



GUIDE TO

B U S I N E S S

B A N K I N G

Effective December 2018

CONTENTS

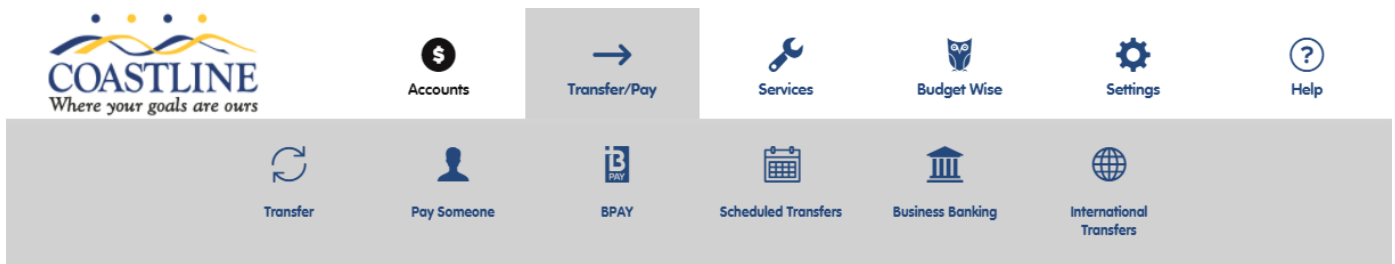
Business Banking.....	3
1. Create a Batch	3
Create a Manual Batch.....	5
1. Add Payments to your Batch	5
2. Alter or Delete a Payment from your Batch	8
3. Process your Batch	8
Upload a Batch.....	11
1. Upload Payments to your Batch	11
2. Process your Batch	12
Logging out.....	15

BUSINESS BANKING

Business Banking is now even easier with Coastline Credit Union. Batch payments allow you to process up to 60 payments in one transaction. You can create multiple batches where you need to process more than 60 payments. To access Business Banking, you first need to log in to Internet Banking. For guidance in logging in and using Internet Banking please refer to our Internet Banking Guide.

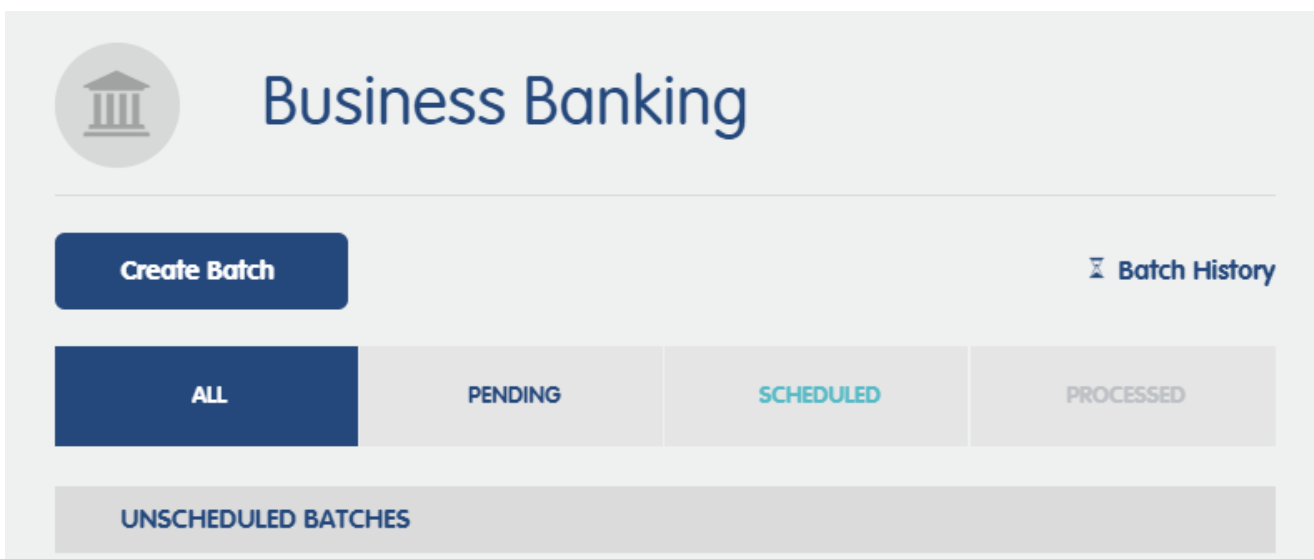
1. Create a Batch

Once you have logged in open the “Transfer/Pay” menu and select “Business Banking”.



