

BUSINESS BANKING AND TWO TO SIGN BANKING

USER GUIDE

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1. Introduction

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.

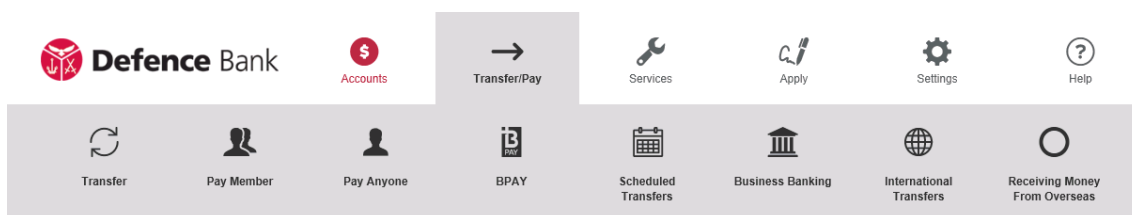
Members must complete a 'F675 Business Banking and Two to Sign Banking Application' to be registered for Business Banking and Two to Sign Banking within Defence Bank's Online Banking system. Once registered, access to Business Banking and Two to Sign Banking is accessed from the Member's Personal Online Banking account using their Member number and password.

For International Business Banking and Two 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 'two to sign' authority

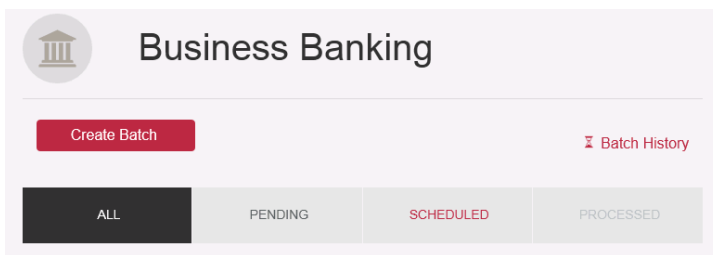
Step 1

- 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



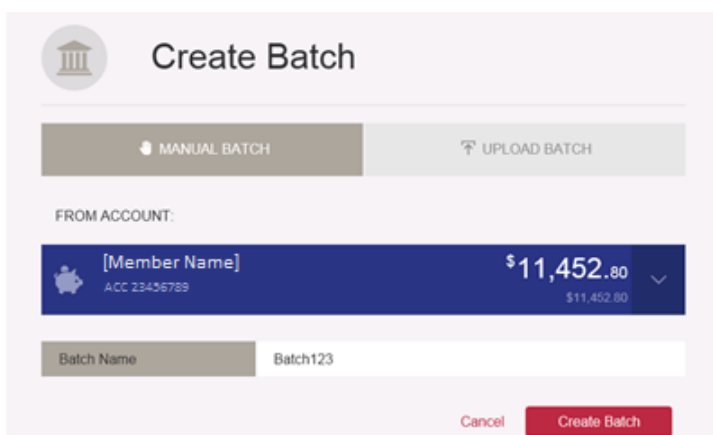
- The Validate Your TA (Transaction Authentication) Password screen opens.
 - Use the keyboard to enter your TA Password or if registered for VIP, enter your VIP security code
- Once entered click on the 'Validate' button
- The Business Banking window will display

Step 2



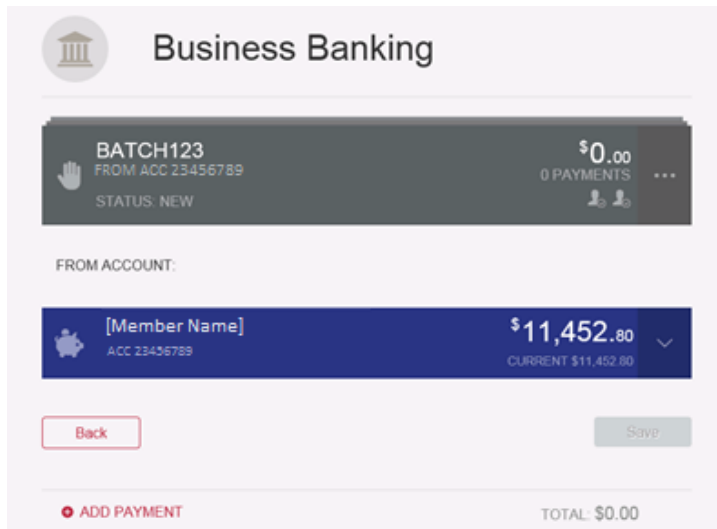
- The Business Banking window allows you to Create, View, Delete, Schedule and Approve Batches
- To create a new Batch, click on the 'Create Batch' button on the top left hand side of the Business Banking window
- The Create Batch window will display

Step 3



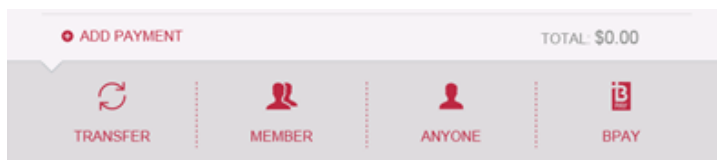
- The following fields will display in the Create Batch window and are required to be completed:
 - Manual Batch or;
 - Upload Batch - if you are uploading a batch refer to page 17
 - From Account - use the dropdown box to select the account from which you will make the payment/transfer
(Please Note: 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

