# iBank Batch Payments User Guide

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There are multiple features within iBank to help with your business banking including Profiles and Batch Payments.

**Profiles** allow you to access your different business accounts using one simple login to manage your banking and payees between each of your business and personal profiles.

**Batch Payments** allow you to process multiple payments within the one transaction, which is perfect for wages, creditors or super contributions.

This guide will help you navigate the business banking features to create and process both manual batches and Cemtex file upload batches.

To request access to Batch Payments within iBank, or to request a new authorised user be added to your business account, please contact us on **1300 228 228** or visit us in store.

## Batch Payments

Batch Payments within iBank will allow you to:

- ☑ Create both manual and imported Cemtex (.aba file) batches.
- ☑ Display Cemtex batch transactions as a single summary transaction with the ability to review using the batch history feature.
- ☑ Add internal, external or BPAY transactions to manual batches.
- ☑ Add internal and external transactions to Cemtex batches.
- ☑ Re-process entire manual batches.
- ☑ Re-process just the failed transactions in all batches.
- ☑ Setup different levels of access for each individual signatory.
- ☑ Define a specific number of approvals required before a batch can be processed.
- ☑ Schedule batches to process at a later date.
- ☑ Easily identify the stage the batch is in.
- ☑ Track each stage of the batch creation and approval process and can be audited to determine which signatory performed which actions and when.

# Contents

# 1. Profiles

If you conduct your banking for multiple businesses or have both personal and non-personal banking with bcu, Profiles allows you to access all accounts using one simple login.
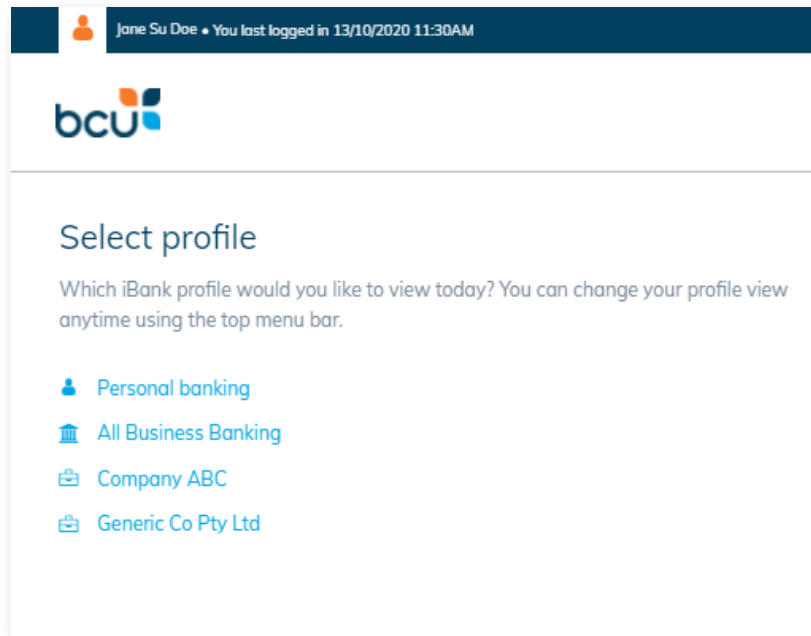


If you have different banking profiles with bcu you will also be able to manage your favourite payees within each of your banking Profiles.

☑ Go to **Transfer/Pay > Manage Payees** to see all your payees in one listing. Filter by payment type then add or remove payees from that profile view. Any unassigned payees will remain in all your banking profile views.
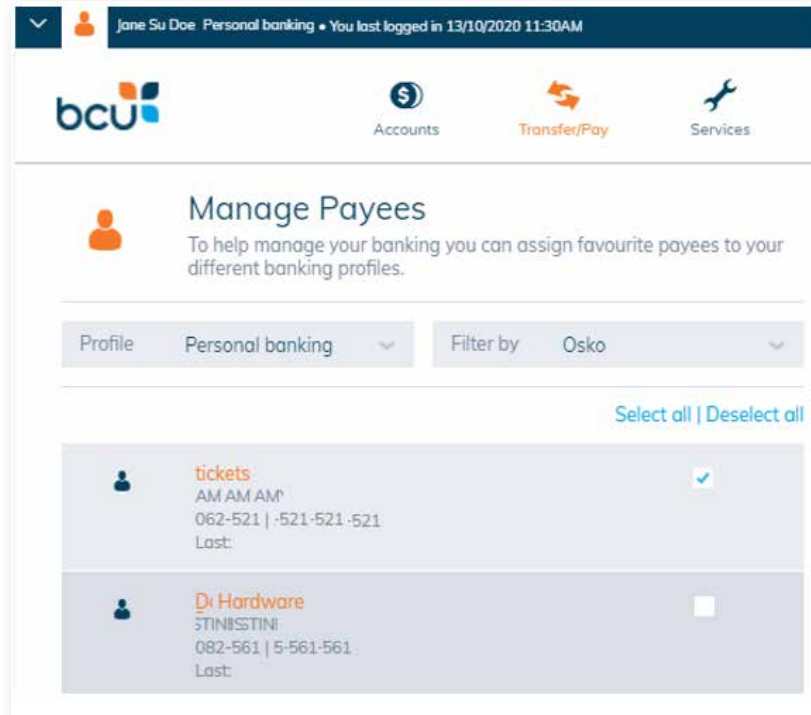
# 2. Batch Payments overview

A Batch Payment is a group of payments that will be sent simultaneously from your nominated bcu business or non-personal account.

**There are two major steps to send a Batch Payment:**

1. Create a batch by creating a manual batch or uploading a file.

2. Approve and process the batch:

Batches can be scheduled to process either on the same day or on a future date.

Once processed, the time it takes for the funds to appear in the recipient's account can differ based on the receiving bank's processing times. The funds will typically arrive within 1 - 2 business days.

Depending on the account settings, a batch can be approved by one person, two people OR it may require multiple people to approve.

Once adequate approval is obtained, the payments will be processed immediately (unless scheduled for a future date).

