



Defence
Bank

**Business banking and
joint to sign banking.**

User guide.

Business banking and joint-to-sign User guide.

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Business banking and joint-to-sign User guide.

1. Introduction

Business Banking and Joint to sign Banking allows accounts with 'joint to sign' account method of operation 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 'joint to sign' method of operation is being followed. Each time a new transaction is required, a new batch is created using the steps below.

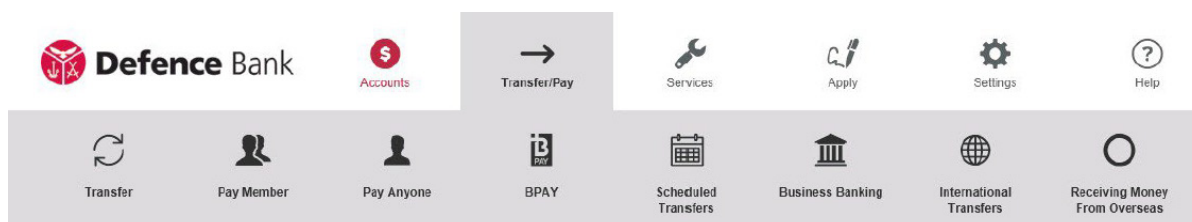
Members must acknowledge for Business Banking access on the Non-Personal Signatory Application form 'F128' to be registered for Business Banking and Joint to sign Banking within Defence Bank's Online Banking system. Once registered, access to Business Banking and Joint to sign Banking is accessed from the Member's Personal Online Banking account using their Member number and password.

For International Business Banking and Joint to sign Transfers, please refer to our Online Banking International Transfers Guide available at defencebank.com.au

2. How to set up a transaction batch using 'joint to sign' method of operation

Step 1.

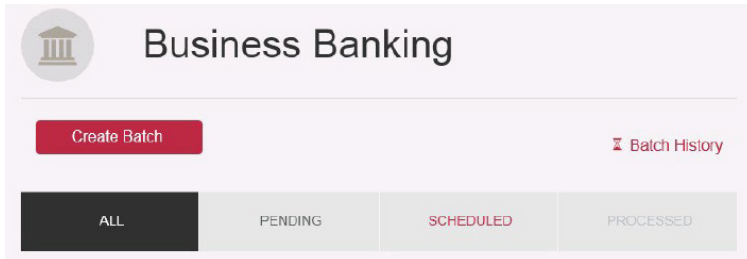
- Go to **defencebank.com.au** and log into your Online Banking account
- Click on the "Transfer/Pay" icon from the top menu. This will expand the menu
 - From the expanded menu click on the 'Business Banking' icon



- 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

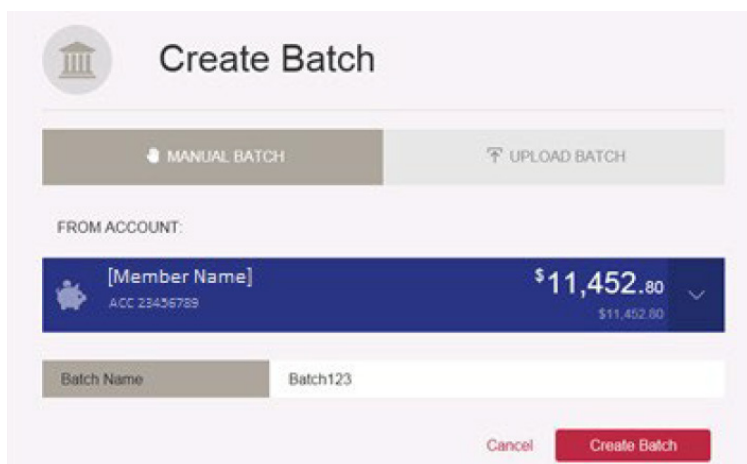
Business banking and joint-to-sign User guide.

Step 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 18
 - From Account - use the dropdown box to select the account from which you will make the payment/transfer

