



Business *iBank* Manual

If you have any questions or experience any difficulty in using Business *iBank*, please call bcu on 1300 228 228.

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About Business *iBank*

Business *iBank* has been designed so that businesses can manage their accounts without having to contact bcu to set up additional features. A new login facility has been created so that bcu can set up an administrator to a business account.

Administrators have the authority to:

- Add / remove data entry logins
- Add / modify / remove internet signing authorities
- Change login passwords
- Modify authority levels eg: daily transaction limits

Features and benefits

bcu's internet banking for business can help save time, simplify accounting processes and improve productivity. Business *iBank* allows you to view your account balances, transfer money and make payments and more.

Business *iBank* also gives you control over who has access to your accounts and allows you to set individual access levels.

You can log onto Business *iBank* from anywhere at anytime to pay bills, manage payroll (linking to accounting packages like MYOB) or access your accounts and transaction details including history.

The system uses 128 bit encryption to maximise the security of all data.

User definitions

Administrator

A Business *iBank* administrator manages the internet business banking access of other users. The Business *iBank* administrator can create logins, determine which accounts are accessible, set authorisation limits and reset passwords.

Internet signing authority

An internet signing authority may be created by a Business *iBank* administrator for any client that has an Authority To Operate (ATO) relationship with one or more of the business accounts. The login is linked to the individual client but is limited to accessing only those business accounts to which an ATO relationship exists.

Data Entry User

A data entry user can create transactions but cannot authorise them. Downloading statement information, preparing payments to be authorised, maintaining business payees, etc. can be performed by staff members who have no ATO on any of the business accounts.

Getting started

As a bcu business customer you can register for Business *iBank* at any bcu store or by calling 1300 228 228. To access your business account follow these steps:

Step 1: Enter Business *iBank* via www.bcu.com.au

Step 2: Click on "login now"

Step 3: Enter your business administrator's login name

Step 4: Enter your business administrator's interim login password which was provided when registering for Business *iBank*

Step 5: You will be prompted to update your existing password as the old one has expired

Step 6: Enter a new password – of your choice

Step 7: The welcome screen will appear.

To view and access accounts

Step 1: From the "other" menu select "business viewpoint" at the bottom. This will bring you to the business administration screen.

Step 2: Click on 'modify'. This will allow the administrator access to the accounts.

Step 3: From the drop down list next to the accounts, select 'full access on all accounts'.

Step 4: Load the daily authorisation limit - as decided by the administrator.

Step 5: Enter your administrator's password.

Step 6: Click 'save'.

Adding an internet signing authority

From the "other" menu select "Business Viewpoint"

Step 1: Click on the add link for the ATO you want to make an internet signing authority. The "add link" is located in the action(s) column in the table of logins and ATOs in the Business *iBank* administration screen.

Step 2: Enter the appropriate details

- Maximum member no/login name length is '8' characters
- Please provide the password for the new login
- Authorisation limit is required. This must be numeric, greater than zero and with up to (2) decimal places

Step 3: After entering the details and the passwords for the administrator(s), click the "save" button. You are returned to the Business *iBank* Administration screen.

Data entry login

Use the Data Entry Login option to create a login to Business *iBank*, set the initial access code for login, control the level of access and control which accounts the user can access.

Step 1: Click on the "add data entry login" button located on the Business *iBank* administration screen.

Step 2: Enter the appropriate details:

- Maximum login name length is '8' characters
- Provide the password for the new login
- Load access level ('Data entry' or 'view only' from drop down menu)
- Select 'accessible accounts'

Step 3: After entering the details and the passwords for the administrator(s), click the "save" button. If there is more than one person to sign on accounts, both passwords are required to approve new Login. You are returned to the Business *iBank* administration screen.

Modify/delete data entry login

The modify/delete data entry login screen is displayed when you click on the "modify" link in the action(s) for a data entry login. Data entry logins can be identified by the login name in the name column (rather than the actual name) and the notation "data entry" or "view only" in the access level column.

Step 1: To access the modify/delete data entry login screen, click on the appropriate “modify” link for a data entry login in the action(s) column in the Business *iBank* administration screen. The modify data entry login screen is displayed.

Step 2: Modify details as required.

Step 3: Administrator/s to approve.

Step 4: Click on “update”.

Step 5: To delete simply click on “delete”. Delete is irreversible.

Change Login Password/Access Code

Use the Password/Access Code link to change the Password for Business *iBank* logins. This can include changing the Password/Access Code when a login is blocked due to excessive password violations, or if a user forgets their Password/Access Code.

Step 1: Access the Add Data Entry Login screen and click on the appropriate Password/Access Code link in the Action(s) column located on the Business *iBank* Administration screen.

Step 2: Enter your new password.

Step 3: Re-enter the code in the “verify new password” box.