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

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 \$8.18

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 (i)
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

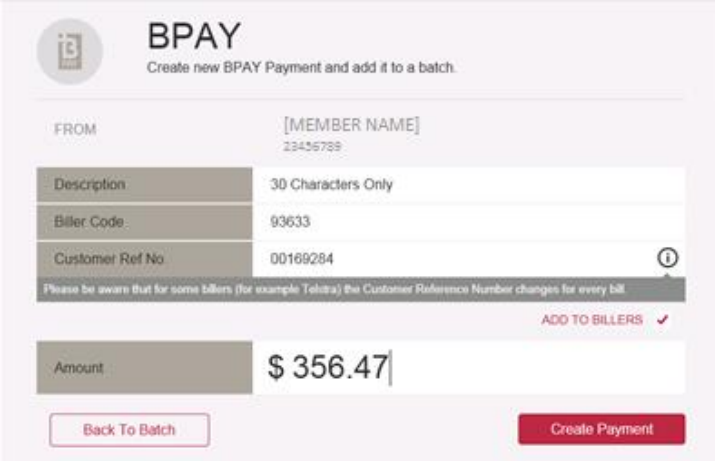
Description	30 Characters only
BSB	062500
Account no	10292097 (i)
Provide last 9 digits of the payee's account number.	
Pay to	Mr J Smith
Reference	18 Characters Only

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]
23456789

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.

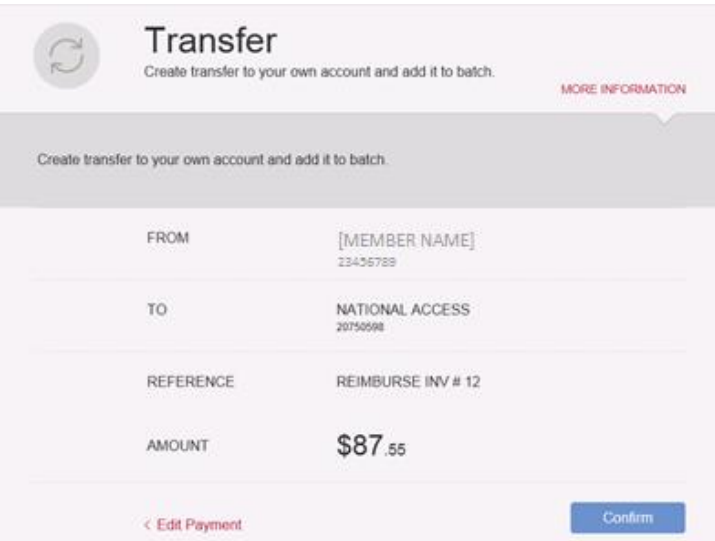
ADD TO BILLERS ✓

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]
23456789

TO NATIONAL ACCESS
20750998

REFERENCE REIMBURSE INV # 12

AMOUNT \$87.55

< Edit Payment Confirm

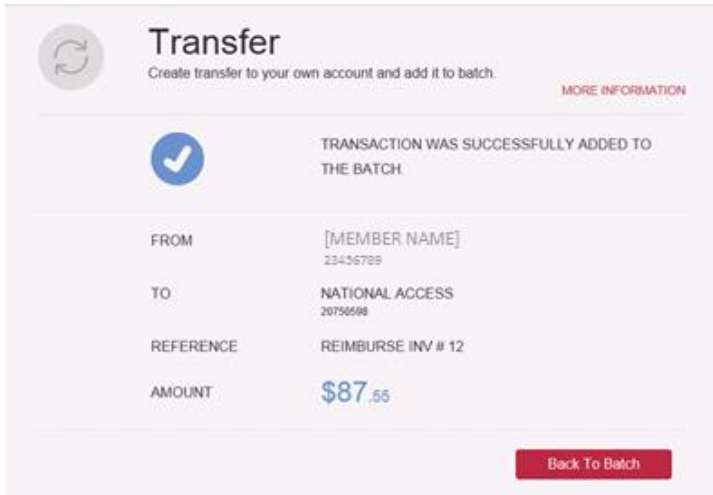
- Check that the information you have entered for the payment is correct
- If the details are correct, click on the 'Confirm' button to continue
 - The Transaction Confirmation window will display
- If the details are incorrect, click on the 'Edit Payment' button to return to the payment setup screen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

