

# BUSINESS BANKING AND TWO TO SIGN BANKING

## USER GUIDE



**Defence**  
Bank

**DEFENCE BANK LIMITED**

ABN 57 087 651 385 AFSL/Australian Credit Licence 234582

F650

08/23

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## 1.

Business Banking and Two to Sign Banking allows accounts with ‘two to sign’ account signing authority to use Online Banking. A transaction can be set up and approved by one member and then approved by another before it is processed ensuring that ‘two to sign’ authority is being followed. Each time a new transaction is required, a new batch is created using the steps below.

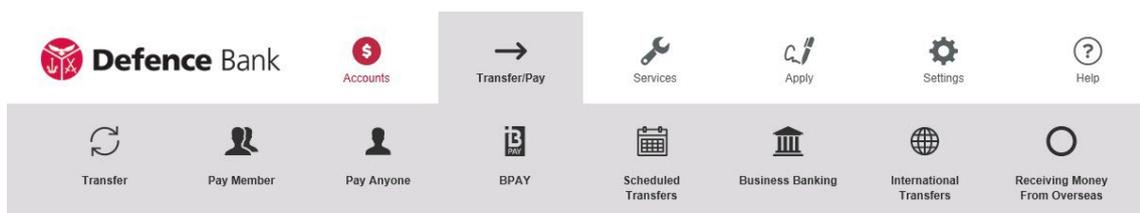
Members must complete a Signatory form to be registered for Business Banking and Two to Sign Banking within Defence Bank’s Online Banking system. Once registered, access to Business Banking and Two to Sign Banking is accessed from the Member’s Personal Online Banking account using their Member number and password.

For International Two to Sign transfers, please complete in Branch.

## 2.

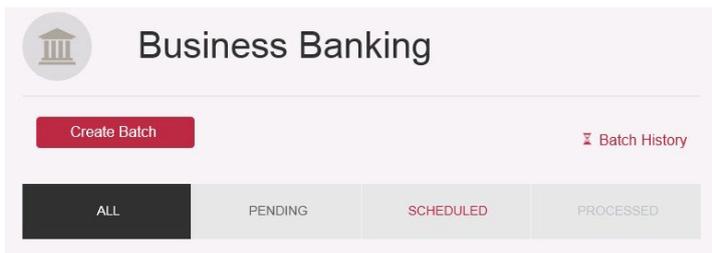
### Step 1

- Go to **defencebank.com.au** and log into your Online Banking account
  - Click on the ‘Transfer/Pay’ icon from the top menu. This will expand the menu
    - From the expanded menu click on the ‘Business Banking’ icon



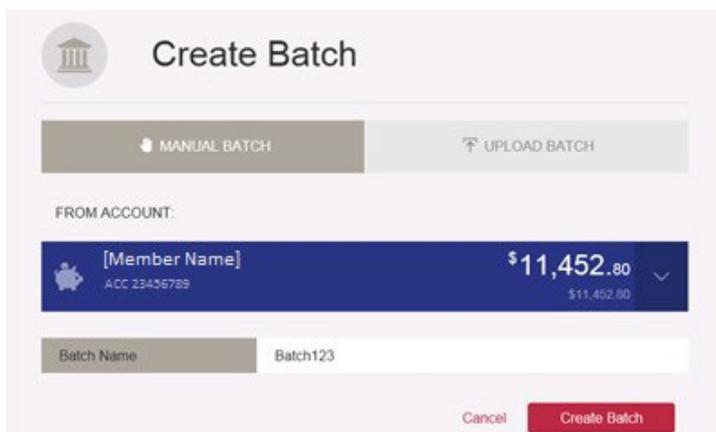
- Second Factor Authentication screen opens.
  - Once you confirm your mobile number select ‘Request code’
  - You will receive a code via your mobile number
  - Use the keyboard to enter your code
- Once entered click on the 'Validate' button
- The Business Banking window will display

2



- The Business Banking window allows you to Create, View, Delete, Schedule and Approve Batches
- To create a new Batch, click on the 'Create Batch' button on the top left hand side of the Business Banking window
- The Create Batch window will display

### Step 3



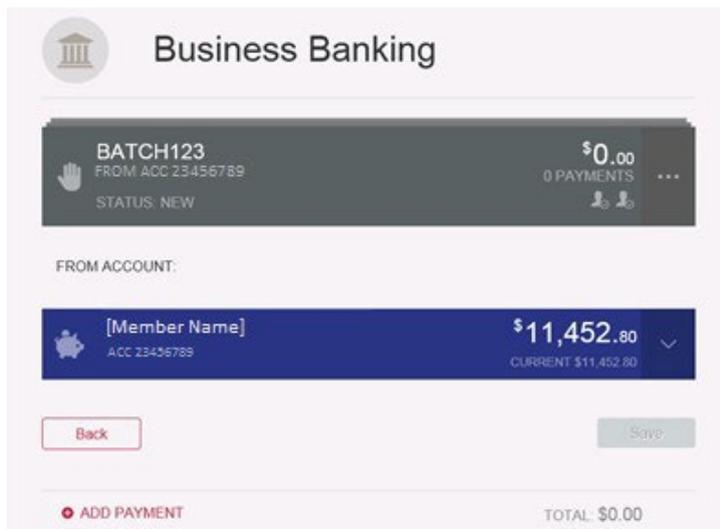
- The following fields will display in the Create Batch window and are required to be completed:

- Manual Batch or;
- Upload Batch - if you are uploading a batch refer to page 17
- From Account - use the dropdown box to select the account from which you will make the payment/transfer

(Please Note: If you require payments to be made from different accounts you will need to setup multiple Batches)

- Batch Name - Enter a description for your Batch
- Once you have completed these details, click on the 'Create Batch' button
- The Business Banking Batch window will display

4



- The Business Banking Batch window will display the Batch you have created
  - From this window you will be able to add payments to the Batch for processing
- To add payments to the Batch click on the 'Add Payment' button
- The payment icons will display

### Step 5



- The payment icons allow you to:
  - Transfer - make Transfers within the Membership
  - Member - make Transfers to other Defence Bank Members Account Numbers (not Member Number)
  - Anyone - make Transfers to an Account at another Financial Institution
  - BPay - make BPay payments using Biller Codes and Customer Reference Number
- To create the payment type you require, click on the relevant icon
- The payment setup screen will display
  - Use the following screens as a guide



## Transfer

MORE INFORMATION

Create transfer to your own account and add it to batch.