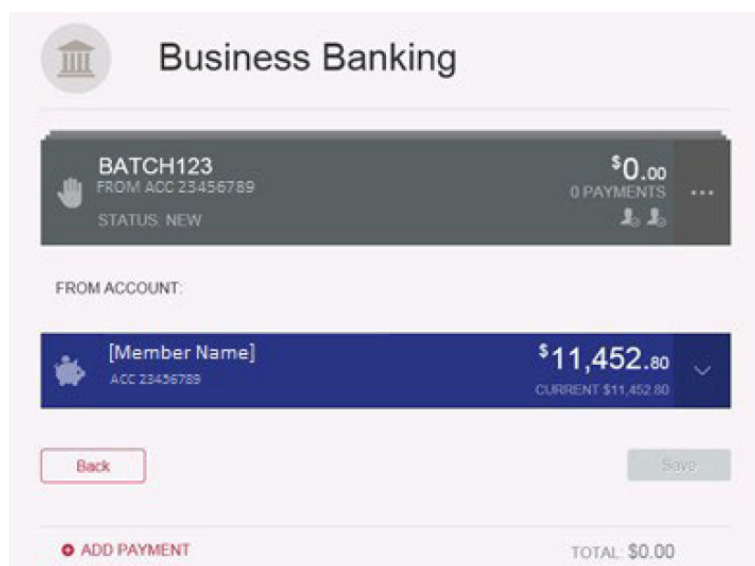
(Please Note: If you require payments to be made from different accounts you will need to setup multiple Batches)

 - 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



Business banking and joint-to-sign User guide.

Step 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



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Transfer within the Membership.

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]
23456789

National Access ACC. 20750598 **\$8.18**
\$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).

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]
23456789

National Access ACC. 20750598 **\$8.18**
\$8.18

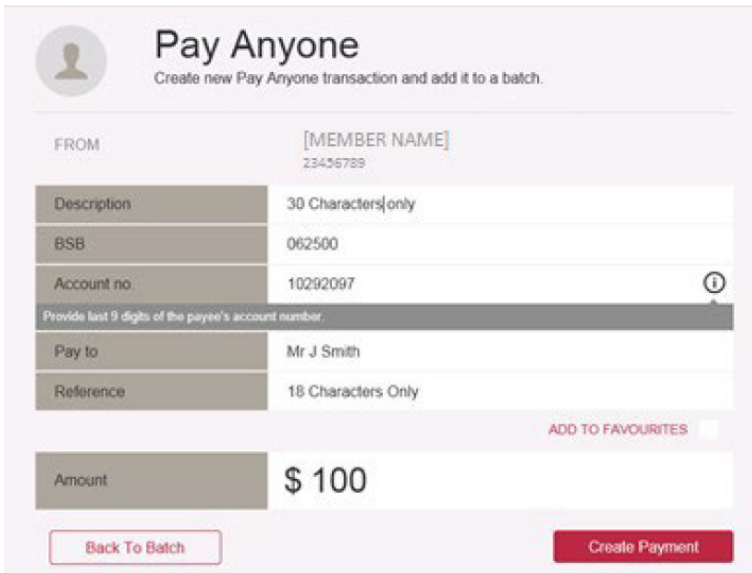
Reference Reimburse Inv # 12

Amount **\$ 87.55**

[Back To Batch](#) [Create Transfer](#)

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Transfers to an Account at another Financial Institution.



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

FROM [MEMBER NAME]
23426789

Description 30 Characters only

BSB 062500

Account no. 10292097 Provide last 9 digits of the payee's account number.

Pay to Mr J Smith

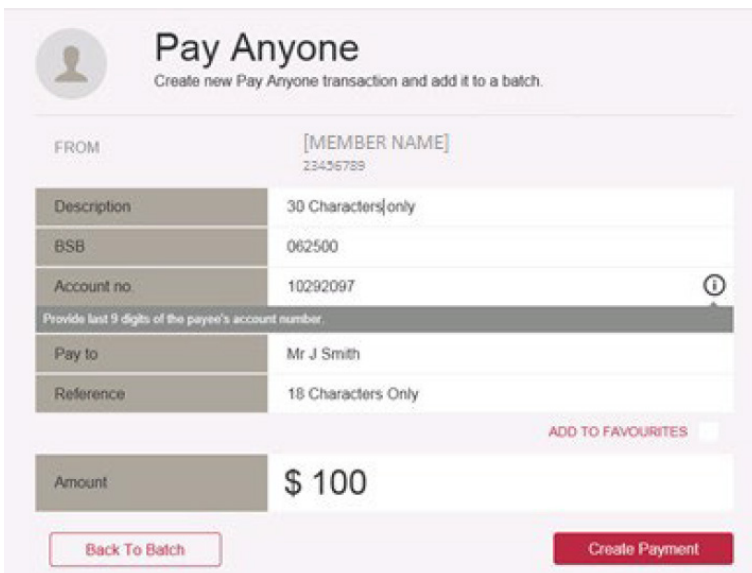
Reference 18 Characters Only

Amount \$ 100

ADD TO FAVOURITES

Back To Batch Create Payment

BPAY payment using Biller Code and Customer Reference Number.



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

FROM [MEMBER NAME]
23426789

Description 30 Characters only

BSB 062500

Account no. 10292097 Provide last 9 digits of the payee's account number.

