code see	cure SMS validation. simply click on 'Requessage containing ar ode received and pro	est SMS Code'. a SMS code. bceed with your action. Mobile: 047*****12 962817 e.	

9. The batch has now been scheduled for processing.



# How to identify failed transactions within a batch.

- 1. In the menu, click **Transfer/Pay > Business Banking,** then select either the **All** or **Pending** tab.
- 2. Locate the failed batch, then click on the ellipsis (the three dots next to the payment amount).



#### **3.** Click View/Edit.

ALL	PENDING	SC	HEDULED	PROCESSEE	
UNSCHEDULED BAT	CHES				
BATCH21 FROM ACC 0 STATUS: PROCESS		019 (1 FAILED)		\$0.01 1 PAYMENTS	
Delete	/IEW/EDIT		✓ PROCESS	FEDO FAI	LED

**4.** Each of the failed payments will display, including a **Reason for Failure.** 





# How to re-run a failed batch.

# 1. In the menu, click **Transfer/Pay > Business Banking,** then select either the **All** or **Pending** tab.

ALL	PENDING	SCHEDULED	PROCESSED

2. Locate the failed batch, and click on the ellipsis (the three dots next to the payment amount).



#### **3.** Click **Redo Failed.**

•	BATCH21 FROM ACC PROCESSED ON 2	22/09/2019 (1 FAILED)		\$0.01 1 PAYMENTS X
	DELETE		PROCESS	REDO FAILED

**4.** A message will appear advising that only the previously failed payments will be re-processed. Click **Yes** to proceed or **No** to cancel.

This action	will only proce: amount se	ss transact et to zero. /	tions that pre Are you sure BAT(	viously failed you want to c	I. All other transactions will have their continue processing?	
			No	Yes		



# Using the Batch History feature.

After a batch has been processed, it will appear in the Batch History so that you are able to keep track of your completed batches.

The following steps will help you to navigate the batch history feature.

Note: Batches cannot be deleted from the Batch history.

#### 1. In the menu, click **Transfer/Pay** > **Business Banking,** then click **Batch History.**

Beyond Bank	Accounts		Services	C.	Securitu	Settinos	?
Busin Click Here For Our Business Bankin	ess Banking	9			Session H Today's D Last Logge 858 Numb	listory ate: Monday 5 Jun 201 ed In: 05/06/2017 03:34 ser: 805-022	7 I PM
Create Batch		(	I Batch Hist	tory	No Last Tran	sactions ansoctions	
	PENDING.	SCHEDUI ED	PROCESS	SED	Secure M No Unread	allbox 1 Messages.	

2. You will be presented with the following screen displaying your processed batches.

	Batch History		
( Bac	k 3 JUN 2017		٩
	MANUAL_MONTHLY_SUPERANNUAT FROM ACC 01234568	\$10,000.00 1 PAYMENTS	
	STATUS: PROCESSED ON 23/06/2017	1. I.	



**3.** If you can't find the batch you are looking for, you may need to use the search feature to find it. Click the magnifying glass icon.



**4.** Then, select a **Search Period** and click **Search**.

Batch History	
< Back	8
Search Period Last 14 Days Order By Order by Date	~
Search	

5. Find the batch you would like to review and click on the ellipsis (the three dots next to the payment amount).

	Batch History	
< Bac	k 3 JUN 2017	٩
_		



6. This will display more information about the batch, as shown below.

	Batch History
< Back	
	MANUAL_MONTHLY_SUPERANNUATION \$10,000.00 FROM ACC 01234568 PROCESSED ON 23/06/2017 11:50:35 AM
CREATO	22222222 OPERATOR, A ON 23/06/2017 10:59 APPROVERS: 22222223 OPERATOR, B ON 23/07/2017 11:13 OR: 22222222 OPERATOR, A ON 23/06/2017 11:49
S	TRANSFER TO MY 'STAFF SUPERANNUATION' \$10000.00 TO ACCOUNT 01234534

7. Processed batches will also appear in the Transaction History, but with fewer details than the Batch History, as shown below.

Note: Manual batch transactions will be displayed in the Transaction History as individual transactions.

Tr View	ansaction History		
Operatin Acc. 01234	<b>g Account 1</b> 1568	\$63 Curre	<b>7,740.74</b>
Search Keywords	Show Last 30 Days 🗸	Search	Advanced Search
TRANSACTION ALL	showing 25/05/2017 - 23/06/2017	ORDER NEWEST FIRST	
Date D	escription	Amount	Balance
23/06/2017 C B	atch Transfer Trans to Super Acc from AV 01234568 NET#141248508	\$10,000.00	\$239,858.56



8. You can also access the Batch History from the **Processed** tab as shown below.



9. Click on the ellipsis (the three dots next to the payment amount).

٩
1 PAYMENTS

#### **10.** Click **History**.

ALL	PENDING	SCHEDULED	PROCESSED
23 JUN 2017			
CEMTEX_SUP FROM ACC 012345: STATUS: PROCESSED	ER_2017-06 34 9 ON 23/06/2017	<sup>\$</sup> 1	0,000.00 29 PAYMENTS X 10 Jo
DELETE	UIEW		HISTORY



**11.** The batch will display as shown below.

	Batch History		
< Back			
CEM FROM PROCE	TEX_SUPER_2017-06 ACC 01234534 ISSED ON 23/06/2017 12:05:35 PM		\$10,000.00 29 PAYMENTS & &
CREATOR: 22 PROCESSOR: 22	222222 OPERATOR, A ON 23/06/2017 11:37 222222 OPERATOR, A ON 23/06/2017 12:03	APPROVERS: 2222222	3 OPERATOR, B ON 23/06/2017 11:5
Status	All		Search
	TO 06310522 J CITIZEN 246813-01 BSB - 11 POSTED	1-222	\$277.08

**12.** Processed Cemtex batches will also appear in the Transaction History.

Note: Cemtex batch transactions will appear in the Transaction History as a single summary transaction.