A summary of the menu and options within the Batch Payment folder is shown.
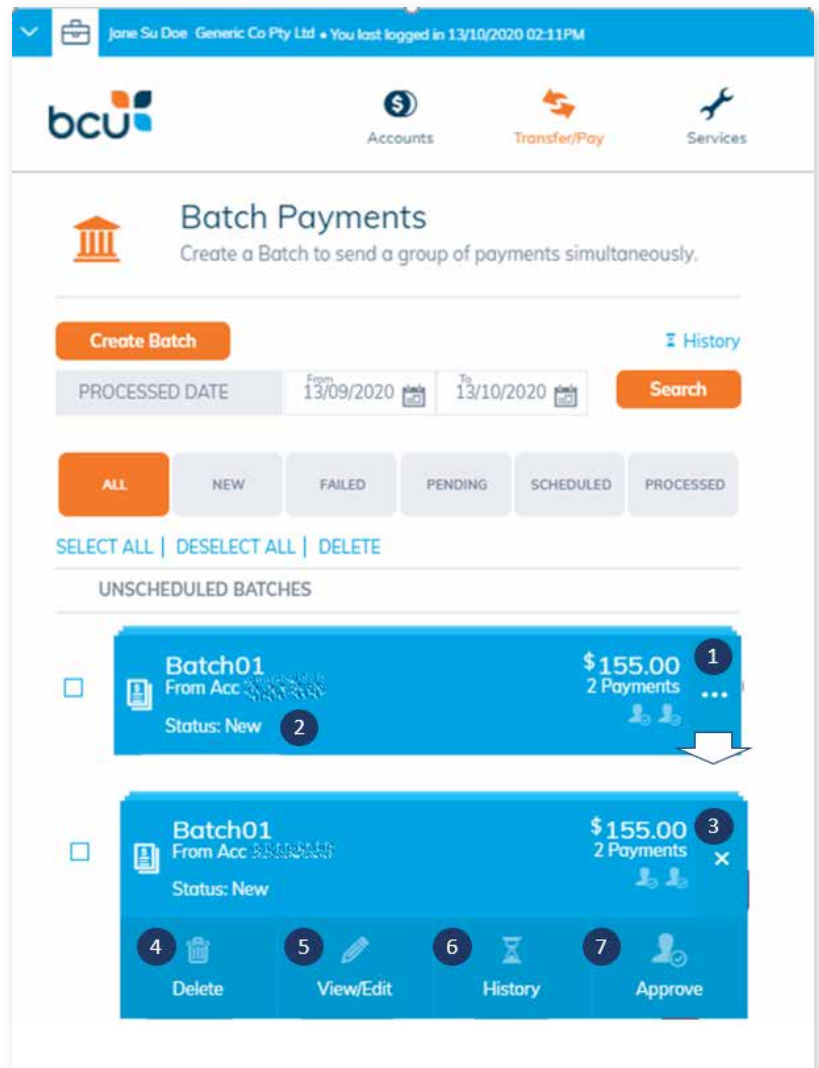
## Batch Payments menu overview

1. **More information / open batch menu**
   To access more menu options,
   click on the expander (...)

2. **Batch status**
   The batch status will change depending on what
   actions have been taken previously on the batch –
   New, Awaiting Approval, Processed or Failed.

3. **Batch folder summary**
   A summary of information related to your
   Batch Payment:

   - The number of signatories required to process the
     batch (in this case 2 signatories required).
   - How many payments are contained within the batch
     (in the example 2 payments).
   - Total batch amount (in the example $155).
   - Batch status (in the example: new).
   - Account batched payments will be withdrawn from.

4. **Delete**
   To delete the entire batch folder and all the
   transaction within it, this cannot be undone.

5. **View / Edit**
   To change the details for the batch folder including:

   - Change the from account.
   - Edit / delete the individual payments / transactions.
   - Add another payment.

6. **Batch history**
   If the batch has been run previously, the history will
   show here. Otherwise no history will be viewable.

7. **Process**
   Set the date the batch is to be processed. This can
   be today or a future date.

   - The batch folder can be re-used as required –
     if you are repaying the same accounts the same on
     a regular basis keep the batch folder and click on
     process when you are ready to re-use.

   Complete Secure Code (SMS Validation) if required.

The menu options will appear slightly different
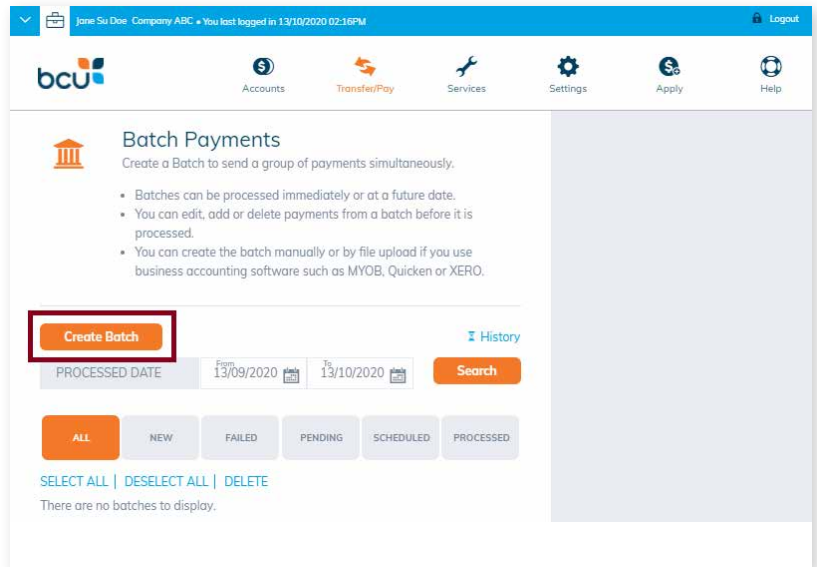depending what status the batch is in and your level
of access authority.