---

FROM [MEMBER NAME]  
23456789

National Access  
ACC. 20750598
\$8.18

Reference	Reimburse Inv # 12
Amount	\$ 87.55

Back To Batch
Create Transfer

### Transfers to other Defence Bank Members Account Numbers (not Member Number)



## Pay Member

Create new Pay Member transaction and add it to a batch.

---

FROM [MEMBER NAME]  
23456789

Description	30 Characters only
Account no.	20456789
Pay to	VER <span style="float: right; font-size: 0.8em;">ⓘ</span>
Provide the first 3 characters of the payee's last name for validation purposes. N.B. Not case sensitive.	
Reference	18 Characters only

ADD TO FAVOURITES

Amount	\$ 100
--------	--------

Back To Batch
Create Payment

### Transfers to an Account at another Financial Institution



## Pay Anyone

Create new Pay Anyone transaction and add it to a batch.

---

FROM [MEMBER NAME]  
23456789

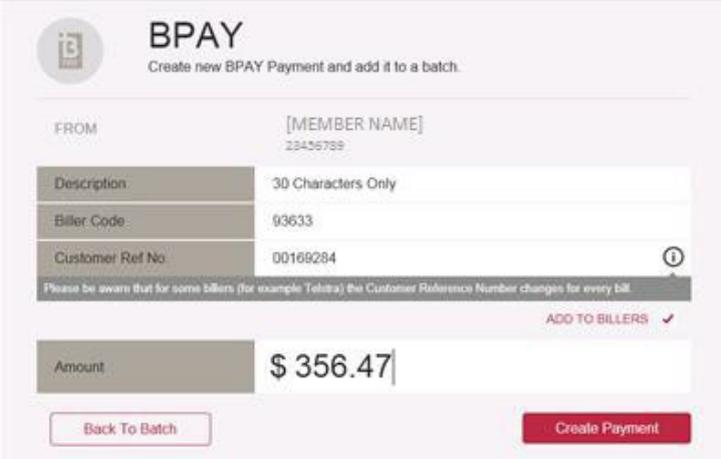
Description	30 Characters only
BSB	062500
Account no.	10292097 <span style="float: right; font-size: 0.8em;">ⓘ</span>
Provide last 9 digits of the payee's account number.	
Pay to	Mr J Smith
Reference	18 Characters Only

ADD TO FAVOURITES

Amount	\$ 100
--------	--------

Back To Batch
Create Payment

## BPAY payment using Biller Code and Customer Reference Number



**BPAY**  
Create new BPAY Payment and add it to a batch.

FROM [MEMBER NAME]  
23435733

Description: 30 Characters Only

Biller Code: 93633

Customer Ref No: 00169284 ⓘ

Please be aware that for some billers (for example Telstra) the Customer Reference Number changes for every bill.

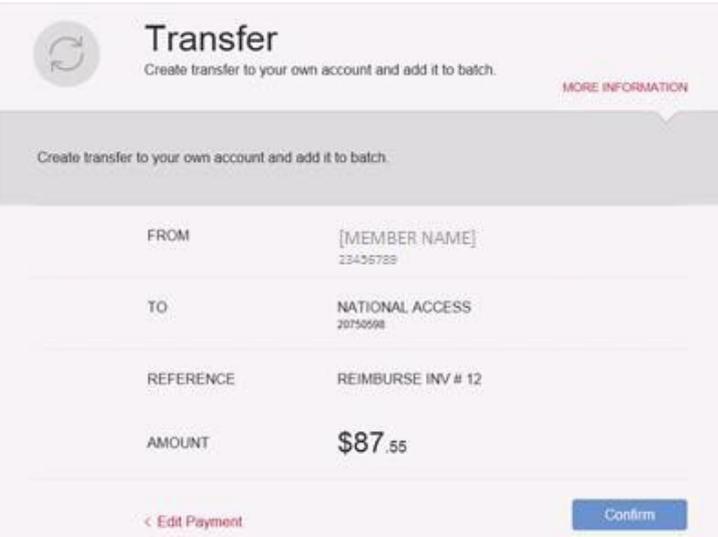
ADD TO BILLERS ✓

Amount: \$ 356.47

Back To Batch Create Payment

- Once you have entered the payment details, click on the 'Create Transfer' button
- The Confirmation window will display

### Step 6



**Transfer**  
Create transfer to your own account and add it to batch. [MORE INFORMATION](#)

Create transfer to your own account and add it to batch.

FROM [MEMBER NAME]  
23435733

TO NATIONAL ACCESS  
20750998

REFERENCE REIMBURSE INV # 12

AMOUNT \$87.55

< Edit Payment Confirm

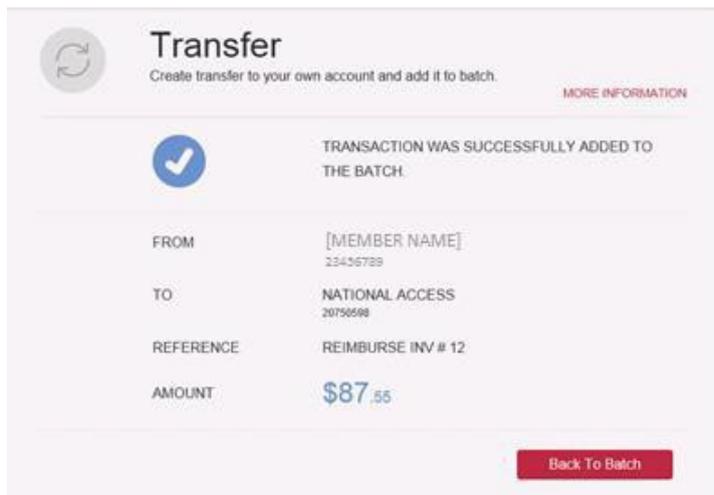
- Check that the information you have entered for the payment is correct
- If the details are correct, click on the 'Confirm' button to continue
  - The Transaction Confirmation window will display
- If the details are incorrect, click on the 'Edit Payment' button to return to the payment setup screen to amend the transaction details

