



GUIDE TO

B U S I N E S S

B A N K I N G

Effective December 2021

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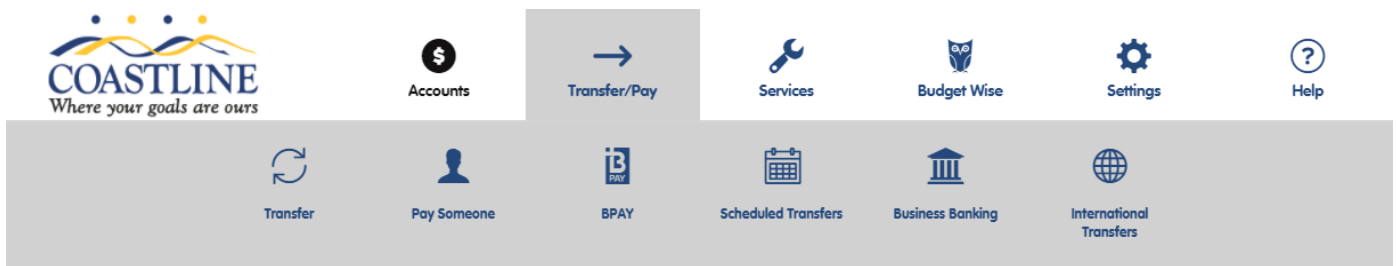
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BUSINESS BANKING

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.

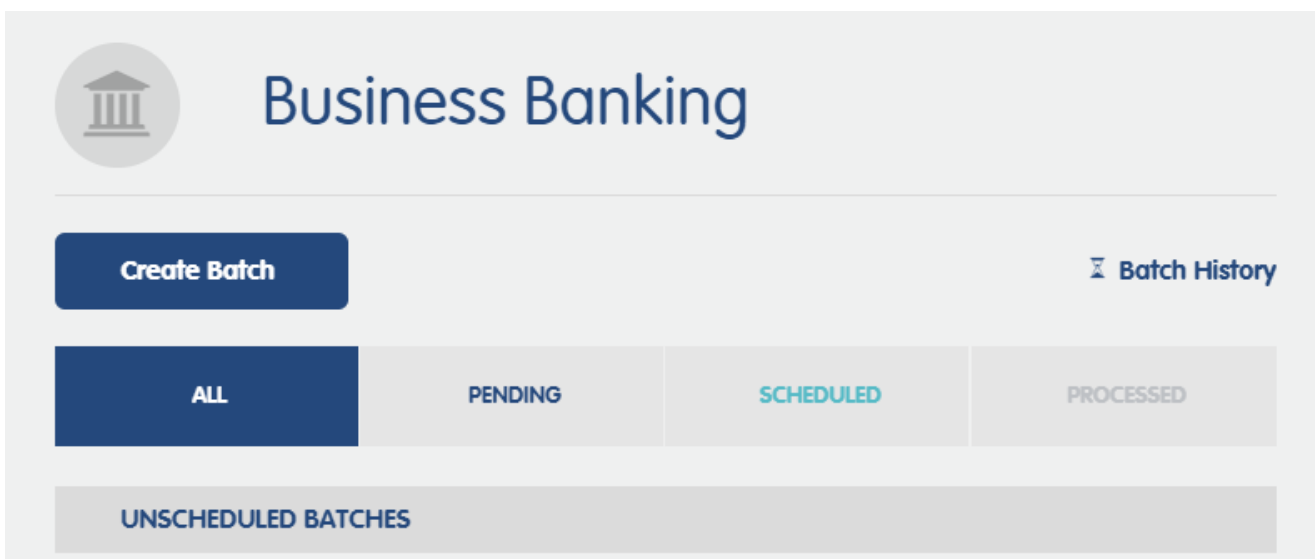
1. Create a Batch

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** \$2.80
Account 00024391 \$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 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' screen with a total of '\$0.00'. Below the title 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 Batch

Create 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 Payment](#)


Confirm

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.


The screenshot displays a payment entry form. At the top, there is a header with a plus icon and the text '+ ADD PAYMENT' on the left, and '\$2.00' on the right. Below this, a payment card shows a person icon, the text 'PAY MEMBER '00016068'', and details: 'Surname: coa' and 'Reference: Test'. To the right of these details is '\$2.00' and a close icon 'X'. Below the payment card is a large input field for the amount, with 'Amount' on the left and '\$ 2.00' in the center. At the bottom of the form are two buttons: 'Delete' on the left and 'Save' on the right.

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.

The screenshot shows a dark blue batch summary card. At the top left is a hand icon, followed by 'BATCH02' and 'FROM ACC 00024391'. Below this is the word 'NEW'. On the right side, it shows '\$2.00' and '1 PAYMENTS' with a close icon 'X'. Below the card are three buttons: 'DELETE' with a trash can icon, 'HISTORY' with an hourglass icon, and 'PROCESS' with a checkmark icon.








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.

BATCH02
FROM ACC 00024391
STATUS: AWAITING APPROVAL

\$2.00
1 PAYMENTS

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 (...) beside the batch and select “Process”.