# 3. Create a manual batch

## To create a batch folder:

- ☑ **Login** into iBank and select your business banking profile
- ☑ From the top menu toolbar, select **Transfer/Pay > Batch Payments**
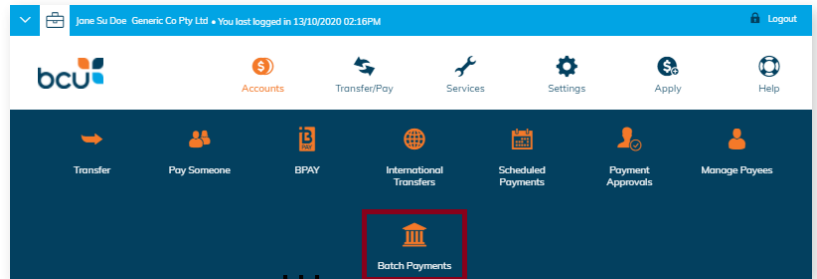


- ☑ Click on **Create Batch**

The Create Batch page will appear, select **Manual Batch**, from there:

1. Select the **account** that the funds will be withdrawn from by using the account selector (the account can be changed later).

2. Type in a **Batch Name** (batch folder name cannot be edited or changed later).

3. Click **Create Batch.**

The batch folder has been created and you can now add payments to it.

To add a payment to the batch folder, select **Add Payment**, then select the payment type required.

### Payment types available:

☑ **Transfer**
Between your own bcu accounts.

☑ **Pay Someone**
To pay someone using a BSB & account number.

☑ **BPAY**
Using a Biller code and CRN (reference number).

Batches can have a mix of payment types or be all the same payment types.

PayID is not available as a payment option for batches at this time.
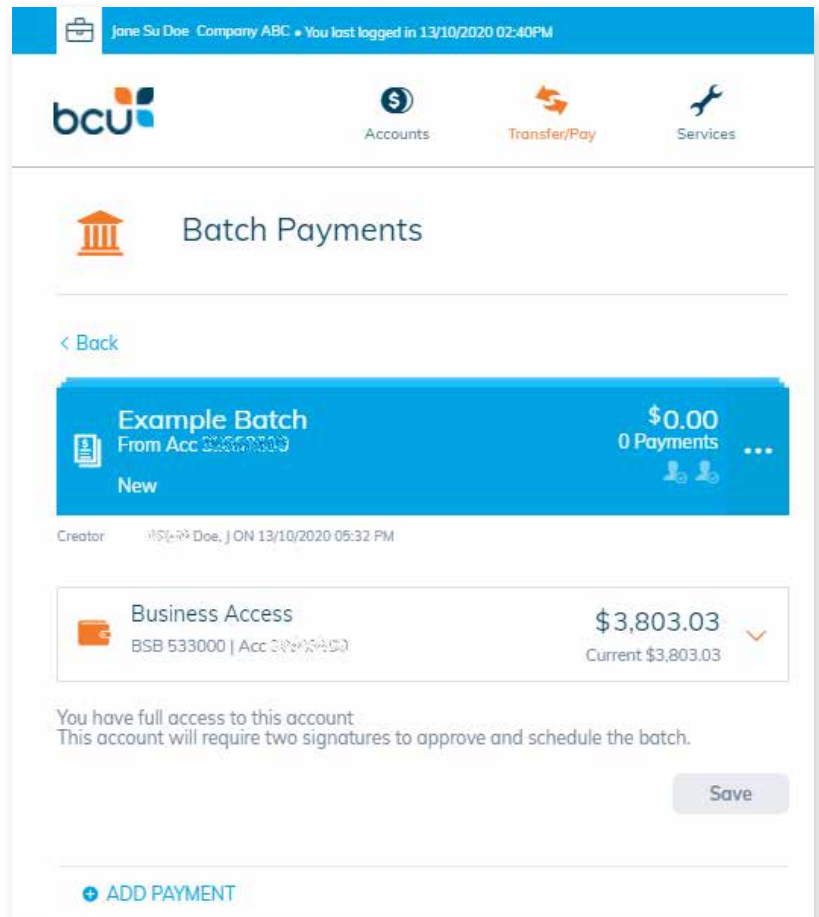


After selecting the payment type (in this case an external transfer), enter the details and click **Create Payment**.

If you have saved payees you'll be able to select the payee details from your favourites menu.

☑ If you want to add a new payee to your favourites, select **'Update Favourite Payees'.**
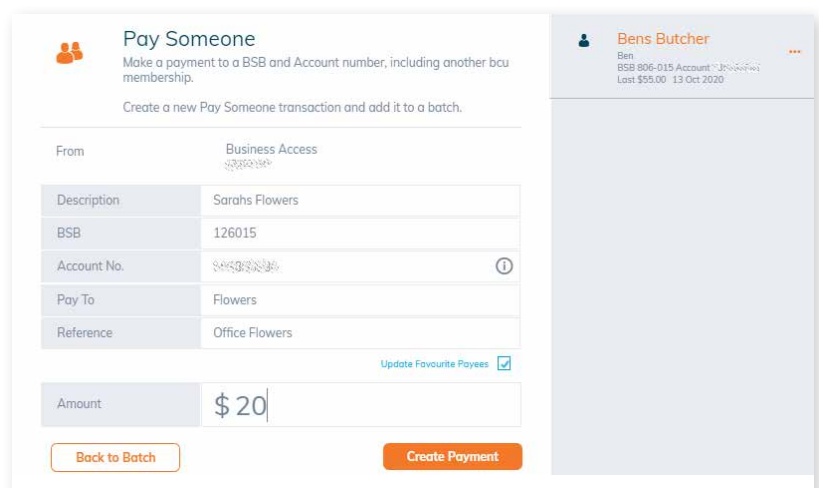
Review the details and select **Confirm**.

Otherwise, click **Edit Payment** to make changes.



A confirmation message will appear to advise the payment / transaction was successfully added to the batch.

Click **Back to Batch.**

After going **Back to Batch**, the batch payment summary will display.

From the batch summary, you can perform the following actions:

1. Add another payment / transaction to the batch folder.

   - Repeat the 'add payments' steps to add more payments / transactions.