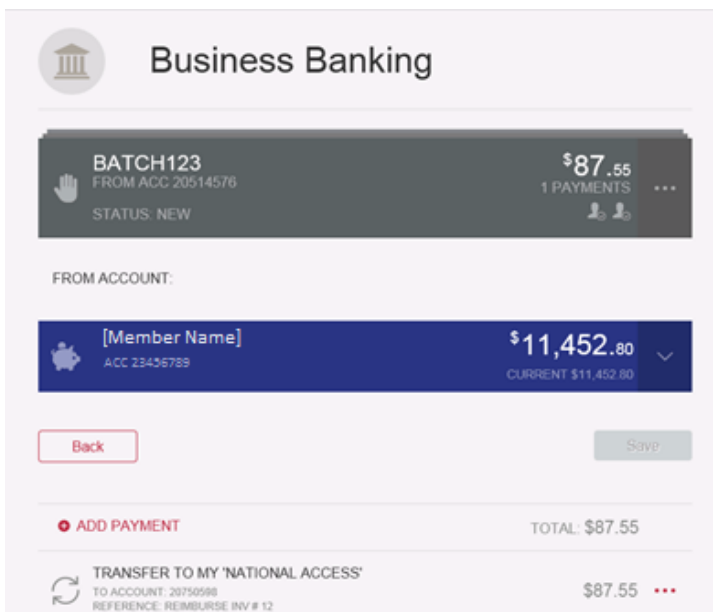
TO: NATIONAL ACCESS
20750598


REFERENCE: REIMBURSE INV # 12

AMOUNT: **\$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 **\$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:

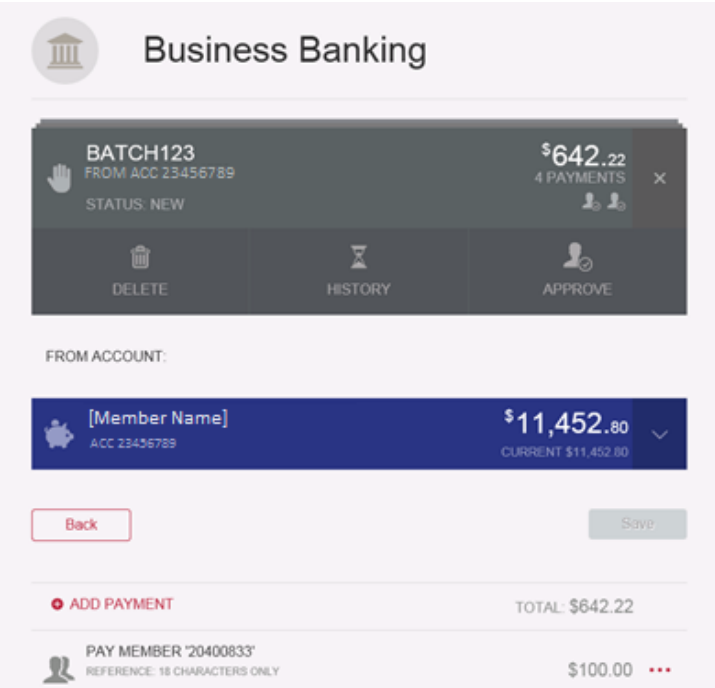
1. First Signer - Approving the Batch immediately after it has been created
2. First Signer - Approving the Batch at a later time
3. Second Signer - Approving the Batch and processing

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



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

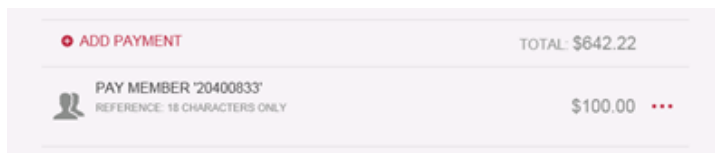
PAY MEMBER '20400833'
REFERENCE: 18 CHARACTERS ONLY

\$100.00

- 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 ...

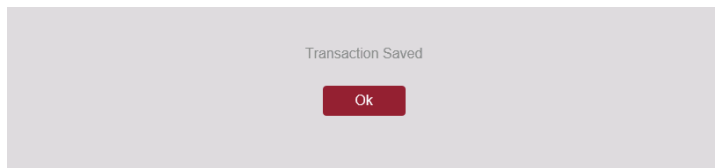
- The 'Amount' window will display
- Click in the 'Amount' field and enter the correct transaction amount



Amount \$ 80

Delete Save

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



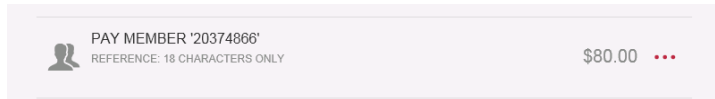
Transaction Saved

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

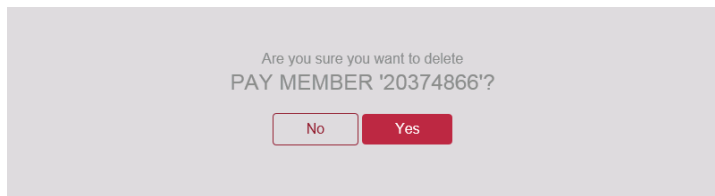
- Locate the Batch item that needs to be deleted
 - Click on the three red dots



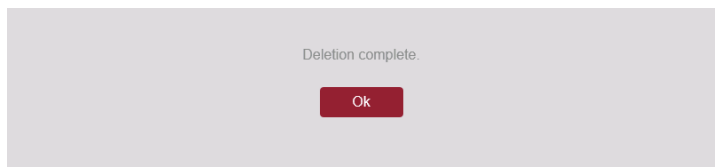
- The 'Amount' window will display
- Click on the 'Delete' button