**Important Note: Incorrect details may result in the funds being paid to an unintended recipient.**

**Important Note: Incorrect payments made via BPAY should be directed to the Biller.**

- If payment is made to an unintended recipient, please refer to Defence Bank's Products and Services - Conditions of Use booklet (Part 4, Section 2 - Mistaken Internet Payments) which is available at **defencebank.com.au**

### Step 7



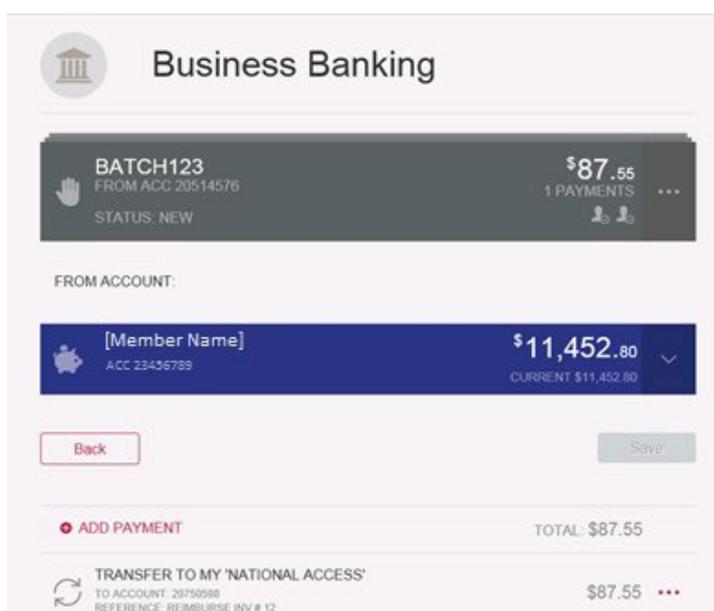
**Transfer**  
Create transfer to your own account and add it to batch. [MORE INFORMATION](#)

 TRANSACTION WAS SUCCESSFULLY ADDED TO THE BATCH.

FROM	[MEMBER NAME] 23456789
TO	NATIONAL ACCESS 20750598
REFERENCE	REIMBURSE INV # 12
AMOUNT	<b>\$87.55</b>

[Back To Batch](#)

- This confirmation advises that the 'Transaction was successfully added to the Batch'
- Click on the 'Back to Batch' button
- The Business Banking Batch window will display
  - This will show all payments already entered for this Batch



**Business Banking**

**BATCH123** **\$87.55**

FROM ACC 20514576 1 PAYMENTS

STATUS: NEW 

FROM ACCOUNT:

**[Member Name]** **\$11,452.80**

ACC 23456789 CURRENT \$11,452.80

[Back](#) [Save](#)

---

[ADD PAYMENT](#) TOTAL: \$87.55

---

 **TRANSFER TO MY 'NATIONAL ACCESS'** **\$87.55**

TO ACCOUNT: 20750598  
REFERENCE: REIMBURSE INV # 12

- To add more payments, repeat Steps 4 to 7 until all payments are entered
- Once all payments have been added to the Batch, the Batch is now ready to be approved

### 3. Approve a Batch for Processing.

Once a Batch has been created it is approved by two Signers before the transaction is processed. Usually the person who created the Batch will approve the Batch as soon as they have completed loading the details. At other times the Batch can be approved for payment at a later time. This part of the Guide provides three options for approving:

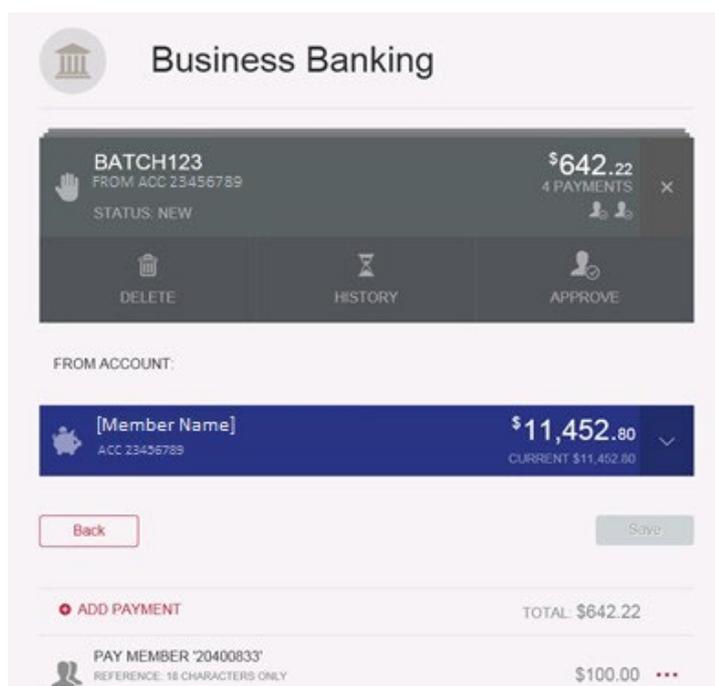
1. First Signer - Approving the Batch immediately after it has been created
2. First Signer - Approving the Batch at a later time
3. Second Signer - Approving the Batch and processing

#### First Signer - Approving the Batch immediately after it has been created

The Signer has entered all Batch items in this Online Banking session and the Business Banking window will display.