2. View the transactions or payments already added to the batch folder.
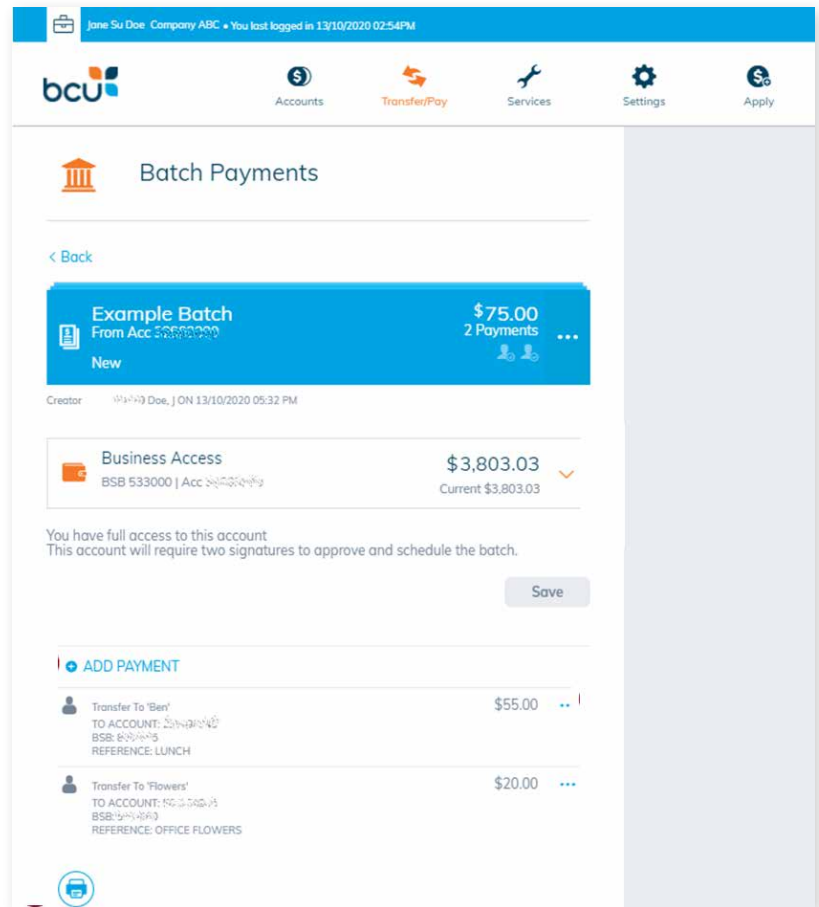


3. Edit the transactions / payments already contained within the batch folder.

   - Change the payment amount.
   - Delete the payment.
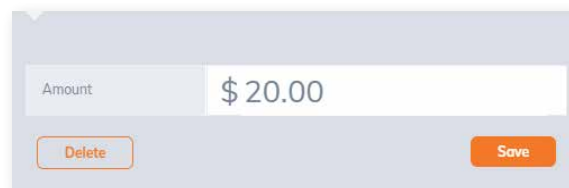
**4.** Print off a summary of the batch folder for your records (although batch history will be kept in your batch records too if you wish to save paper).



**5.** Change the account the payments will be processed from.

Payments within the folder can be added / edited until you process or delete the batch folder.

> A batch folder can be re-used, for example if you pay the same group of payees repeatedly, like monthly suppliers.

**Next step:**

Refer to **Approving a Batch** to process the batch.

# 4. Create a batch by uploading a file

If you use business accounting software such as MYOB, Quicken or XERO, you will be able to generate bulk payment files.

These files are known as CEMTEX (or .aba) files which allow for multiple transactions to be added to a single file created by the software.

The file must conform to the Australian Payments Clearing Association (APCA) Direct Entry file format before it can be uploaded, and must be in .aba format.

To use the a CEMTEX file to run a batch perform the following steps:
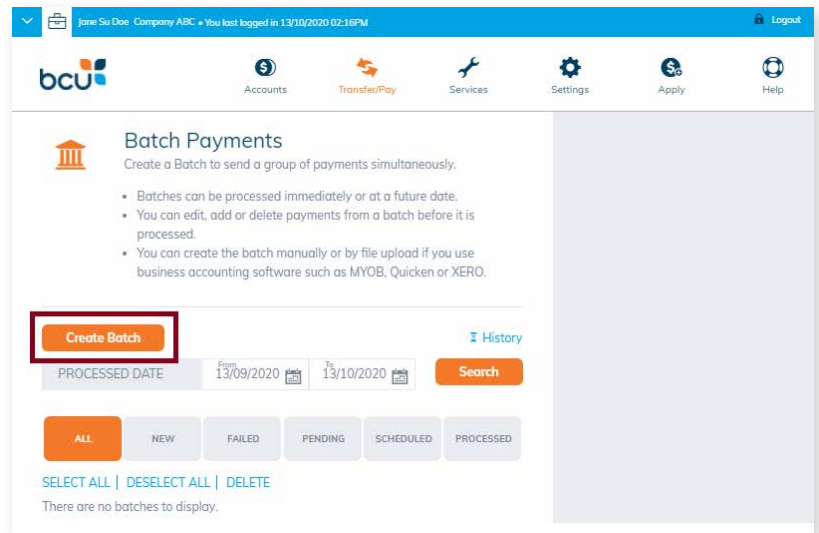