Pay to Mr J Smith

Reference 18 Characters Only

Amount \$ 100

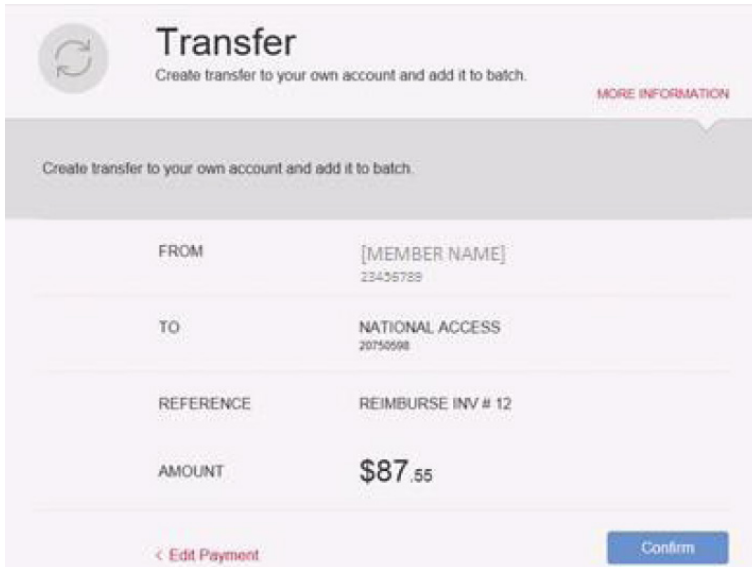
ADD TO FAVOURITES

Back To Batch Create Payment

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

Business banking and joint-to-sign User guide.

Step 6.



FROM	[MEMBER NAME] 23426788
TO	NATIONAL ACCESS 20750998
REFERENCE	REIMBURSE INV # 12
AMOUNT	\$87.55

- 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



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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	\$87.55

[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
FROM ACC 20514576 **\$87.55**
STATUS: NEW 1 PAYMENTS ...

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

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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:

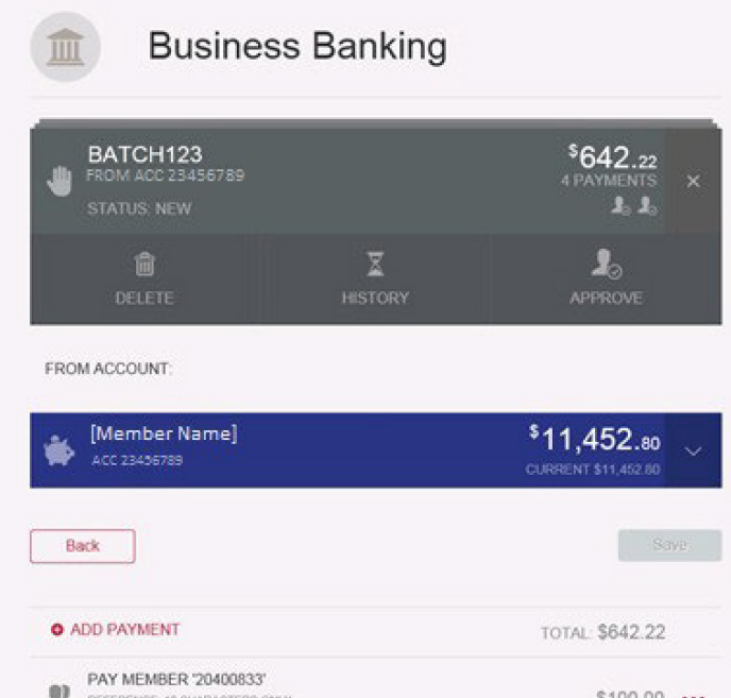
1. First Signer - Approving the Batch immediately after it has been created
2. First Signer - Approving the Batch at a later time
3. Second Signer - Approving the Batch and processing

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



Business Banking

BATCH123
FROM ACC 23456789
STATUS: NEW

\$642.22
4 PAYMENTS

DELETE HISTORY APPROVE

FROM ACCOUNT:

[Member Name]
ACC 23456789

\$11,452.80
CURRENT \$11,452.80

Back Save

ADD PAYMENT TOTAL: \$642.22

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



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- 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

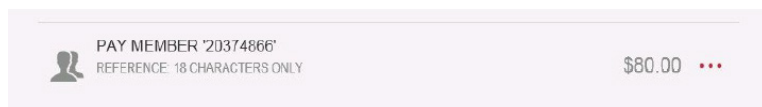
- Click on the 'Ok' button
- The Business Banking Batch window will display
 - The transaction amount is now updated



Business banking and joint-to-sign User guide.