Using Business Banking you can create manual batch payments or upload a batch using an aba file from your accounting software.


When you open Business Banking, you will need to enter your secondary security and your Batch history will automatically be displayed. To create a new Batch, click on “Create Batch”.



CREATE A MANUAL BATCH

A manual Batch allows you to manually add multiple transactions to a Batch payment without using accounting software.


After creating a Batch, confirm that Manual Batch has been selected and click on the arrow to choose the account the batch payment should be made from. Then, enter your Batch Name and click "Create Batch". After Selecting "Create Batch", you will no longer be able to alter the name of the batch.



Create Batch

MANUAL BATCH UPLOAD BATCH

FROM ACCOUNT:

 CCU Test Account1 Account 00024391	\$2.80 \$2.80
---	------------------

Batch Name

Cancel Create Batch

1. Add Payments to your Batch

Once your Batch has been created, click on “Add Payment” to add transactions to your Batch.

The screenshot shows the 'Business Banking (Details)' interface. At the top left is a bank icon. The title 'Business Banking (Details)' is in the top right. Below the title is a '< Back' link. The main content area contains two batch items:

- BATCH02**: FROM ACC 00024391, NEW, \$0.00, 0 PAYMENTS. Includes a hand icon and a menu icon.
- CCU Test Account1**: Acc. 00024391, \$2.80, Current \$2.80. Includes a piggy bank icon and a dropdown arrow.

At the bottom right is a 'Save' button. Below the batch items is an '+ ADD PAYMENT' button with a total of '\$0.00'. A message below reads: 'There are no transactions to display for this batch.'


Choose the type of payment you want to add to your Batch. Use Transfer to transfer funds between your own accounts, use Member to transfer funds to another Coastline Credit Union Member, use Anyone to transfer funds to an account outside of Coastline Credit Union and use BPAY® to make a BPAY® payment.

The screenshot shows the '+ ADD PAYMENT' selection screen. At the top left is the '+ ADD PAYMENT' button and at the top right is the total amount '\$0.00'. Below this are four payment options, each with an icon and a label:

- TRANSFER**: Represented by a circular arrow icon.
- MEMBER**: Represented by an icon of two people.
- ANYONE**: Represented by a single person icon.
- BPAY**: Represented by the BPAY logo.

At the bottom, a message reads: 'There are no transactions to display for this batch.'

Enter the details of your transaction and click "Create Payment" to continue.



Pay Member

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

FROM CCU TEST ACCOUNT1
00024391


Description	Optional e.g. Rent or John Smith
Account No.	e.g. 12345678
Pay To	First 3 characters of last name (i)
Reference	Will appear on payee's statement

ADD TO FAVOURITES

Amount \$

Back To BatchCreate Payment

Confirm the details of your payment and select "Confirm" to continue.



Pay Member


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

FROM CCU TEST ACCOUNT1
00024391

DESCRIPTION	TEST
ACCOUNT NO.	00016068
PAY TO	ACC
REFERENCE	TEST
AMOUNT	\$2.00


< Edit PaymentConfirm

You will be notified that your transaction was successfully added to the Batch. Select “Back to Batch”.



Pay Member

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




TRANSACTION WAS SUCCESSFULLY ADDED TO THE BATCH.

FROM	CCU TEST ACCOUNT1 00024391
DESCRIPTION	TEST
ACCOUNT NO.	00016068
PAY TO	COA
REFERENCE	TEST
AMOUNT	\$2.00


[Back To Batch](#)

Your payment has now been added to the Batch.