Step 4: Click on the “save” button. You are returned to the Business *iBank* Administration screen. Note: Changing the password does not require additional authorisations.

Modify internet signing authority login

The modify internet signing authority login screen is displayed when you click on the modify link in the action(s) column for an internet signing authority. Data entry logins can be identified by the actual name of the user in the ‘name’ column (rather than the login name) and the notation “internet signing authority” in the ‘access level’ column.

Step 1: The “modify internet signing authority login” screen is displayed. To access the modify internet signing authority login screen, click on the appropriate modify link for an internet signing authority in the ‘action(s)’ column in the Business *iBank* administration screen. The ‘modify internet signing authority’ login screen is displayed.

Step 2: Update the appropriate details.

Step 3: If displayed, enter ‘Business Administrator’ password/access code in the ‘approve changes’ section.

Step 4: Click on the ‘update’ button.

Delete an internet signing authority

You also use the ‘modify’ link to delete an Internet Signing Authority. Note: You cannot back out of a deletion after clicking on the “delete” button. Deleting an Internet Signing Authority does not remove the client’s Authority To Operate on the accounts. If you need to remove a client’s authority to operate, please call bcu on 1300 228 228.

Step 1: Access the Modify Internet Signing Authority Login screen by clicking on the appropriate “modify” link for an Internet Signing Authority in the Action(s) column in the Business *iBank* Administration screen. The Modify Internet Signing Authority Login screen is displayed.

Step 2: If displayed, Enter Business Administrator Password/Access Codes in the ‘approve changes’ section.

Step 3: Click the “delete” button.

Business viewpoint administration

This allows you to examine who has access to business viewpoint internet banking and to change access levels. Access this screen through the “business viewpoint” option under “other” and is only available to business viewpoint administrators. You cannot create or modify business viewpoint administrators. If you need to add or delete business viewpoint administrators you will need to contact bcu.

Step 1: To access the business viewpoint administration screen, from the viewpoint menu, click on “other,” and then “business viewpoint”. Note: Some menu options may not be available.

List of Accounts

The “accounts” menu displays the full list of your accounts available to internet banking. If you are logged in as a Business *iBank* user, these will include the business accounts that you have access to, either to view the details or to operate on the accounts as an internet signing authority.

The transaction menu

The “transact” menu allows you to perform a variety of different types of transactions on your accounts. The following types of transactions may be available to you from the ‘transact’ menu:

- BPAY
- BPAY view
- Transfer
- Credit External
- Cheque
- MultiTrans
- PendAuths (Pending Authorisations)

Future payments

The “future payments” section will display payments that are scheduled and the next due date. A link at the end of each line will display more details about the future payment.

Processing transactions with Business *iBank*

In most respects, Business *iBank* users will notice few differences when processing transactions compared to other users, especially if they are familiar with performing transactions in accounts where more than one signature is required. This section concentrates on the additional functionality for Business *iBank* users and is written from the perspective of the Business *iBank* member.

Data entry Operator

If you are a data entry operator, you do not have the authority to authorise transactions. Instead, you need to ‘store’ the transactions. When you store the transaction, you may have the ability to notify internet signing authorities via email that there is a transaction ready to be authorised. You can also include notes associated with the transaction.

The process is essentially the same for all users of *iBank*. After you enter the transaction details and you click the “pay now” or “pay later” buttons, you will need to store the transaction as a pending authorisation. Before doing so, you can select internet signing authorities to be notified and add a note to the transaction. The general process is as follows:

Step 1: Enter the transaction details and then click on the “pay now” or “pay later” buttons as appropriate.

Step 2: If using “pay later” function, enter the payment date(s), etc, then click on the “OK” button. Additional detail will be displayed on the screen. Note: The information on the screen will vary, depending on the number of signatures required.

Step 3: If required, enter any notes relevant to this transaction in the “notes” section.

Step 4: Click on the “store” button. The transaction will be placed in the list of “pending authorisations”. Note: If one or more internet signing authorities have access to your computer while you are processing the transaction, they can enter their login names and password/access codes after Step 1. If login names and password/access codes for the required number of internet signing authority authorities have been entered, you can click on the “OK” button rather than the “store” button. You also skip Steps 2 to 4 above.

Upload (multi-transfer)

Batch payments for wages, creditors or super contributions Business *iBank* users have the additional ability over other *iBank* users to upload files with batches of transactions for multiple transaction processing. The files may be in CEMTEX format produced by popular third-party programs such as MYOB.

Step 1: Click on the ‘upload’ button. The “load a batch of credit external account transactions” screen will be displayed.

Step 2: Select the appropriate document type from the drop-down list.

Step 3: Enter the file location including the file name, or click the “browse” button and select the file.

Step 4: Enter a batch description.

Step 5: Select the ‘from’ account.

Step 6: Check “post as total” if you want the batch to appear as a single transaction in your account.