Step 3 - To delete an item no longer required.

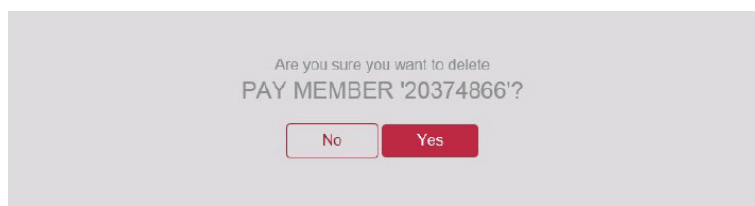
- Locate the Batch item that needs to be deleted
- Click on the three red dots



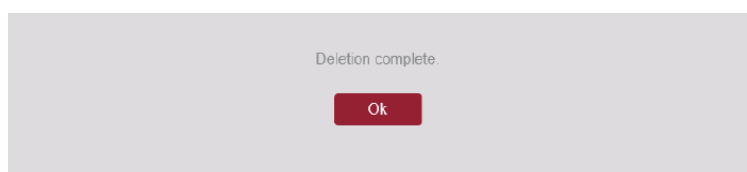
- The 'Amount' window will display
- Click on the 'Delete' button



- 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

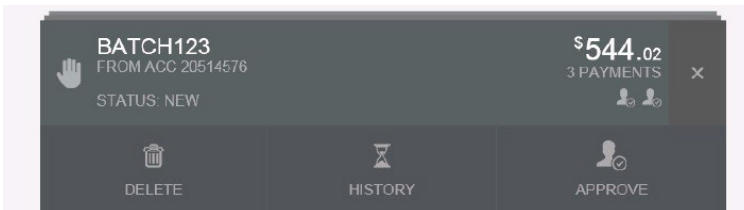
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Step 4 - To approve the Batch if items are correct.

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



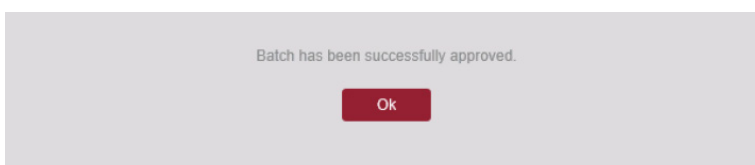
- The Batch menu icons will display



- 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?'

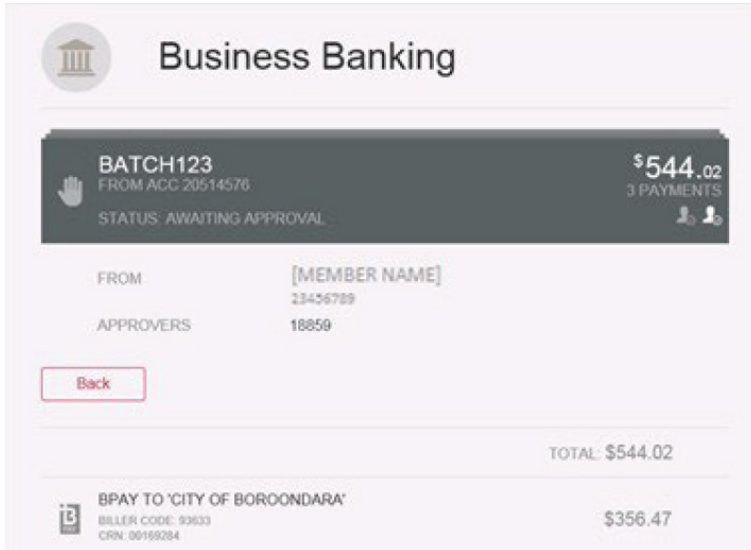


- Click on the 'Yes' button
- The 'Batch has been successfully approved' window will display



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

Business banking and joint-to-sign User guide.



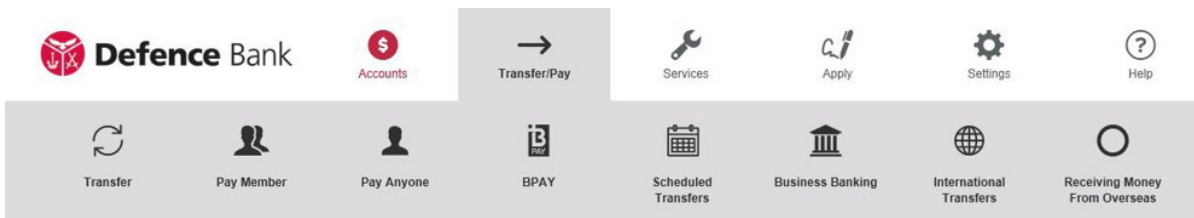
- The Batch is now ready to be approved by a the Second signer
 - The Status will update to 'Awaiting Approval'
 - It will display the First Signers Member number having approved the Batch