- 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



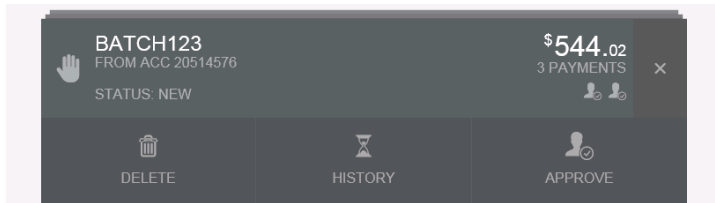
- Click on the 'Ok' button
- The Business Banking Batch window will display
 - The item will be removed from the Batch payments list

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



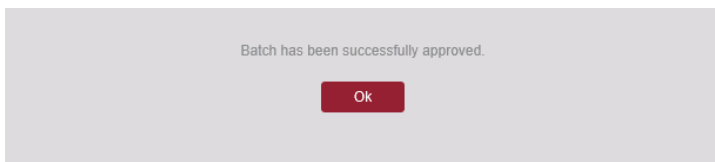
- The Batch menu icons will display



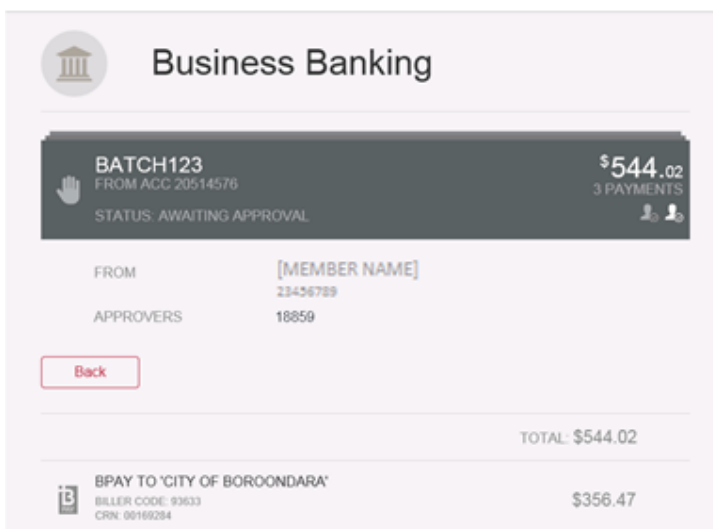
- The Batch menu icons will allow you to:
 - Delete – delete the Batch
 - History – view Batch approval history
 - Approve – approve the Batch
- Click on the 'Approve' icon
- A message will display asking 'Are you sure you want to approve?'



- 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.



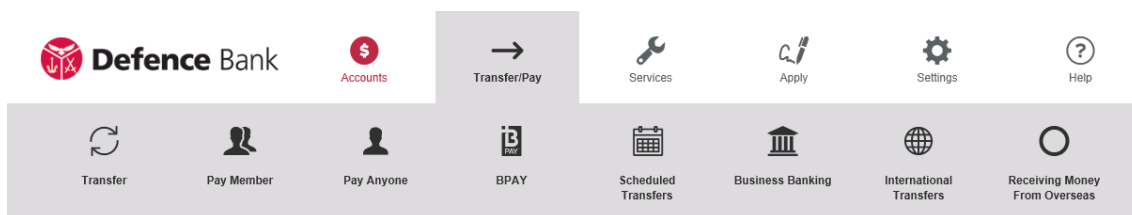
- The Batch is now ready to be approved by a the Second signer
 - The Status will update to 'Awaiting Approval'
 - It will display the First Signers Member number having approved the Batch

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.

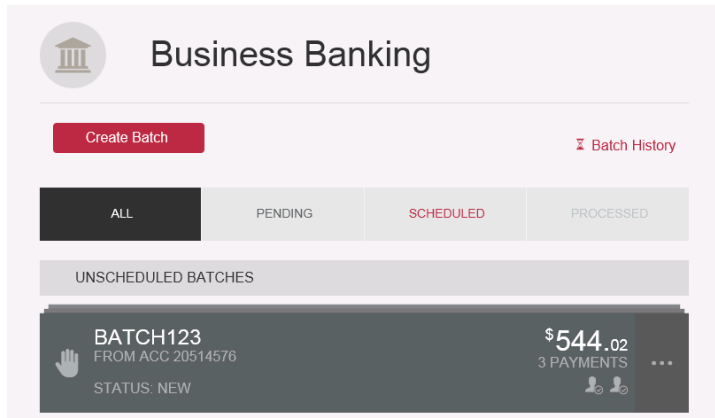
Step 1

- 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



- The Validate Your TA (Transaction Authentication) Password screen opens
 - Use the keyboard to enter your TA Password or if registered for VIP, enter your VIP security code
- Once entered click on the 'Validate' Button
- The Business Banking window will display