##### Step 1

- All items for the Batch are displayed on the Business Banking Batch window



- Check the details of the items in the Batch on the Business Banking Batch window
  - To change the amount of a Batch item, go to Step 2
  - To delete an item no longer required, go to Step 3
  - To approve the batch if items are correct, go to Step 4

### Step 2 - To change the amount of a Batch item

- Locate the Batch item that needs to be amended
  - Click on the three red dots



ADD PAYMENT TOTAL \$642.22

PAY MEMBER '20400833'  
REFERENCE: 18 CHARACTERS ONLY \$100.00 ...

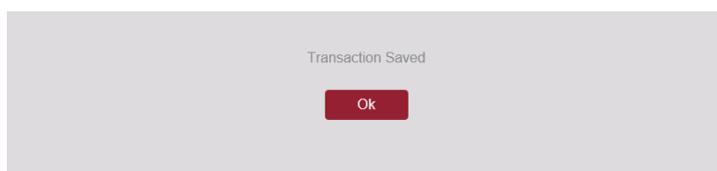
- The 'Amount' window will display
- Click in the 'Amount' field and enter the correct transaction amount



Amount \$ 80

Delete Save

- Click on the 'Save' button
- The 'Transaction Saved' window will display



Transaction Saved

Ok

- Click on the 'Ok' button
- The Business Banking Batch window will display
  - The transaction amount is now updated

### Step 3 - To delete an item no longer required

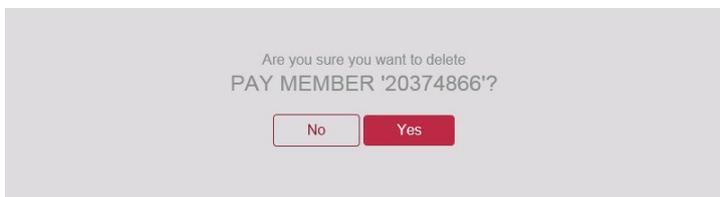
- Locate the Batch item that needs to be deleted
  - Click on the three red dots



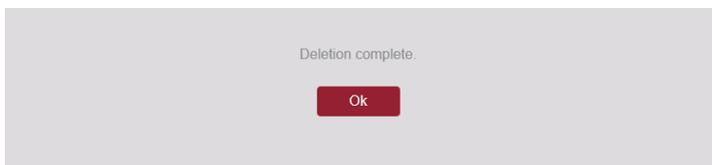
- The 'Amount' window will display
- Click on the 'Delete' button



- A message will display asking 'Are you sure you want to delete [Transaction Type Detail]?'



- Click on the 'Yes' button
- The 'Deletion complete' window will display



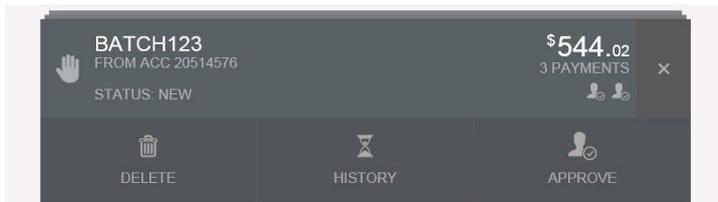
- Click on the 'Ok' button
- The Business Banking Batch window will display
  - The item will be removed from the Batch payments list

#### Step 4 - To approve the Batch if items are correct

- Locate the Batch that is ready to be approved
  - Click on the three grey dots



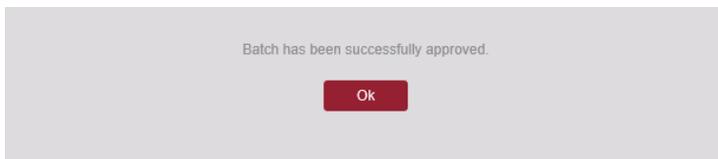
- The Batch menu icons will display



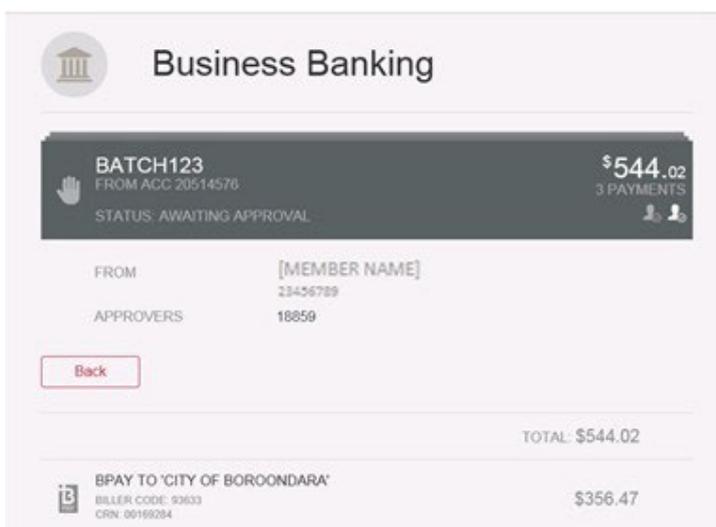
- The Batch menu icons will allow you to:
  - Delete – delete the Batch
  - History – view Batch approval history
  - Approve – approve the Batch
- Click on the ‘Approve’ icon
- A message will display asking ‘Are you sure you want to approve?’



- Click on the ‘Yes’ button
- The ‘Batch has been successfully approved’ window will display



- Click on the ‘Ok’ button
- The Business Banking Batch detail window will display.