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

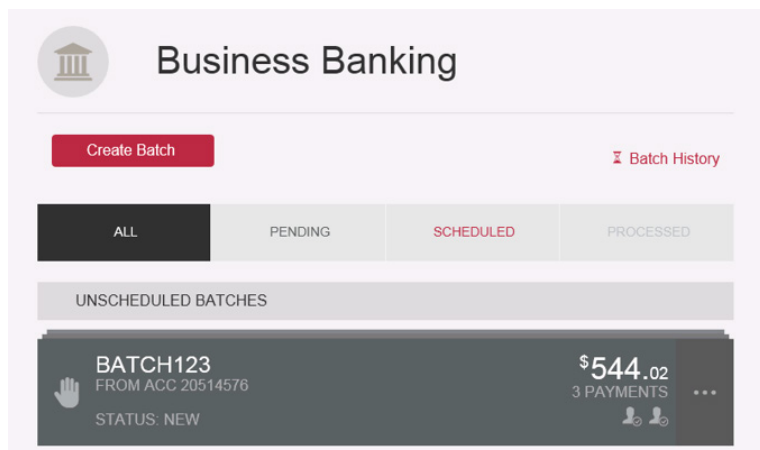


- Second Factor Authentication screen opens.
 - Once you confirm your mobile number select 'Request code'
 - You will receive a code via your mobile number
 - Use the keyboard to enter your code
- Once entered click on the 'Validate' Button
- The Business Banking window will display



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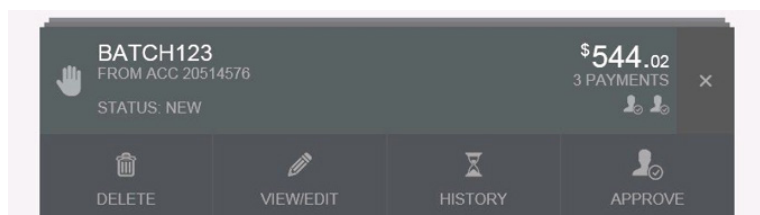
Step 2.



- 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



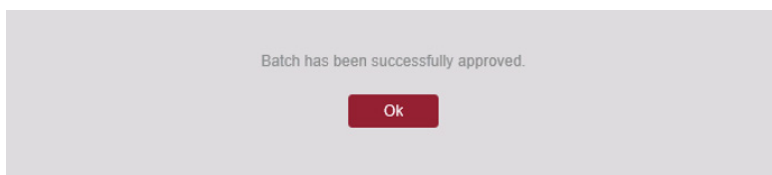
Business banking and joint-to-sign User guide.

Step 4.

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

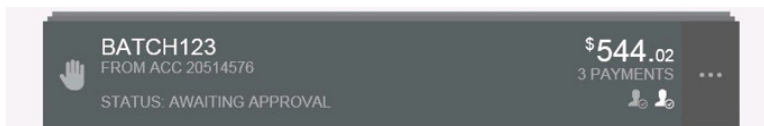


- Click on the 'Yes' button
- The 'Batch has been successfully approved' window will display



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



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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

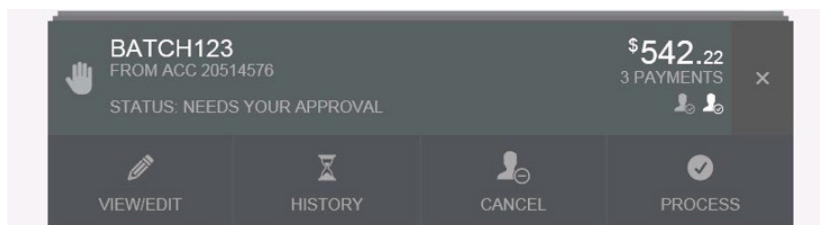
BATCH123
FROM ACC 20514576
STATUS: NEEDS YOUR APPROVAL

\$542.22
3 PAYMENTS

- 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



Business banking and joint-to-sign User guide.



- 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



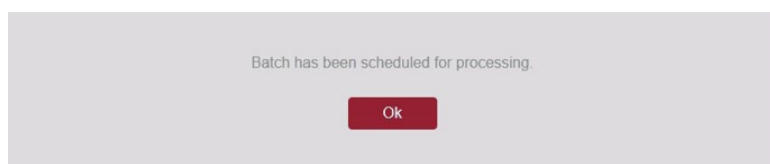
Business banking and joint-to-sign User guide.