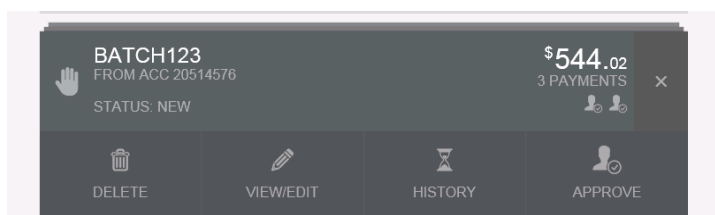
Step 2



- 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



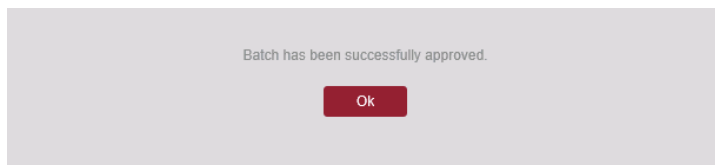
- The Batch menu icons will allow you to:
 - Delete – delete the Batch
 - View/Edit – view and edit Batch items
 - History – view Batch approval history
 - Approve – approve the Batch
- Click on the 'Approve' icon

Step 4

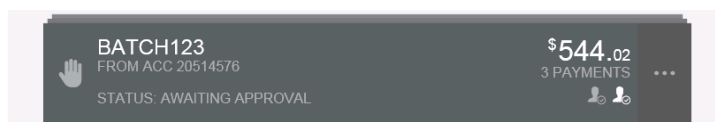
- A message will display asking 'Are you sure you want to approve?'



- 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



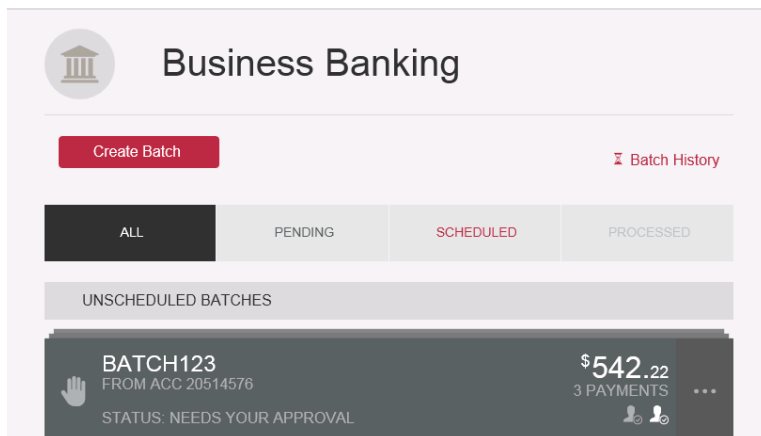
LAST TRANSACTIONS
LAST INTERNAL TRANSFER: 20/04/2016 02:44 PM ACST
LAST PAY ANYONE TRANSFER: 14/03/2016 03:28 PM ACST
LAST BPAY PAYMENT: 27/08/2013 01:36 PM ACST
[VIEW SESSION HISTORY >](#)



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

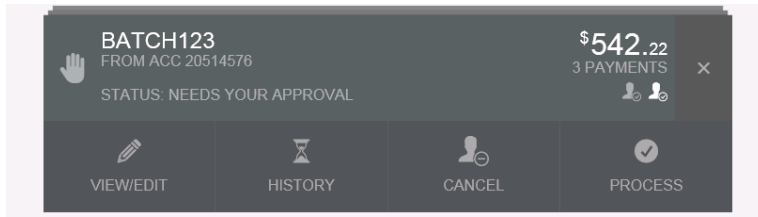
- Click on the 'View Batches' button
- The Validate Your TA (Transaction Authentication) Password screen opens
 - Use the keyboard to enter your TA Password or if registered for VIP, enter your VIP security code
- Once entered click on the 'Validate' Button
- The Business Banking window will display.

Step 2



The screenshot shows the 'Business Banking' header with a 'Create Batch' button and a 'Batch History' link. Below are tabs for 'ALL', 'PENDING', 'SCHEDULED', and 'PROCESSED'. Under the 'UNSCHEDULED BATCHES' section, a card for 'BATCH123' is displayed. The card shows 'FROM ACC 20514576', a status of 'NEEDS YOUR APPROVAL', and a total amount of '\$542.22' with '3 PAYMENTS'. A hand icon is on the left, and three grey dots are on the right for expansion.

- 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



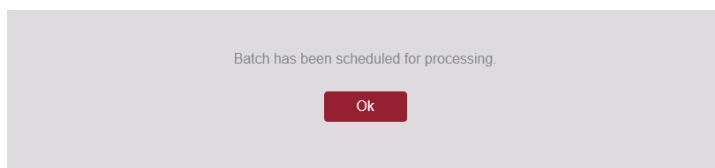
- Once you have nominated the payment date, click on the ‘Process’ button.