See a transaction ye	ou don't recognise?		
-			
MonEs	aver Internet Account	\$	3,700.90 🔍
ACC 0		Current Bala	ance \$3,700.90
Search Keywords	Show Please Select $ \smallsetminus $	Search	Advanced Search Q
RANSACTION	SHOWING 01/02/2019 - 28/02/2020	ORDER NEWEST FIRST	
About Beyond Financ	e Manager Consolidated Accounts		
Date	Description	Amount	Balance
			$\sim$

**13.** To access the full Transaction History for the batch, click the rightward facing arrow.



**14.** You will be taken directly to the selected batch in the Batch History as shown below.

	Batch History		
< Back			
	<b>TEX-</b> ACC 0 SSED ON 17/02/2020 9:34:32 AM	1	\$346.00 100 PAYMENTS
REATOR: 223	60729 SERVICES, I ON 17/02/2020 09:32 A	M PROCESSOR: 22360729 SERVICES, I ON	17/02/2020 09:33 AM
Status	All	~	Search



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# Setting up email notifications for Batch Processing.

1. If you would like to receive email notifications to alert you whenever a batch status changes, you can do so by clicking **Services** in the menu bar, then **Notifications.** 

Beyond B	ank	Accounts	→ Transfer/Pay	Services	Apply	Security	Settings	(?) Help
$\mathbf{\times}$				0			$\triangle$	Ω
Secure Mailbox	SMS History	Card Management	Activate Card	Notifications	eStatement Managemen	ts SM	MS Alerts	Session History

2. Enter an email address > Tick Business Banking > Then click Save.

AUST		Accounts	Transfer/Pay	Services	Apply	Security	Settings	Help
0	Notifica Set up and manage Banking Batch tra	tions ge which notifications	for Internet Banking t	ransactions and Bu	isiness	Session I Today's D Last Logg BSB Num	History Pate: Monday 5 Jun 20 ed In: 05/06/2017 11:37 ber: 805-022	7 AM
	Please select from	n the list below.	and to receive to gos			C Last Tran No Last T	ransactions	
Email		jcitizen@beyond	bank.com.au			Secure N No Unreo	lailbox d Messages.	
Linterr Bank Exter Cheq BPay	nal Transfer Transfer nal Transfer we Payments Payments					Business You Have C_MoreTI View Bat	Banking Batches To Approve. han3Trans_Test110Red ches >	ords
Busin	netional Transfer net Card Status							
				s	ave			



- **3.** When the **Business Banking** option is ticked and saved, you will receive the following two types of email notifications to the nominated email address:
  - **1. Batch Payment Confirmation Advice,** when the batch is submitted for processing.
  - 2. Batch Processing Status Advice, when the batch is processed.

	K S Accounts	Transfer/Pay	Services	Apply	Security	Settings	(?) Help
Not     Set up o     Banking	ifications and manage which notifications f Batch transactions you would be realect from the list below.	or internet Banking tro ke to receive to your n	nsactions and Busin ominated email ad	ress tress.	Session H Today's D Last Lagg BSB Numb	listory ate: Monday 5 Jun 201 d In: 05/06/2017 03:34 er: 805-022 sactions	7 8 PM
Your email notification details	have changed. An email has been s	ent to confirm this.			No Last Tr Secure M No Unread	allbox (Messages.	
Internal Transfer Bank Transfer External Transfer					Business You Have C_MoreTh View Bate	Banking Botches To Approve. an3Trans_Test110Rec hes >	ords
Cheque Payments BPay Payments Business Banking							
Update Card Status				inve			



# **Business Banking – Sorting your batches.**

You can sort through your batches quickly and easily using the **Processed Date** search function and the batch **Status** filter.

You can also delete a batch or multiple batches at once, simply by using

#### the **Selection** function.



**Processed date:** Enter a specific date range then click search. This will display all batches which have processed during the selected date range.

**Status:** Click either New, Failed, Pending, Scheduled or Processed to display only batches with the selected status.

**Bulk Deletion:** Use the Select All, Deselect All and Delete buttons to bulk select and delete batches.

**Manual Deletion:** Click the checkbox next to a batch to individually select it. Use this to manually select and delete batches.



# **Frequently Asked Questions.**

- Q. How can I check to see if I have batch banking enabled?
  - A Business Banking icon will appear under the Transfer/Pay menu in Internet Banking.



Q. How do I have Business Banking access enabled on my accounts? Please contact us on 13 25 85, or visit your nearest branch and one of our friendly staff will be happy to guide you through the process.

As we are constantly looking at new ways to help our customers navigate **Business Banking,** we have an extensive list of helpful FAQ's on our website, which can be accessed by visiting the below link:

## beyondbank.com.au/need-help/business-banking