Step 4.

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

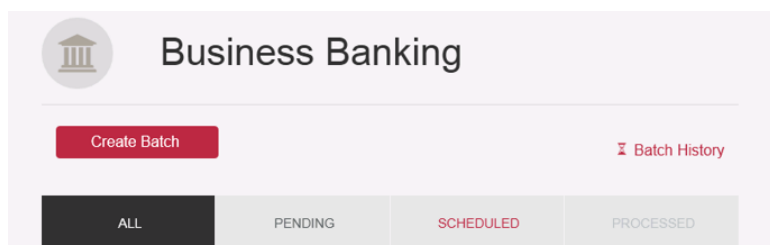


- Click on the ‘Yes’ button
- The ‘Batch has been scheduled for processing’ window displays

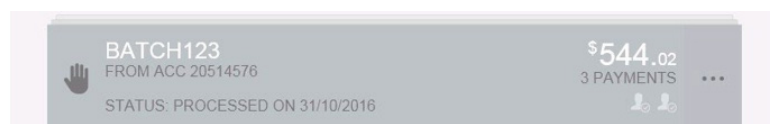


- Click on the ‘OK’ button
- The Business Banking window will display

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

Business banking and joint-to-sign User guide.

- 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 23, '5. How to delete a Batch before it is Processed'

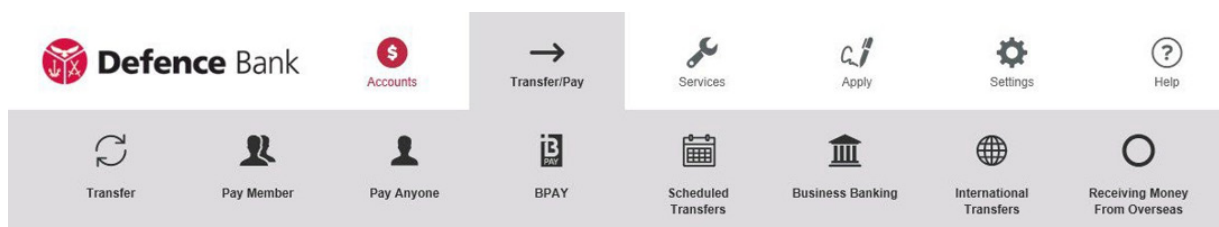
4. Upload a batch file form a Financial Software Program

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 Joint to sign Banking support .aba files which may also be referred to as Cemtex or direct entry files.

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

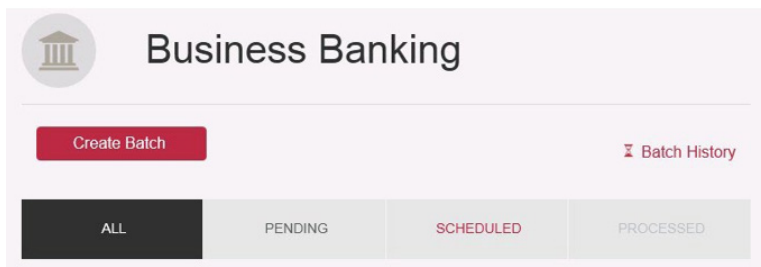


- Second Factor Authentication screen opens.
 - Once you confirm your mobile number select 'Request code'
 - You will receive a code via your mobile number
 - Use the keyboard to enter your code
- Once entered click on the 'Validate' Button
- The Business Banking window will display



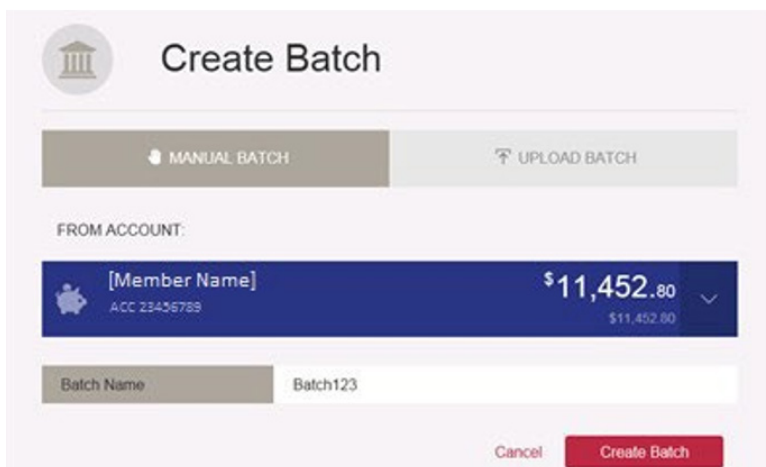
Business banking and joint-to-sign User guide.