Step 4

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

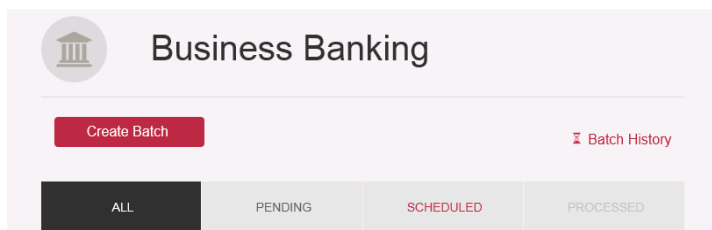


- Click on the ‘Yes’ button.
- The ‘Batch has been scheduled for processing’ window displays

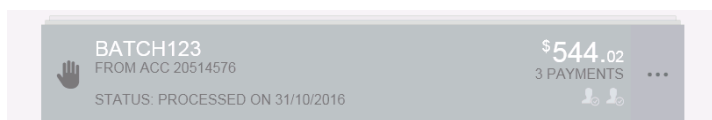


- Click on the ‘OK’ button
- The Business Banking window will display

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'

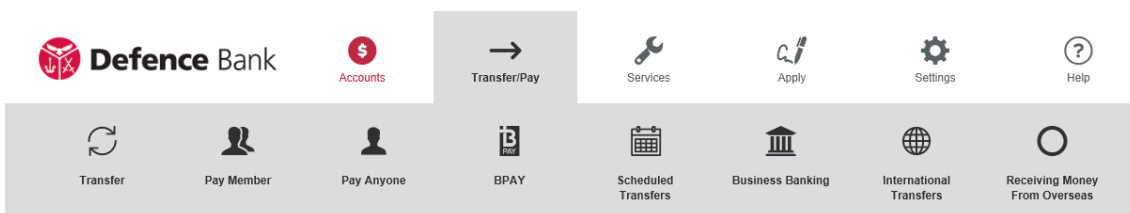
4. Upload a Batch file from a Financial Software Program

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.

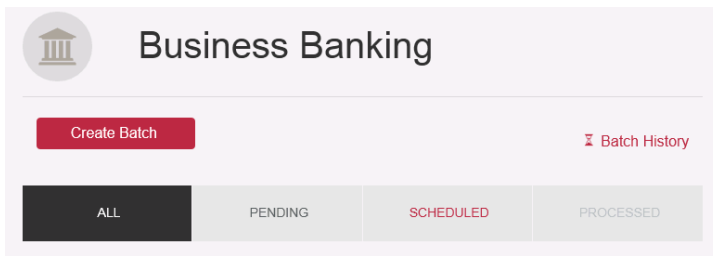
Step 1

- 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



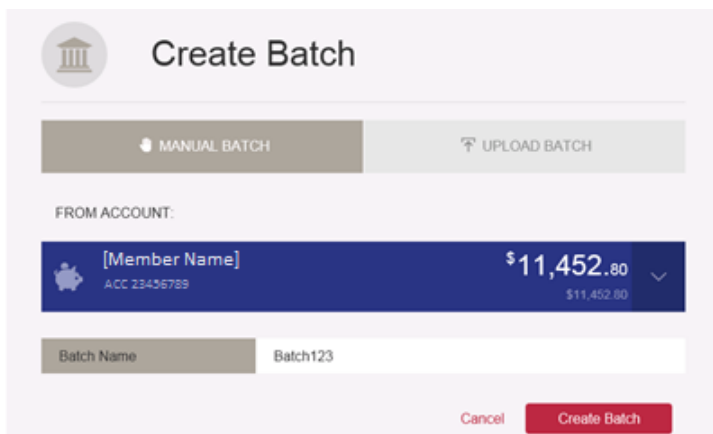
- The Validate Your TA (Transaction Authentication) Password screen opens
 - Use the keyboard to enter your TA Password or if registered for VIP, enter your VIP security code
- Once entered click on the 'Validate' Button
- The Business Banking window will display

Step 2



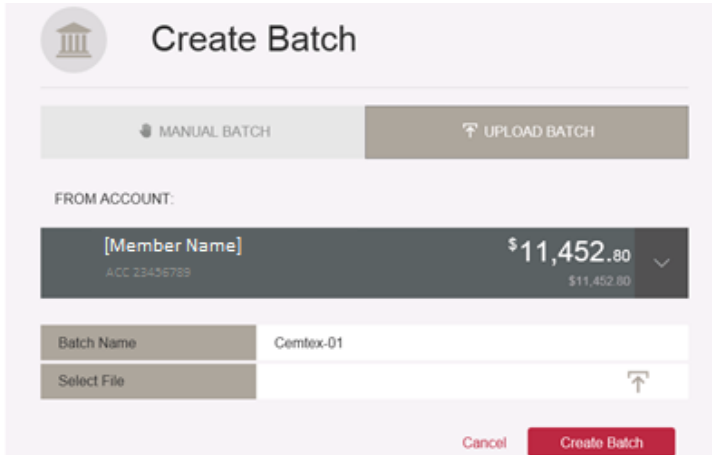
- The Business Banking window allows you to Create, View, Deleted, Schedule and Approve Pending Batches
- To create a new Batch, click on the 'Create Batch' button on the top left hand side of the Business Banking window
- The Create Batch window will display