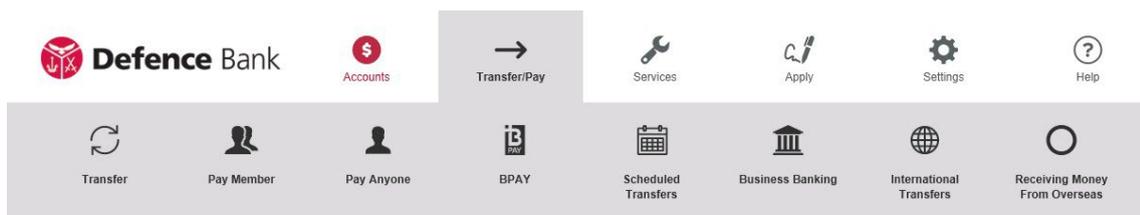
- The Batch is now ready to be approved by a the Second signer
  - The Status will update to 'Awaiting Approval'
  - It will display the First Signers Member number having approved the Batch

## First Signer – Approving the Batch at a later time

The Signer has entered all Batch items in Online Banking and logs in at a later date to approve the Batch.

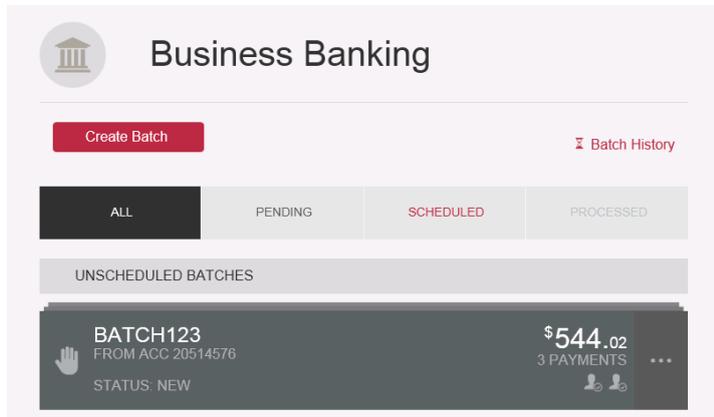
### Step 1

- Go to **defencebank.com.au** and log into your Online Banking account
- Click on the 'Transfer/Pay' icon from the top menu. This will expand the menu
  - From the expanded menu click on the Business Banking icon



- Second Factor Authentication screen opens.
  - Once you confirm your mobile number select 'Request code'
  - You will receive a code via your mobile number
  - Use the keyboard to enter your code
- Once entered click on the 'Validate' button
- The Business Banking window will display

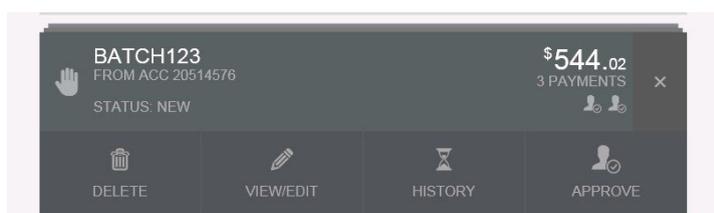
## Step 2



- The Business Banking window displays all Batches and these can be filtered by clicking on the appropriate tab:
  - All – will display all Batches
  - Pending – will display Batches unscheduled and awaiting approval
  - Scheduled – will display Batches scheduled for future processing
  - Processed – will display Batches already processed

## Step 3

- To expand the Batch menu click on the three grey dots
  - The Batch menu icons will display



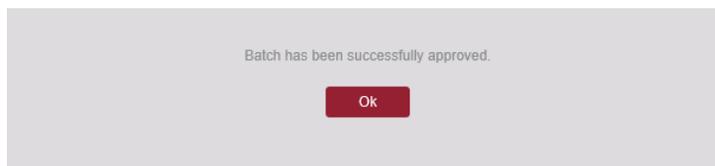
- The Batch menu icons will allow you to:
  - Delete – delete the Batch
  - View/Edit – view and edit Batch items
  - History – view Batch approval history
  - Approve – approve the Batch
- Click on the 'Approve' icon

#### Step 4

- A message will display asking ‘Are you sure you want to approve?’



- Click on the ‘Yes’ button.
- The ‘Batch has been successfully approved’ window will display



- Click on the ‘Ok’ button
- The Business Banking Batch detail window will display



- The Batch is now ready to be approved by the Second signer
  - The Status will update to ‘Awaiting Approval’
  - It will display the First Signers Member number having approved the Batch
  - One of the ‘person icons’ will illuminate.

### Second Signer – Approving the Batch for Processing

The Signer has been advised by the First Signer that the Batch is ready to be approved.

#### Step 1

- Go to **defencebank.com.au** and log into your Online Banking account
- The ‘Business Banking – You have Batches to Approve [*Batch Name*]’ message will appear on the right hand side of the Online Banking screen



**SESSION HISTORY**  
**TODAY'S DATE:** FRIDAY 28 OCT 2016  
**LAST LOGGED IN:** 25/10/2016 04:12 PM ACST



**LAST TRANSACTIONS**  
**LAST INTERNAL TRANSFER:** 20/04/2016 02:44 PM ACST  
**LAST PAY ANYONE TRANSFER:** 14/03/2016 03:28 PM ACST  
**LAST BPAY PAYMENT:** 27/08/2013 01:36 PM ACST  
[VIEW SESSION HISTORY >](#)



**BUSINESS BANKING**  
**YOU HAVE BATCHES TO APPROVE.**  
**BATCH123**  
[VIEW BATCHES >](#)

- Click on the 'View Batches' button
- Second Factor Authentication screen opens.
  - Once you confirm your mobile number select 'Request code'
  - You will receive a code via your mobile number
  - Use the keyboard to enter your code
- Once entered click on the 'Validate' button
- The Business Banking window will display