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

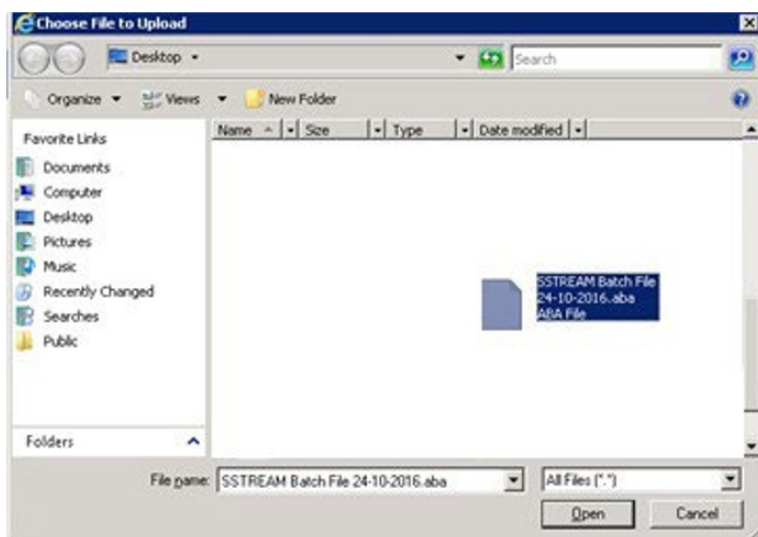


Business banking and joint-to-sign User guide.

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.

Business banking and joint-to-sign User guide.


- 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: 23426788

\$11,452.80

\$11,452.80

Back
Save

TOTAL: \$4.92

	<p>TRANSFER TO 'PAULINE SIMPSON'</p> <p><small>TO ACCOUNT: 20329991 BSB: CRU - DEFENCE BANK LIMITED (803-205) REFERENCE: SOC: 000079</small></p>	<p>\$1.25</p>
	<p>TRANSFER TO 'CHIEH QUEK'</p> <p><small>TO ACCOUNT: 20307088 BSB: CRU - DEFENCE BANK LIMITED (803-205) REFERENCE: SOC: 000382</small></p>	<p>\$1.24</p>

- 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 10, '3. Approve a Batch for Processing'

Business banking and joint-to-sign User guide.

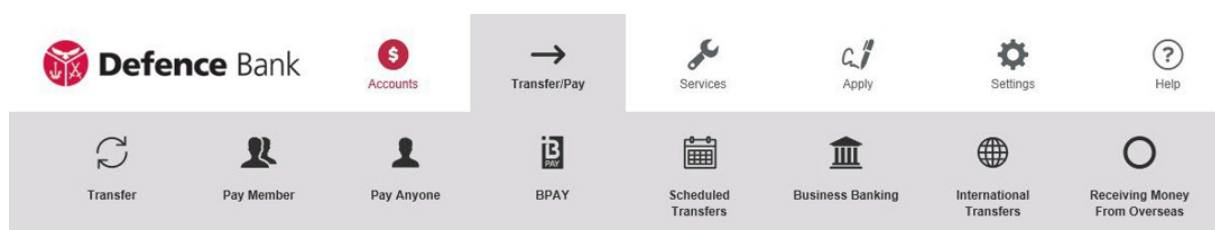
5. How to delete a batch before its processed

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.

- 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

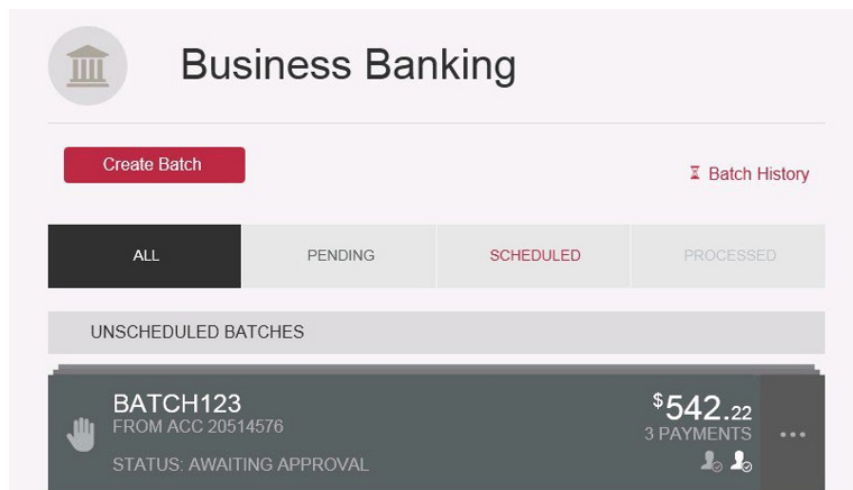


- Second Factor Authentication screen opens.
 - Once you confirm your mobile number select ‘Request code’
 - You will receive a code via your mobile number
 - Use the keyboard to enter your code
- Once entered click on the ‘Validate’ Button
- The Business Banking window will display



Business banking and joint-to-sign User guide.