Step 7: Enter the reference (to appear on statement)

Step 8: Click on the “upload” button. After the batch has uploaded, you are returned to the transaction batch list.

Notes on uploading transactions

- When you upload a batch, more than one batch may be created in the transaction batch list, e.g. separate batches for internal transfer and external transfer.
- If there are any invalid entries (e.g. incorrect account numbers, BSB codes, etc), then the status will display as “New - contains upload errors”. You will need to click on “change link” for the batch, and then the individual change links for the incorrect payees in the batch.
- The whole batch may reject if there are discrepancies in the data, eg: a mismatch of transaction totals to the batch totals, or a mismatch of transaction count to total transactions. For this type of error, you will need to determine the cause, fix the source data and upload the batch again. To view details of the uploaded batch, click on the show errors link for the batch. If required, you can delete the details from the ‘uploaded batches’ list by using the delete button for the appropriate item.

Pending authorisations

The “pending authorisations” section is displayed if you have access to Business *iBank* accounts as a data entry

user or an internet signing authority and there are payments loaded but not fully authorised (referred to as pending authorisations). An internet signing authority is the internet equivalent of an authority to operate (ATO). It allows signatories to view pending transactions and to authorise those transactions at a later time, even though not all signatories are available at the same time.

In addition, Business *iBank* users may also:

- Allow data entry operators to enter payment details and create a pending authorisation transaction, even when only one signature is required.
- Generate an email alert to a signatory (ie: an internet signing authority), to notify a transaction or batch of transactions is ready to be authorised.
- Enter, review and edit notes that have been entered for a pending authorisation.
- Limit authorisation of transactions to a pre-set value for each internet signing authority as well as daily debit limits on an account (if used by the financial institution) set by bcu.

Create a pending authorisation transaction

Step 1: Enter the transaction details and then click on the “pay later” button

Step 2: Enter the payment date(s), etc. and then click on the “OK” button. Additional detail will be displayed on the screen.

Step 3: If displayed, enter Your Password/Access Code

Step 4: If required, enter any notes relevant to this transaction in the “notes”.

Note: If additional internet signing authorities are present and have access to your computer while you are processing the transaction, they can enter their login names and password/access codes after Step 3. If the login names and password/access codes for the required number of internet signing authority authorities have been entered, skip Steps 3 and 4.

Step 5: Do one of the following:

- Click on the “OK” button if no further signatory details are required, or, if displayed, click on the “store” button if further signatories are required. After clicking on the “store” button, the transaction will be placed in the list of “pending authorisations”.

List of pending authorisations

Step 1: Do one of the following:

On the welcome screen, click on the “full pending authorisations” link located at the end section of pending authorisations, or select the tab “transact” then “pendauths” from the menu.

Note: A check box in the select column appears only if you can add your authorisation to the payment, i.e. you are an authority to operate on the account, have full access to the from account as the internet signing authority, your authorisation limit is sufficient to authorise the payment amount and you have not yet authorised it.

How long do transactions remain in the list of pending authorisations? bcu has pre-defined a period of time that transactions will remain on the system. This is displayed near the bottom of the screen when you are viewing the list of pending authorisations.

View detail of a transaction

Step 1: From the “list of pending authorisations” screen, or the “pending authorisations” section of the welcome screen, click

on the “detail” link for the transaction. The details displayed will vary according to the type of transaction. If you are able to authorise this transactions; and password confirmation on updates is required by bcu, an “access code” box will be displayed.

If you cannot authorise this transaction, you can add notes, notify another signatory, or have another signatory enter their login name and password/access code while the details are displayed.

Authorise a pending transaction from the detail view screen

Step 1: Click on the detail link for the transaction in the list of pending authorisations.

Step 2: Enter your password/access code.

Step 3: Click on the “pay now” button.

Authorise transactions from the list

Step 1: Check the box in the “select” column for the transactions you want to authorise.

Step 2: Enter your password/access code.

Step 3: Click on the “authorise” button.

Frequently asked questions

Q. I need help, what do I do?

A. Support is available by calling 1300 228 228 Monday to Friday from 8am to 5.30pm or from 8am to 11.30am on Saturdays.

Q. How do I register for Business *iBank*?

A. Registration is free and only takes a few minutes. Just download the application form from www.bcu.com.au complete and return it to bcu by post or dropping into your nearest bcu store.

Q. What does an administrator do?

A. An administrator can:

- View payments
- Create payments
- Authorise payments
- Create new users
- Reset passwords

Q. Do I need a security token to use Business *iBank*?

A. Yes, only if you are required to transfer amounts of more than \$2000 to another financial Institution. Security Tokens are available for \$15 each by logging into *iBank*, selecting the “other” tab and then by clicking on ‘request’. If you require your limit set higher than \$2000 please contact bcu on 1300 228 228.