Step 3



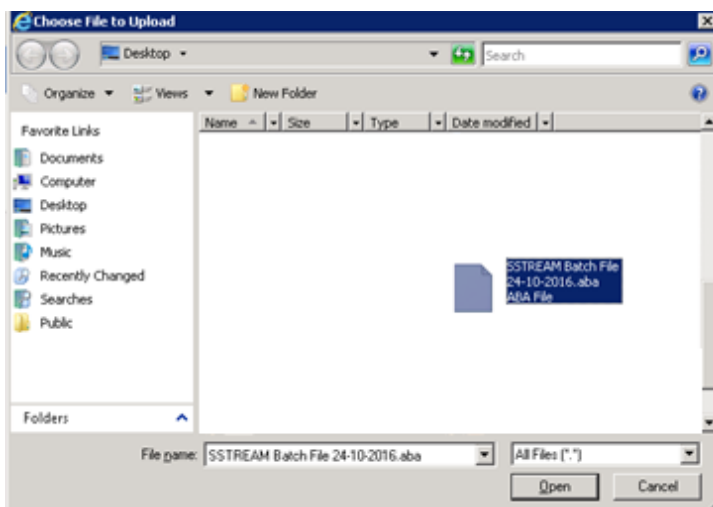
- Click on the 'Upload Batch' tab
- The Upload Batch window will display

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



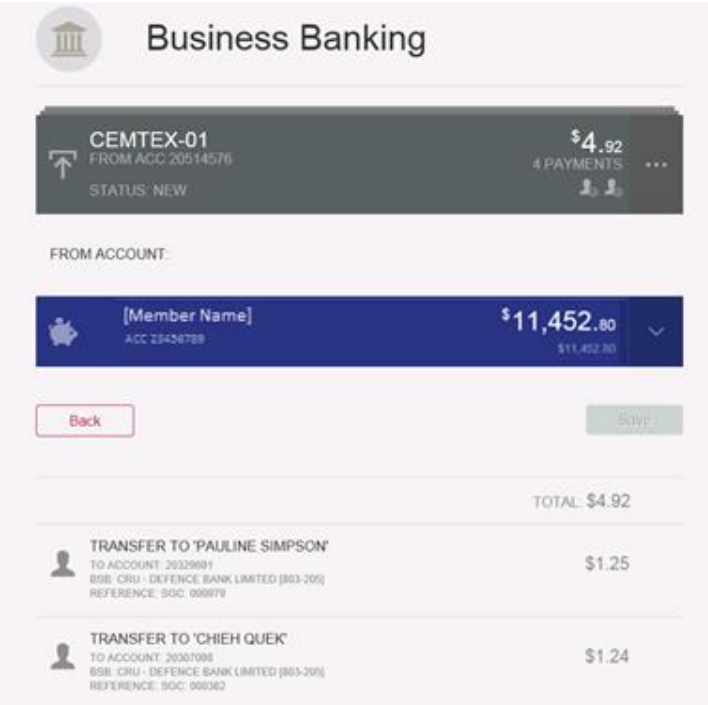
- Browse your computer to locate the .aba or Cemtex file for processing

- 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. 
<input type="button" value="Cancel"/> <input type="button" value="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



The screenshot shows the 'Business Banking' interface. At the top, there's a header with a bank icon and the text 'Business Banking'. Below this is a summary card for 'CEMTEX-01' with a balance of '\$4.92' and '4 PAYMENTS'. It also shows 'FROM ACCOUNT: [Member Name]' with a balance of '\$11,452.80'. Below the summary card are two transfer entries: 'TRANSFER TO PAULINE SIMPSON' for \$1.25 and 'TRANSFER TO CHIEH QUEK' for \$1.24. At the bottom, there are 'Back' and 'Skip' buttons.

- 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'.

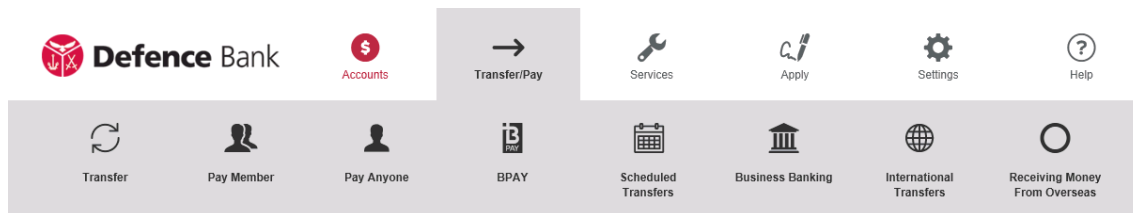
5. How to delete a Batch before it is processed

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.