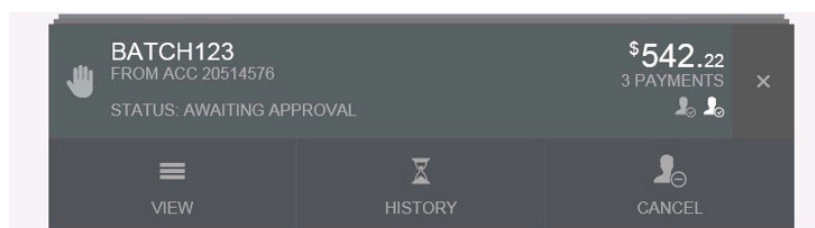
Step 2.



- 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

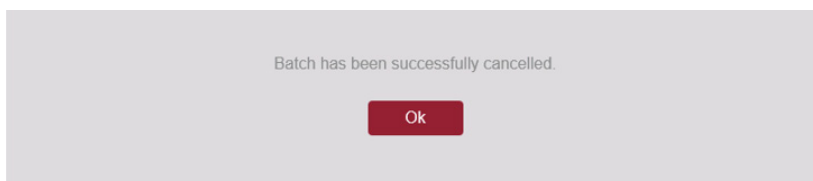


Business banking and joint-to-sign User guide.

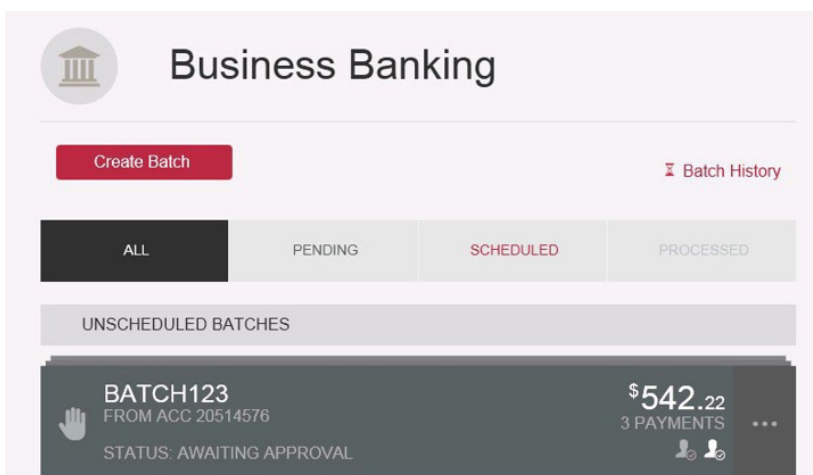
- The 'Are you sure you want to stop processing Batch [Batch Name]' window displays



- Click on the 'Yes' button



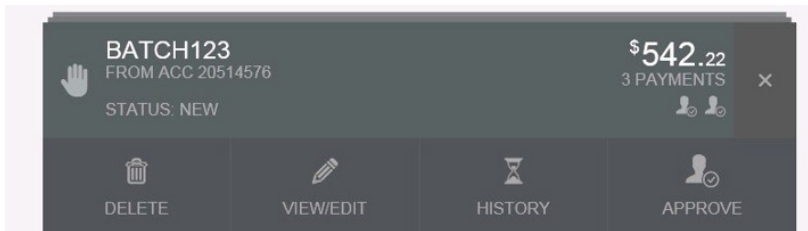
- The 'Batch has been successfully cancelled' window displays
- Click on the 'Ok' button



- The Business Banking window displays

Business banking and joint-to-sign User guide.

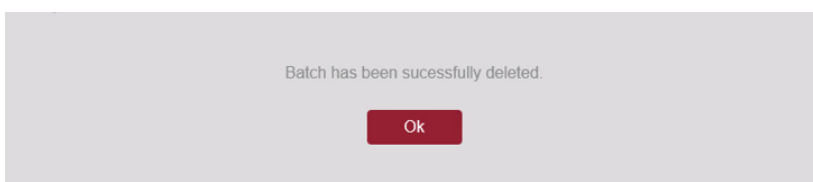
Step 4 – Delete Batch.



- 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 Joint to sign Banking, please call us Monday to Friday, 8am to 6pm (AEST) on **1800 033 139**.