## Step 2



### Business Banking

Create Batch
Batch History

ALL

PENDING

SCHEDULED

PROCESSED

UNSCHEDULED BATCHES

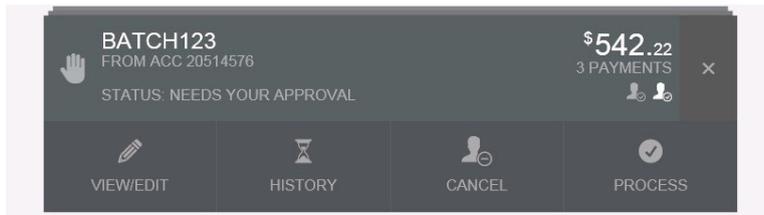
BATCH123

\$542.22

3 PAYMENTS

FROM ACC 20514576  
 STATUS: NEEDS YOUR APPROVAL

- The Business Banking window will display unscheduled Batches requiring approval
- To expand the Batch menu click on the three grey dots
  - The Batch menu icons will display



- The Batch menu icons will allow you to:
  - View/Edit – view and edit Batch items  
(Please note: If at this point you require a Batch item be amended or deleted the Batch will need to be re-approved by a Second signer)
  - History – view Batch approval history
  - Cancel – cancel the Batch
  - Process – process Batch
- Click on the ‘Process’ icon.

### Step 3

- The ‘Payment Date’ window will display
  - If you require the Batch be processed immediately, the date will automatically populate
  - If you require the Batch be scheduled for future processing, enter the nominated payment date in the date field



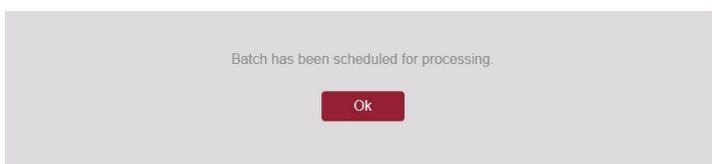
- Once you have nominated the payment date, click on the ‘Process’ button.

## Step 4

- The Batch Processing Confirmation window displays ‘Are you sure you want to process Batch [Batch Name]?’

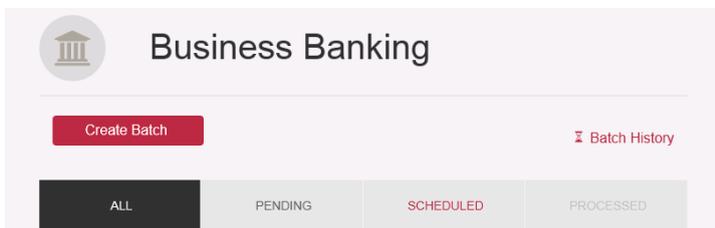


- Click on the ‘Yes’ button.
- The ‘Batch has been scheduled for processing’ window displays



- Click on the ‘OK’ button
- The Business Banking window will display

## Step 5



- If you requested the Batch be processed immediately, the Batch status will update to ‘Processed on [Date]’
  - The Batch will be accessible from the ‘Processed’ tab
  - As a security measure, a Transaction receipt via email will be forwarded to your nominated email address as confirmation of the Transaction/s.



- If you requested the Batch be scheduled for future processing, the Batch status will update to ‘Scheduled’
  - The Batch will be accessible from the ‘Scheduled’ tab

- As a security measure, a Transaction receipt via email will be forwarded to your nominated email address as confirmation of the Transaction/s.



- If you need to amend a 'Scheduled' Batch you will first have to cancel the Batch processing before amending the Batch, refer to page 21, '5. How to delete a Batch before it is Processed'

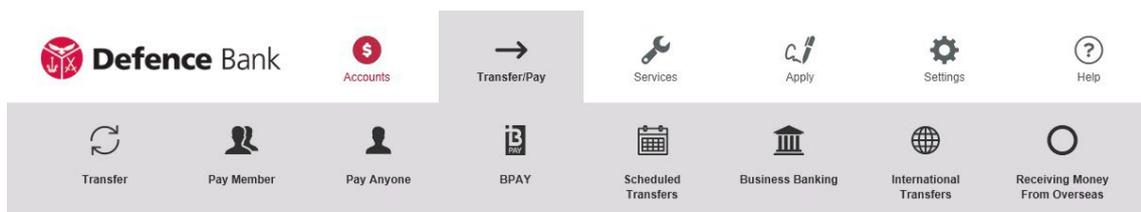
## 4. Upload a Batch file from a Financial Software Program.

It is possible to upload a file from a financial software program such as MYOB to process a batch of payments or transfers.

**Important:** Business Banking and Two to Sign Banking support .aba files which may also be referred to as Cemtex or direct entry files.

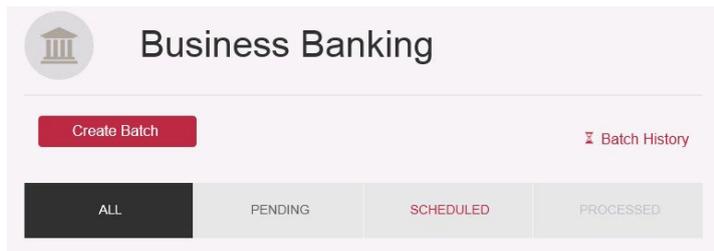
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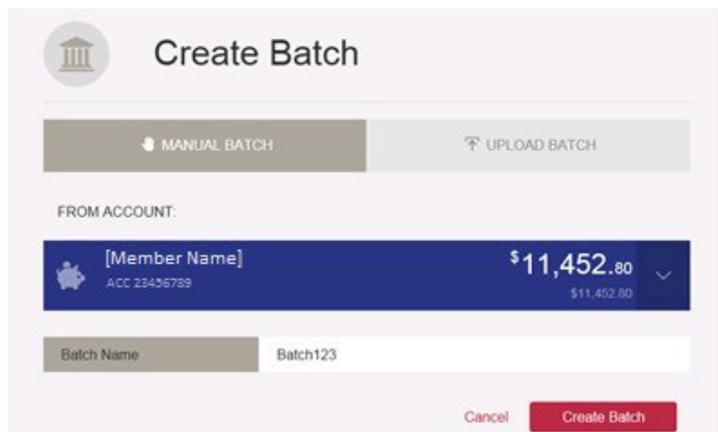
- Second Factor Authentication screen opens.
  - Once you confirm your mobile number select 'Request code'
  - You will receive a code via your mobile number
  - Use the keyboard to enter your code
- Once entered click on the 'Validate' button
- The Business Banking window will display