1. Click **Transfer/Pay > Batch Payments**.

2. Then click **Create Batch**.

3. Click **Upload**.
   Select the **From Account**.

4. Enter a new **Batch Name**.

5. Click the upload icon and select the **.aba file** you wish to upload, then click **Create Batch**.
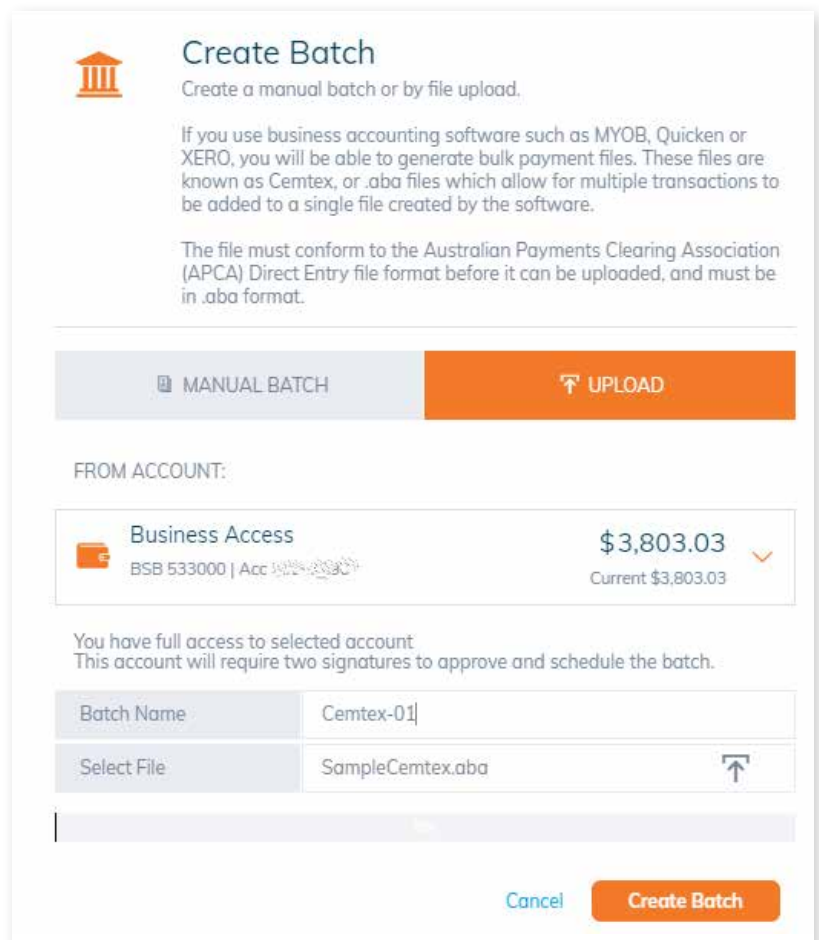
**6.** Once the file has been successfully uploaded you will see your new batch.

If a batch has been uploaded from a file, the only part of the batch that can be edited is the **"From Account"**. Payments cannot be edited in any way.

If there are changes required to the payments, a new file will have to be uploaded and the previous batch will need to be deleted.

**Next step:**

Refer to **Approving a Batch** to process the batch.

# 5. Approving a batch (one to sign)

**When you have finished adding transactions, you are ready to process the batch.**

1. Click on the batch menu expander.

2. Select **Process.**

3. Enter the **Payment Date**, being the date you need to payment to process (option for today or a date in the future).

4. Complete **Secure code** (SMS Validation).

5. Select **Process Batch.**

6. **Confirm** if you are sure you want to process the batch.

7. A confirmation message will advise The batch has now been scheduled for processing.

8. Select **OK.**

9. Status of the batch has now changed to **Scheduled.**

## Batch Status

☑ If the payment date is the same day, in a few moments the payments will be sent from your nominated account, and the status of the batch will change to **Processed on <date>.**

☑ If the payment date was a date in the future, the batch will sit in **Scheduled** until it is due to be run.

# **6**. Approving a batch (two to sign)

## **Person 1: creating and approving batch.**

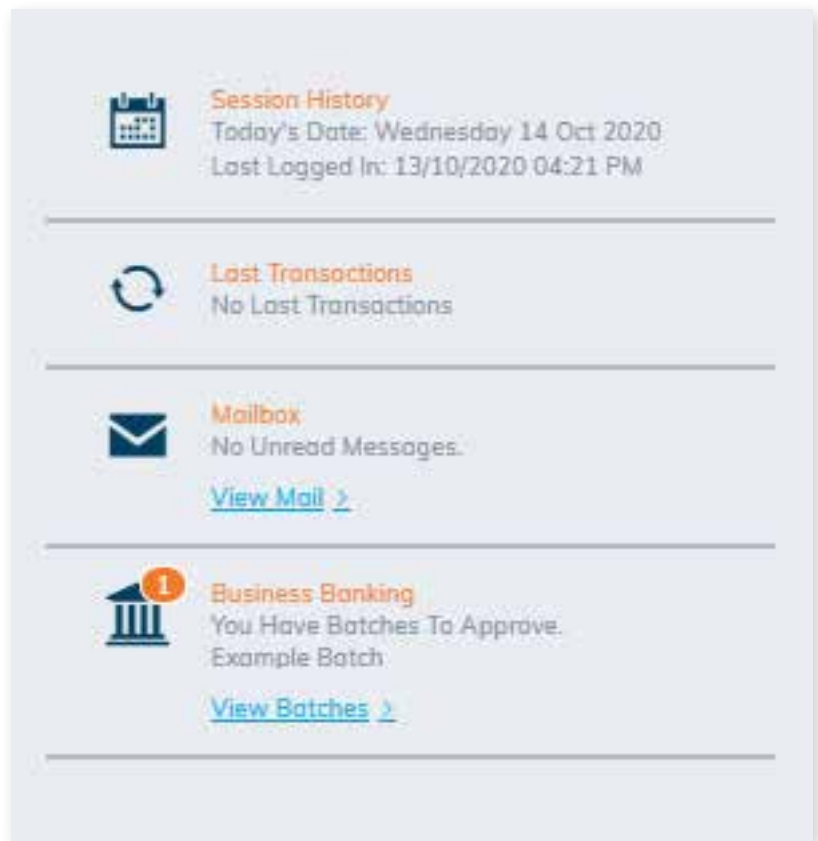When you have finished adding all the transactions required to be paid and you are ready to process the batch.