Business Banking (Details)


[Back](#)



BATCH02
FROM ACC 00024391
NEW


\$2.00
1 PAYMENTS








CCU Test Account1
Acc. 00024391

\$2.80
Current \$2.80



[Save](#)

 ADD PAYMENT	\$2.00
 <p>PAY MEMBER '00016068' Surname: coa Reference: Test</p>	\$2.00 

2. Alter or Delete a Payment from your Batch

Click on the ellipses (...) icon beside the payment to alter the amount or delete from the Batch.

+ ADD PAYMENT \$2.00

PAY MEMBER '00016068' \$2.00 ×
 Surname: coa
 Reference: Test

Amount

Delete
Save


3. Process your Batch

Repeat this process until all transactions have been added to the Batch. When you need to delete, view the history or process the Batch, click on the ellipses (...) button beside the batch.

BATCH02 **\$2.00**
 FROM ACC 00024391 1 PAYMENTS ×
 NEW 👤

🗑️
DELETE
⌚
HISTORY
✅
PROCESS








Once you are ready to process the Batch, you will need to verify your identity using Secure SMS, Symantec VIP or Picture Icons and select “Yes” to continue.



Validate Your Credentials

This option requires VIP Security Code validation.
Press the Security Code Generation button on your VIP token to generate a unique security code (valid for 30 seconds only).
Please enter the generated Security Code in the field below and proceed.

Your Batch has been successfully processed.

ALL	PENDING	SCHEDULED	PROCESSED
23 FEB 2018			
 BATCH02 FROM ACC 00024391 STATUS: PROCESSED ON 23/02/2018		\$2.00 1 PAYMENTS 	
 DELETE	 VIEW/EDIT	 HISTORY	 PROCESS

If more than one person is required to authorise transactions from your account, the status of the Batch will be “Awaiting Approval” until the required number of signatories log in to Internet Banking and process the Batch.

The screenshot shows a dark blue card for 'BATCH02'. On the left, there is a hand icon. The text reads 'BATCH02 FROM ACC 00024391' and 'STATUS: AWAITING APPROVAL'. On the right, it shows '\$2.00' and '1 PAYMENTS' with a close icon. Below the card are three buttons: 'VIEW' (with a menu icon), 'HISTORY' (with an hourglass icon), and 'CANCEL' (with a person and minus icon).

After logging in to your personal internet banking account and selecting “Business Banking” from the “Transfer/Pay” menu, the approving signatory can click on “Pending” to view all Batches awaiting approval. Simply click on the ellipses (...) beside the batch and select “Process”.

The screenshot shows the 'Business Banking' interface. At the top left is a bank icon. The title 'Business Banking' is in the center. Below the title are two buttons: 'Create Batch' and 'Batch History'. A filter bar contains four tabs: 'ALL', 'PENDING', 'SCHEDULED', and 'PROCESSED'. Below the filter bar is a section titled 'UNSCHEDULED BATCHES'. A batch card is shown, similar to the one in the first image, but with a status of 'NEEDS YOUR APPROVAL'. The card has a hand icon, the text 'BATCH02 FROM ACC 00024391', and 'STATUS: NEEDS YOUR APPROVAL'. On the right, it shows '\$2.00' and '1 PAYMENTS' with a close icon. Below the card are four buttons: 'VIEW/EDIT' (with a pencil icon), 'HISTORY' (with an hourglass icon), 'CANCEL' (with a person and minus icon), and 'PROCESS' (with a checkmark icon).

UPLOAD A BATCH

Uploading a Batch allows you to upload an aba file from your accounting software to process a Batch payment.

After creating a Batch, confirm that Upload Batch has been selected. Click on the arrow to choose the account the batch payment should be made from and name your Batch. After Selecting “Create Batch”, you will no longer be able to alter the name of the batch.

MANUAL BATCH | **UPLOAD BATCH**

FROM ACCOUNT:

CCU Test Account1 \$2.80
 Account 00024391 \$2.80

Batch Name: Cemtex-01

Select File:

[Cancel](#) [Create Batch](#)

1. Upload Payments to your Batch

Click on the file icon and select your aba file. Once your file has been uploaded, select “Create Batch”. Your payments will be automatically added to the Batch.