## Step 2



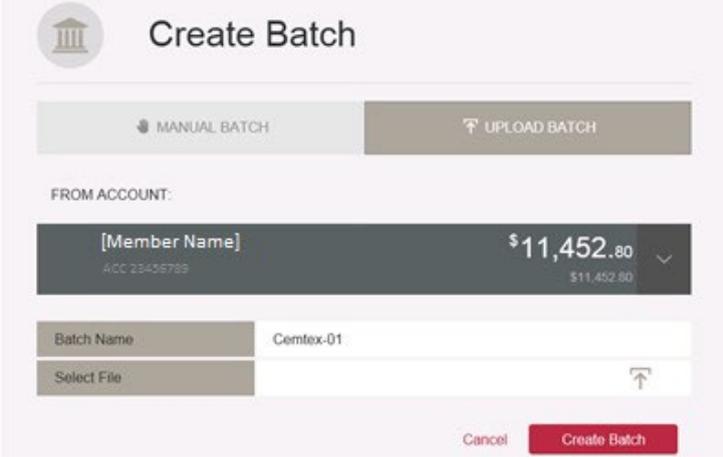
- The Business Banking window allows you to Create, View, Deleted, Schedule and Approve Pending Batches
- To create a new Batch, click on the 'Create Batch' button on the top left hand side of the Business Banking window
- The Create Batch window will display

## Step 3



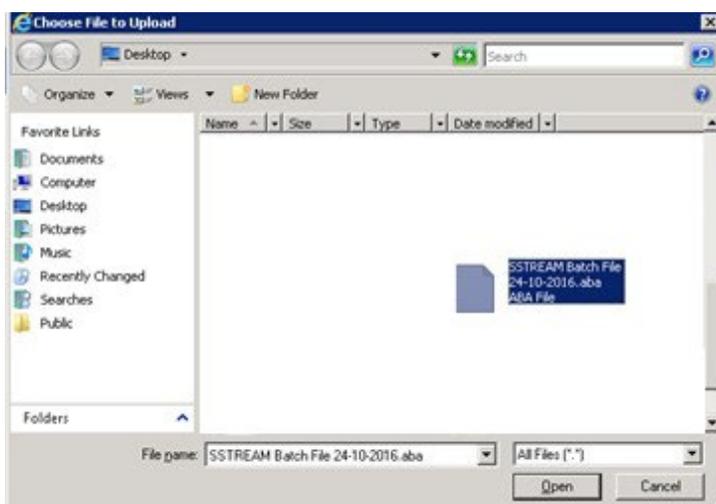
- Click on the 'Upload Batch' tab
- The Upload Batch window will display

## Step 4



- The following fields will display and are required to be completed:
  - Upload Batch
  - From Account - use the dropdown box to select the account from which you will make the payment/transfer
  - Batch Name - Enter a description for your Batch
  - Select File
- Click on the upload button in the 'Select File' box
  - The 'Choose File to Upload' window will display

## Step 5



- Browse your computer to locate the .aba or Cemtex file for processing

- Once you have located the file click on the 'Open' button
- Your file details will display in the 'Select File' box

Batch Name	Cemtex-01
Select File	C:\Users\HOTEST2\Desktop\SSTREAM Batch File 2- 

Cancel Create Batch

- Once you have uploaded the file, click on the 'Create Batch' button
- The Batch Details window displays summary details of the Cemtex file

## Step 6



### Business Banking

**CEMTEX-01**  
FROM ACC 20514576  
STATUS: NEW

**\$4.92**  
4 PAYMENTS

FROM ACCOUNT

[Member Name]  
ACC 23426728

**\$11,452.80**  
\$11,452.80

Back
Skip

TOTAL: \$4.92

<p><b>TRANSFER TO 'PAULINE SIMPSON'</b> TO ACCOUNT: 20329881 BSB: CRU1 - DEFENCE BANK LIMITED (803-205) REFERENCE: SOC: 000679</p>	<b>\$1.25</b>
<p><b>TRANSFER TO 'CHIEH QUEK'</b> TO ACCOUNT: 20307098 BSB: CRU1 - DEFENCE BANK LIMITED (803-205) REFERENCE: SOC: 000382</p>	<b>\$1.24</b>

- The Business Banking Cemtex Batch is saved
- Click on the 'Back' button
- The Business Banking window will display
  - The Batch is now ready to be approved
  - Refer to page 8, '3. Approve a Batch for Processing'.

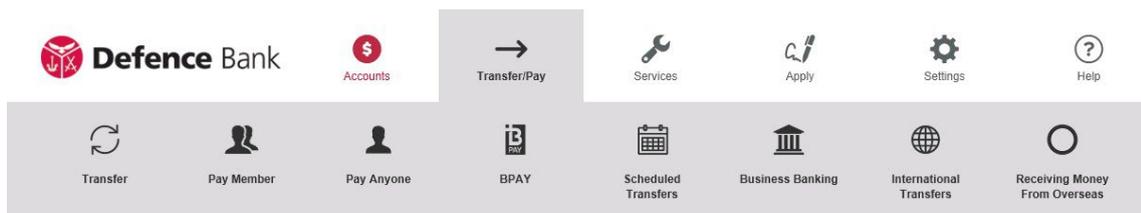
## 5. How to delete a Batch before it is processed.

A Batch can be deleted before it is processed by anyone who is authorised to transact. It can also be removed, deleted or amended before or after it has been authorised by the First Signer.

If a Batch has been approved and scheduled for future processing it can be cancelled and then deleted. Once both Authorisers have approved a Batch for immediate processing it cannot be stopped.