1. Click on the batch menu expander.

2. Select **Approve.**

3. Complete **Secure SMS** Validation (Or 2FA).

4. Select **Approve.**

5. Batch status now changes to **Awaiting Approval.**

## Person 2: approving and processing batch

the other approver/s will receive an email notification and when they log into iBank there will be a notification to advise that there is a batch awaiting approval.

1. Go to the **Transfer / Pay > Batch Payments** (or follow the link from accounts page).



Session History
Today's Date: Wednesday 14 Oct 2020
Last Logged In: 13/10/2020 04:21 PM

Last Transactions
No Last Transactions

Mailbox
No Unread Messages.

View Mail >

Business Banking
You Have Batches To Approve.
Example Batch

View Batches >

2. Select the batch required, batch status will be **Needs Your Approval.**

3. Click on the batch menu expander.

4. Select **Process.**

5. Enter the date the batch will be processed (today or a date in the future).

6. If required, complete **Secure Code** (SMS Validation).

7. Select **Process Batch.**

8. Select **Yes**, if you are sure you want to process the batch.

9. Confirmation message received "The batch has been scheduled for processing".

10. Select **OK.**

11. If processing date was today, the Batch status will change to "**Processed on MM/MM/YYYY".**

12. If process date was set in the future, then the batch status will change to **"Scheduled".**

If any of the other approvers cancel or edit the batch, then the batch status will reset to new and any approvals will be removed. The approval process will start again.

## Batch Payments

Create a Batch to send a group of payments simultaneously.

- Batches can be processed immediately or at a future date.
- You can edit, add or delete payments from a batch before it is processed.
- You can create the batch manually or by file upload if you use business accounting software such as MYOB, Quicken or XERO.

**Create Batch**                         ⌶ History

| PROCESSED DATE | From 14/09/2020 | To 14/10/2020 | **Search** |

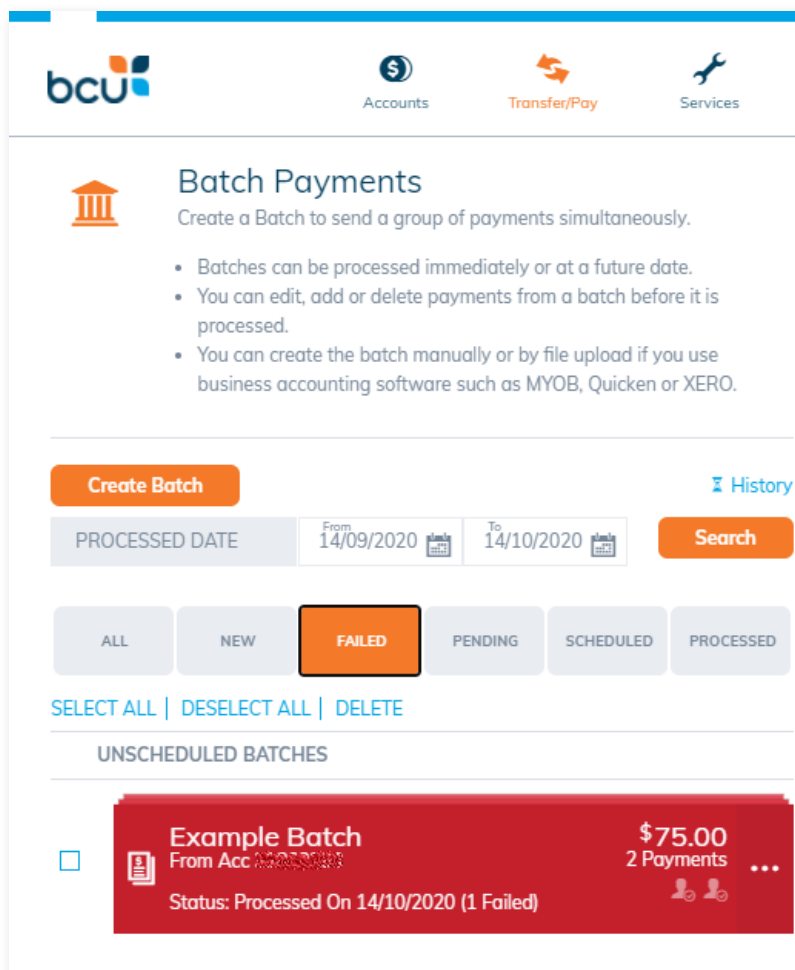| ALL | NEW | FAILED | PENDING | SCHEDULED | PROCESSED |

SELECT ALL | DESELECT ALL | DELETE

UNSCHEDULED BATCHES

**Example Batch**                              $75.00
From Acc ████████                          2 Payments   ✕
Status: Needs Your Approval

| ✎ View/Edit | ⧗ History | Cancel | ✓ Process |

# 7. How to identify failed transactions within a batch
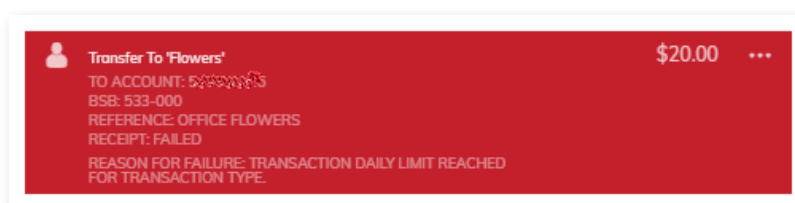
☑ In the menu, click **Transfer/Pay > Batch Payment**, then select the **Failed** tab.

☑ Expand the menu for the failed batch.



☑ Click on **View / Edit**

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

If you have registered for **email receipts**, an email will have been sent to advise the status of all the Batch Payments.



Tue 1/09/2020 11:45 AM

N  bcu.: Notification <noreply@bcu.com.au>
Batch Processing Status

To ○

ℹ We removed extra line breaks from this message.