MANUAL BATCH | **UPLOAD BATCH**

FROM ACCOUNT:

CCU Test Account1 \$2.80
 Account 00024391 \$2.80

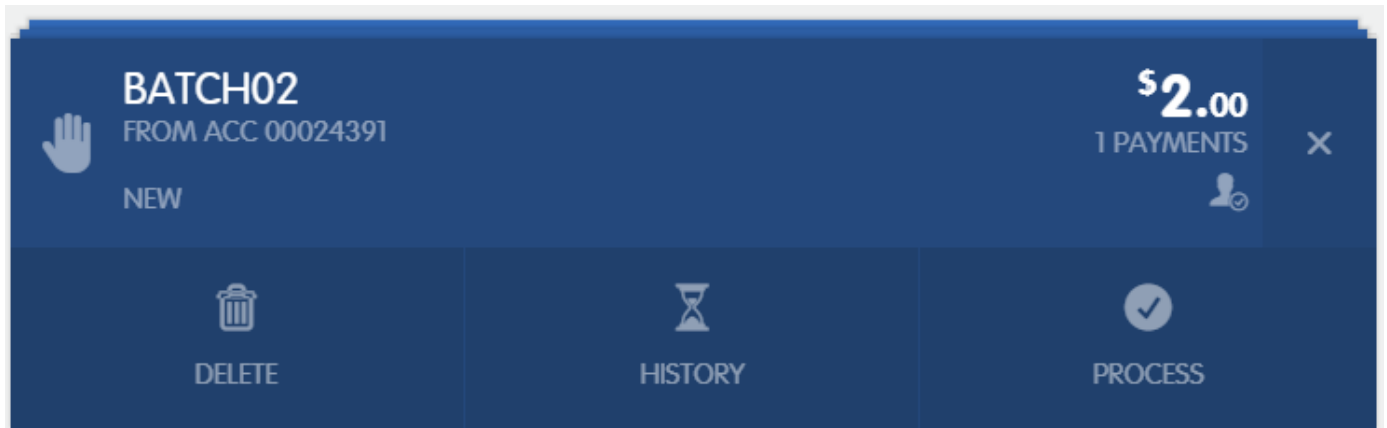
Batch Name: Cemtex-01

Select File: TEST ABA.ABA


[Cancel](#) [Create Batch](#)

2. Process your Batch

Once you have confirmed the transactions, click on the ellipses (...) button beside the Batch to delete, view the history or process the Batch payment.



Once you have processed the Batch, you will need to verify your identity using Secure SMS, Symantec VIP or Picture Icons and select "Yes" to continue.







Validate Your Credentials




This option requires VIP Security Code validation.
Press the Security Code Generation button on your VIP token to generate a unique security code (valid for 30 seconds only).
Please enter the generated Security Code in the field below and proceed.

Security Code

You will be notified once your Batch has been successfully processed.

ALL	PENDING	SCHEDULED	PROCESSED
23 FEB 2018			
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 60%;"> <p>BATCH02 FROM ACC 00024391 STATUS: PROCESSED ON 23/02/2018</p> </div> <div style="width: 30%; text-align: right;"> <p>\$2.00 1 PAYMENTS</p> </div> <div style="width: 10%; text-align: right;"> <p>✕</p> </div> </div>			
 DELETE	 VIEW/EDIT	 HISTORY	 PROCESS

If more than one person is required to authorise transactions from your account, the status of the Batch will be "Awaiting Approval" until the required number of signatories log in to Internet Banking and process the Batch.

<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 60%;"> <p>BATCH02 FROM ACC 00024391 STATUS: AWAITING APPROVAL</p> </div> <div style="width: 30%; text-align: right;"> <p>\$2.00 1 PAYMENTS</p> </div> <div style="width: 10%; text-align: right;"> <p>✕</p> </div> </div>			
 VIEW	 HISTORY	 CANCEL	

After logging in to your personal internet banking account and selecting “Business Banking” from the “Transfer/Pay” menu, the approving signatory can click on “Pending” to view all Batches awaiting approval. Simply click on the ellipses (...) button beside the batch and select “Process”.