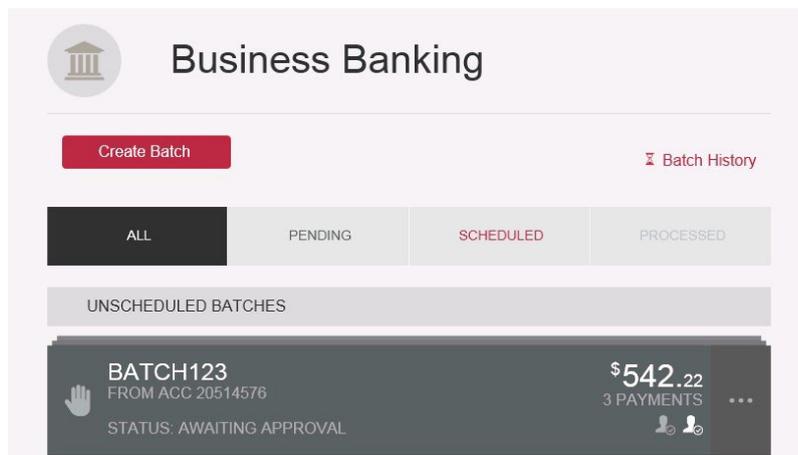
### Step 1

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- Second Factor Authentication screen opens.
  - Once you confirm your mobile number select 'Request code'
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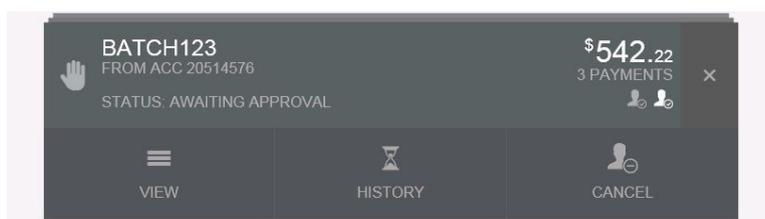
## Step 2



- To delete the Batch,
  - If the Batch has been approved by one signer, go to Step 3
  - If the Batch has not been approved, go to Step 4
  - If the Batch has been approved by two signers and is 'Scheduled' for future processing and the Batch requires amendment, complete Step 3 – Stop Batch Processing only

## Step 3 – Stop Batch Processing

- To expand the Batch menu click on the three grey dots
  - The Batch menu icons will display

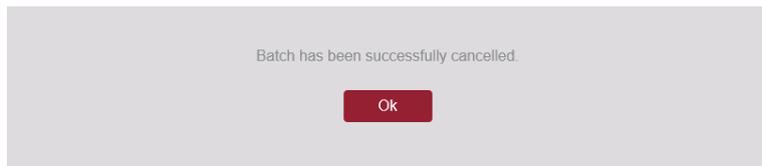


- The following menu options will display:
  - View – allow you to view Batch items
  - History – display Batch history
  - Cancel – cancel the processing the Batch

- Click on the ‘Cancel’ icon

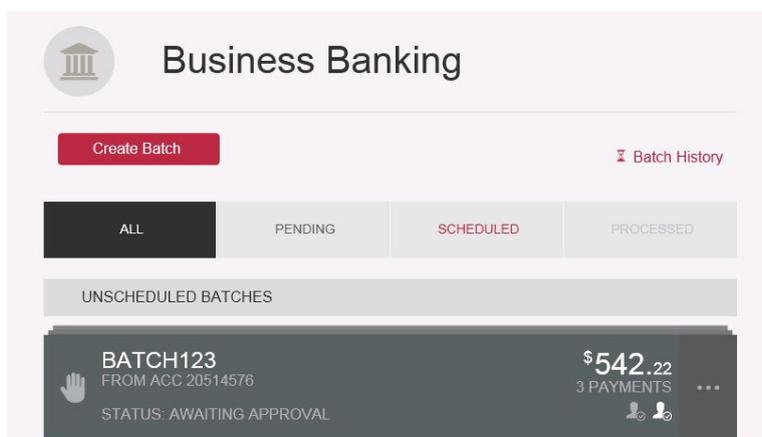


- The ‘Are you sure you want to stop processing Batch [Batch Name]’ window displays
- Click on the ‘Yes’ button

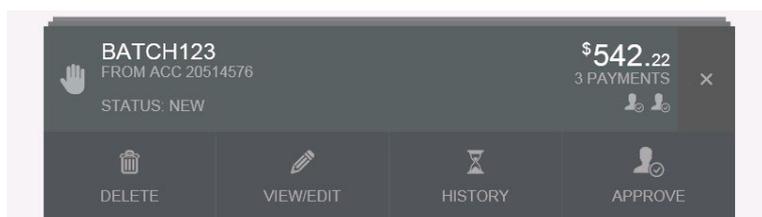


- The ‘Batch has been successfully cancelled’ window displays
- Click on the ‘Ok’ button
- The Business Banking window displays

#### Step 4 – Delete Batch



- To expand the Batch menu click on the three grey dots
  - The Batch menu icons will display

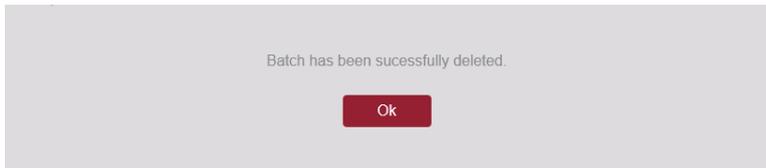


- The following menu icons will display:

- Delete – delete the Batch
  - View/Edit – view and edit Batch items
  - History – display Batch history
  - Approve – approve the Batch
- Click the ‘Delete’ icon
  - The ‘Are you sure you want to delete Batch *[Batch Name]*?’ window will display



- Click the ‘Yes’ button
- The ‘Batch has been successfully deleted’ window will display



- Click the ‘Ok’ button
- The Business Banking window will display
  - The Batch will be deleted

For further assistance with Business Banking or Two to Sign Banking, please contact us - Monday to Friday, 8am to 6pm on **1800 033 139**