Process Date: 01/09/2020
Batch Id: Example Batch 3
From account: #####150
Overall transactions: 2
Overall amount: $130.00
This batch includes the following successful transactions:

External Transfer
(REF: ████████)
Payee Account Title: ██████ ██████ ██████████ Account Number: ######875
Institution: [██████]
Lodgement Reference: L ██████ ██████
Amount: $30.00

External Transfer
(REF: ████████)
Payee Account Title: █████ █████
Account Number: #####304
Institution: [██████]
Lodgement Reference: ████ █████
Amount: $100.00

The following transactions were not accepted (failure reasons stated below):

External Transfer
(REF: Failed)
Payee Account Title: █████ █████
Account Number: #####304
Institution: [██████]
Lodgement Reference: ████ █████
Amount: $200.00
Reason: Insufficient Available Funds

# 8. How to rerun a failed payment from a batch.

Click **Transfer/Pay > Batch Payment**, then select the **Failed** tab.

1. Locate the failed batch, and click on the expander.

2. Click on **Redo Failed.**

3. A message will appear advising that only the previously failed payments will be re-processed.

4. Click **Yes** to proceed or **No** to cancel.
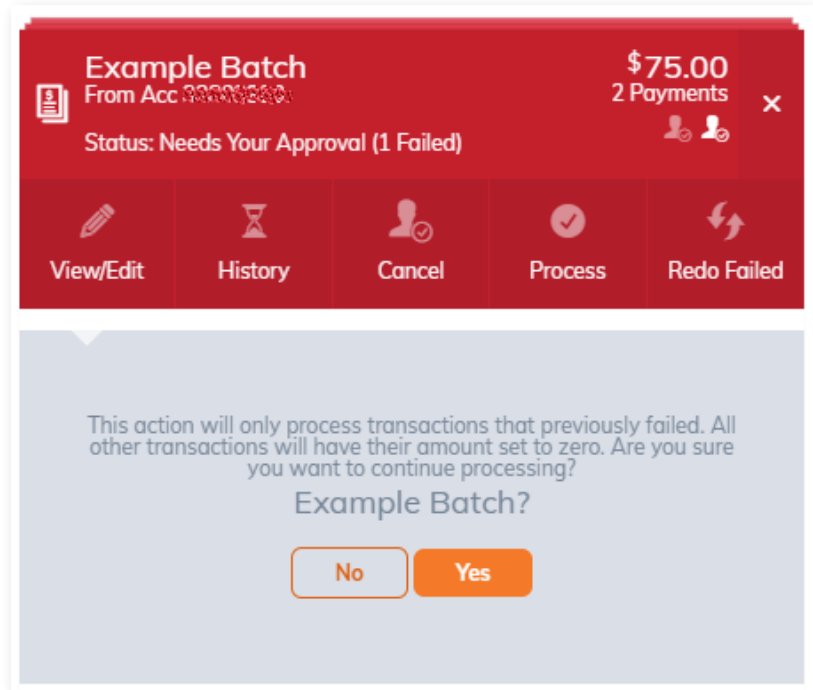
# 9. How to set up email notifications for batch processing

We recommend you use email notifications for batch processing.

To set up email notifications click on **Settings** then **Receipts**.

Select **Batch Payments >** then click **Save**.

Email notifications will be sent when:

☑ **Batch Payment Confirmation Advice,** when the batch is submitted for processing.

☑ **Batch Processing Status Advice,** when the batch is processed.

# 10. How to sort your batches

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

You can also delete a batch or multiple batches at once, simply by using the **Selection** function.
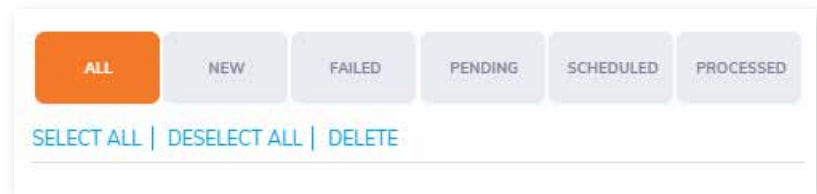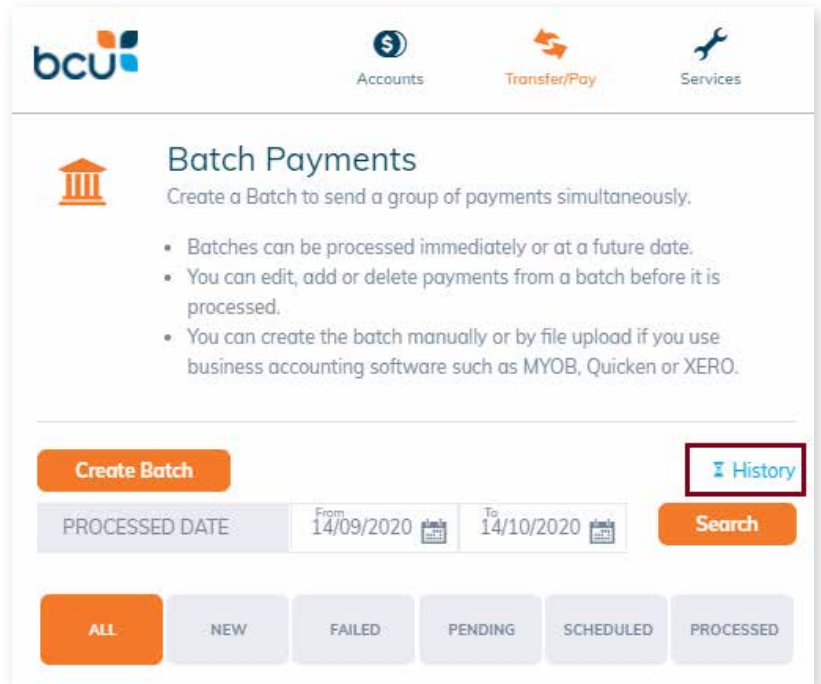


☑ **Processed date:**
Enter a specific date range then click search. This will display all batches which have processed during the selected date range.