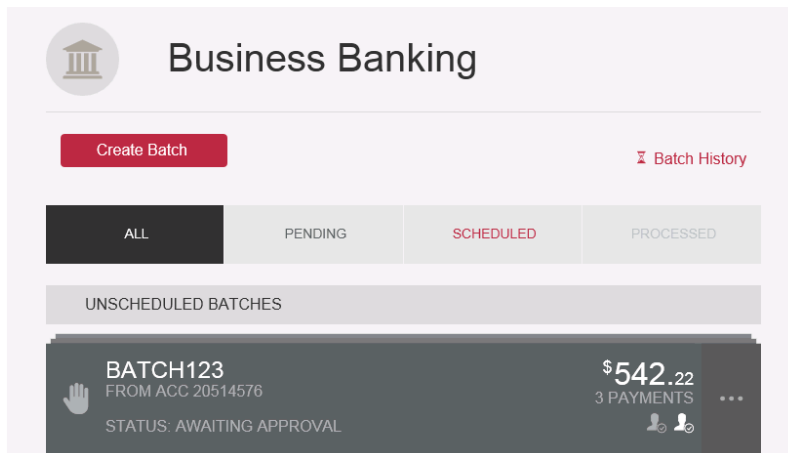
Step 1

- 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



- The Validate Your TA (Transaction Authentication) Password screen opens
 - Use the keyboard to enter your TA Password or if registered for VIP, enter your VIP security code
- Once entered click on the 'Validate' Button
- The Business Banking window will display

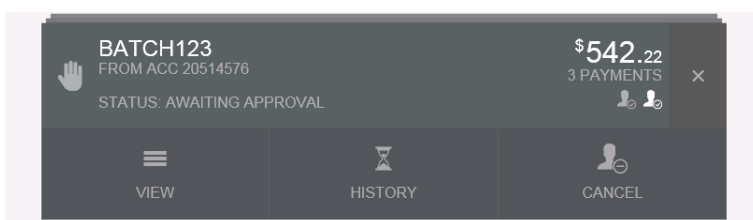
Step 2



- 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

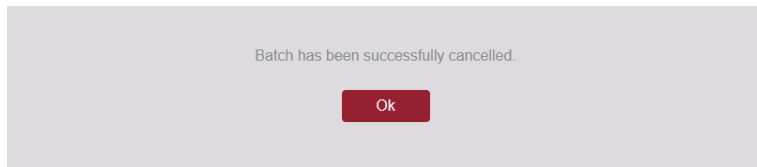


- The following menu options will display:
 - View – allow you to view Batch items
 - History – display Batch history
 - Cancel – cancel the processing the Batch

- Click on the 'Cancel' icon

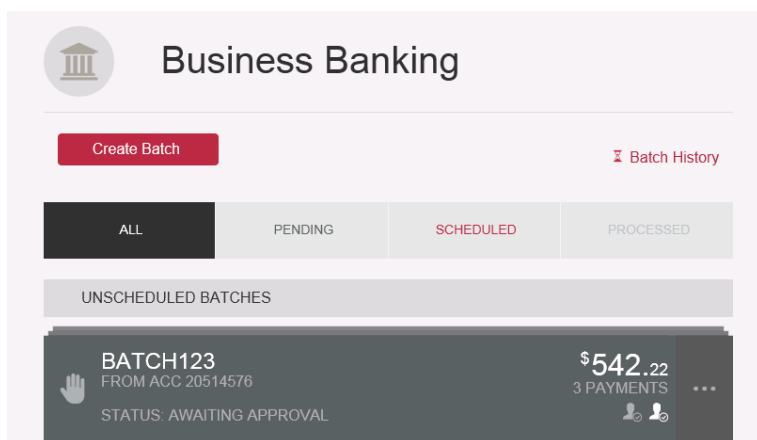


- The 'Are you sure you want to stop processing Batch [Batch Name]' window displays
- Click on the 'Yes' button

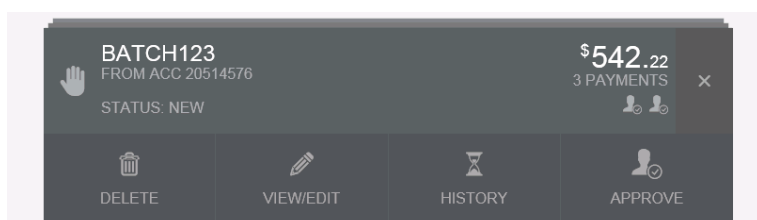


- The 'Batch has been successfully cancelled' window displays
- Click on the 'Ok' button
- The Business Banking window displays

Step 4 – Delete Batch

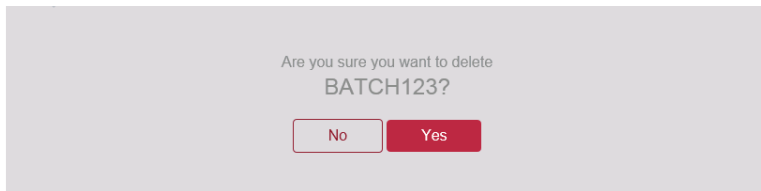


- To expand the Batch menu click on the three grey dots
 - The Batch menu icons will display

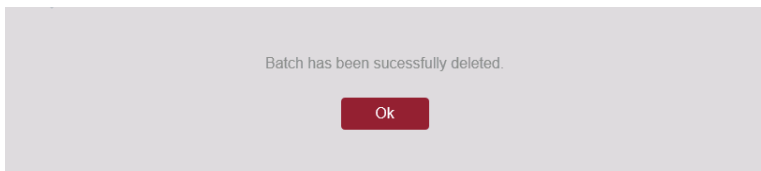


- The following menu icons will display:

- 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 call our Contact Centre Monday to Friday, 8am to 8pm on **1800 033 139**