The screenshot shows the 'Business Banking' interface. At the top left is a bank icon. The main heading is 'Business Banking'. Below this are two buttons: 'Create Batch' and 'Batch History'. A navigation bar contains four tabs: 'ALL', 'PENDING', 'SCHEDULED', and 'PROCESSED'. Below the tabs is a section titled 'UNSCHEDULED BATCHES'. A batch card is displayed with the following details: 'BATCH02', 'FROM ACC 00024391', 'STATUS: NEEDS YOUR APPROVAL', '\$2.00', and '1 PAYMENTS'. Below the card are four action buttons: 'VIEW/EDIT', 'HISTORY', 'CANCEL', and 'PROCESS'.

Finally, the approving signatory (if applicable) selects “Process” and they can select the date of processing as either today or schedule the batch for another date in the future, in which case it will appear as a scheduled batch to be processed on the desired date.

This screenshot shows a confirmation dialog for processing a batch. At the top, there are four buttons: 'VIEW/EDIT', 'HISTORY', 'CANCEL', and 'PROCESS'. Below these buttons is a 'Payment Date' field with the value '21/12/2018' and a calendar icon. At the bottom right, there are two buttons: 'Cancel' and 'Process'.

If you have scheduled the batch, it will appear under “SCHEDULED” and in “ALL” as a turquoise batch with the date of processing above it.

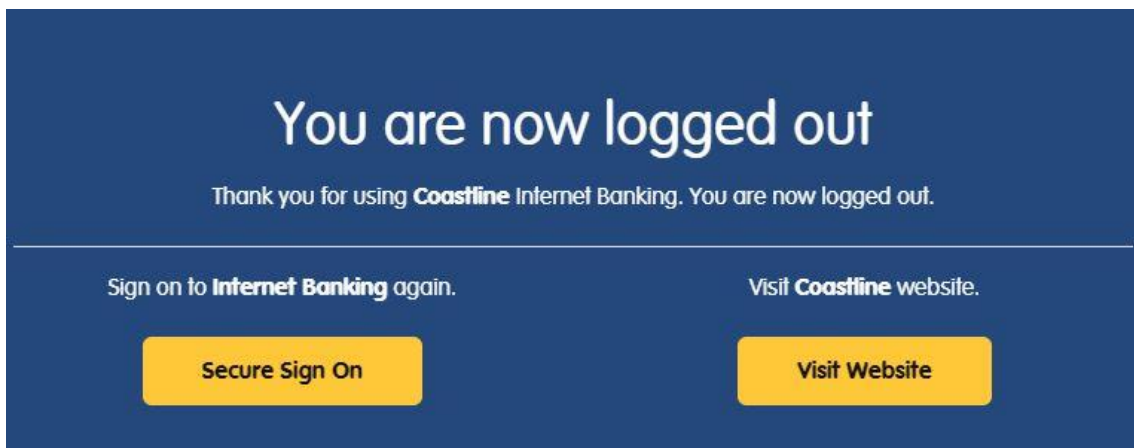
The screenshot displays a user interface for managing payment batches. At the top left is a dark blue button labeled "Create Batch". At the top right is a link labeled "Batch History" with a clock icon. Below these are four filter tabs: "ALL", "PENDING", "SCHEDULED", and "PROCESSED". The "SCHEDULED" tab is highlighted in turquoise. A date bar below the tabs shows "22 DEC 2018". The main content area features a turquoise card for a batch named "BATCH02". The card includes a hand icon, the text "FROM ACC 00024391", and "STATUS: SCHEDULED". On the right side of the card, it shows "\$2.00" and "1 PAYMENTS" with a three-dot menu icon. At the bottom right of the card are two person icons.

LOG OUT

For your online security it is important that you log out of internet banking at the end of each session. When you're ready to log out, simply select "Logout" at the top right-hand corner of the page.



From here, you can sign on to internet banking again or return to our website.



For further assistance, please:

- Visit our website at coastline.com.au
- Call us on 1300 36 1066
- Visit your local Coastline Credit Union branch

Coastline Credit Union Limited

ABN 88 087 649 910

AFSL/Australian Credit Licence 239175