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

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

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

# 11. How to use Batch History
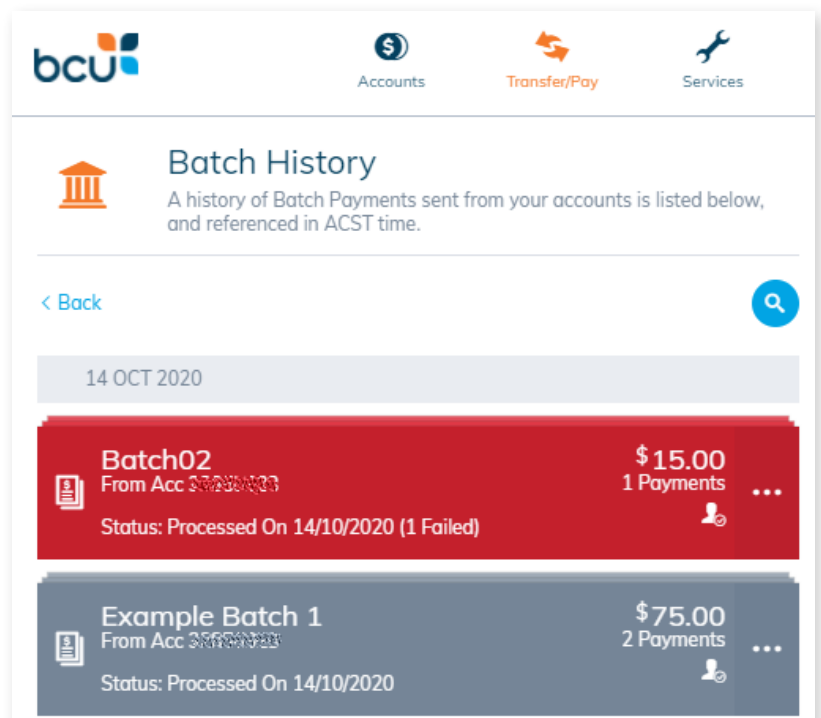
After a batch has been processed, a record of it will appear in the Batch History so that you are able to keep track of your completed batches. Batch history cannot be deleted.

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

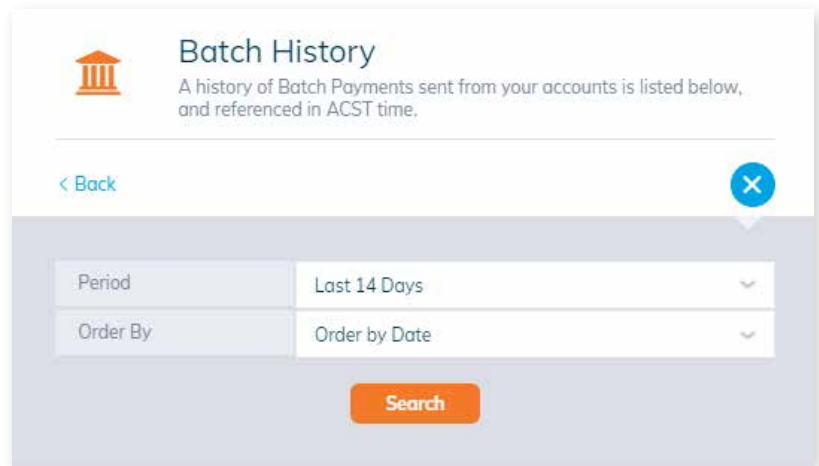In the menu, click **Transfer/Pay > Batch Payments**, then click **History**.



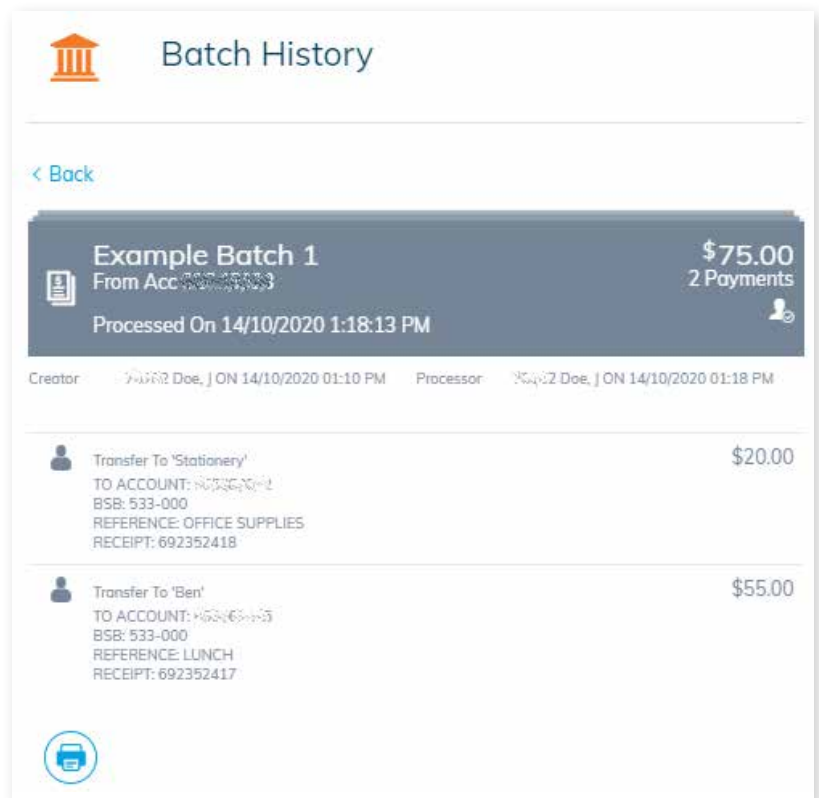The **Batch History** shows you the records of all the processed batches.

If you can't find the batch you are looking for, you can use search to find it.

Click the **Magnifying Glass** icon.



When you find the batch, click on the expander, and this will display more information about the batch, as shown.

# 12. How to find batches in transaction history

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

Manual batch transactions will be displayed in the **Transaction Histor**y as individual transactions.



Cemtex batch transactions will appear in the T**ransaction History** as a single summary transaction.

For more info on using **iBank** and **Batch Payments** please view our helpful videos and FAQ's on the website.

**Contact us**

Call **1300 228 228**
Monday – Friday
8.00am – 6.00pm (AEST)

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