Business Banking

Create Batch Batch History

ALL PENDING SCHEDULED PROCESSED

UNSCHEDULED BATCHES

BATCH02
FROM ACC 00024391
STATUS: NEEDS YOUR APPROVAL

\$2.00
1 PAYMENTS

VIEW/EDIT HISTORY CANCEL PROCESS

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

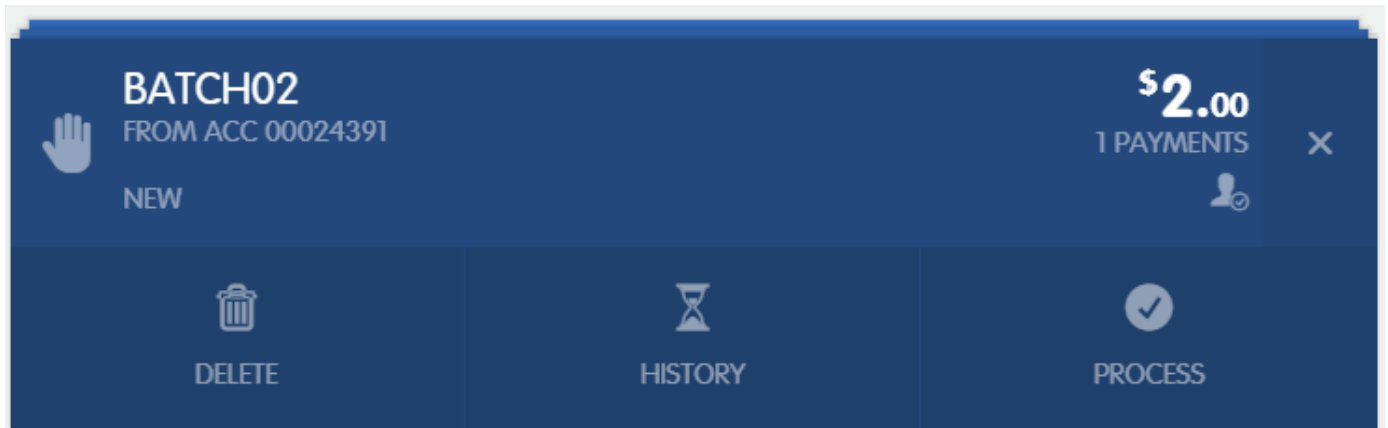
Batch Name Cemtex-01

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 | | | |
|  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.

| | | | |
|--|--|--|---|
|  BATCH02 FROM ACC 00024391 STATUS: AWAITING APPROVAL | | \$2.00 1 PAYMENTS   |  |
|  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 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 batch card for "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 and a refresh icon.

BANK FEEDS AND ACCOUNTING SOFTWARE

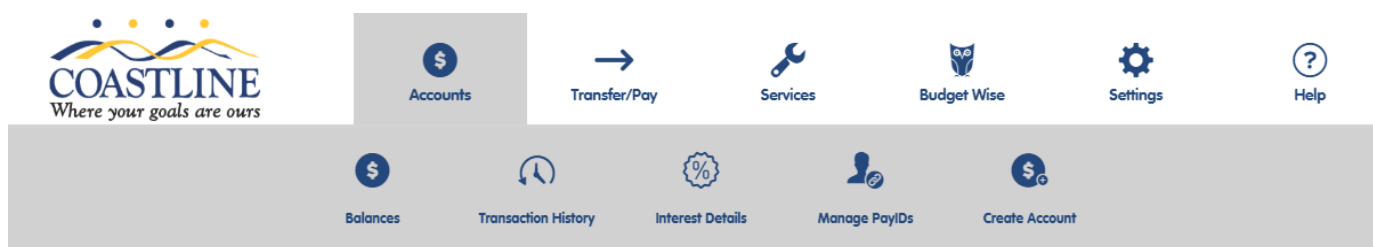
1. Bank Feeds

If you have MYOB or XERO Accounting Software, we can send bank feeds to you each day via BankLink to make it easier to reconcile your accounts.

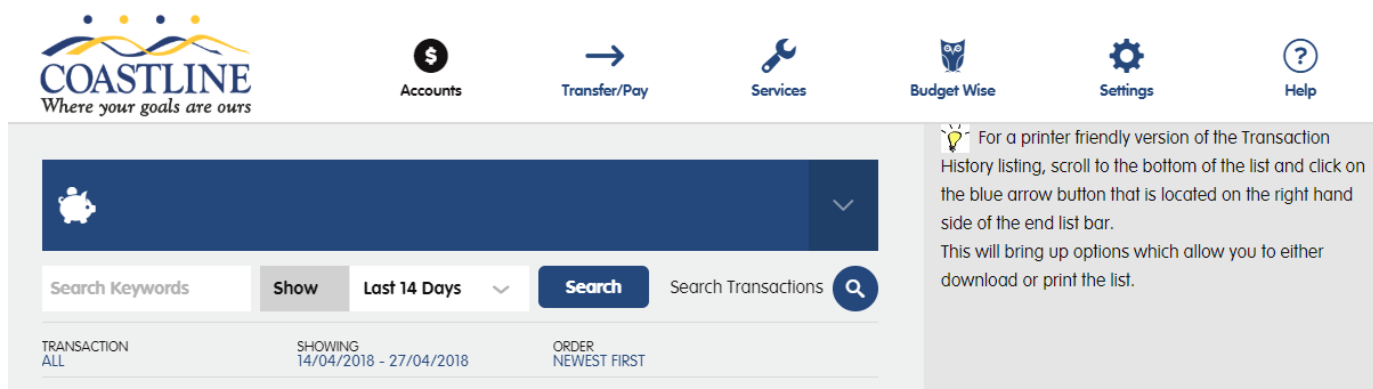
2. Other Accounting Software

If you use Accounting Software other than MYOB or XERO, you will need to download a copy of your transactions via a csv file to reconcile your accounts.

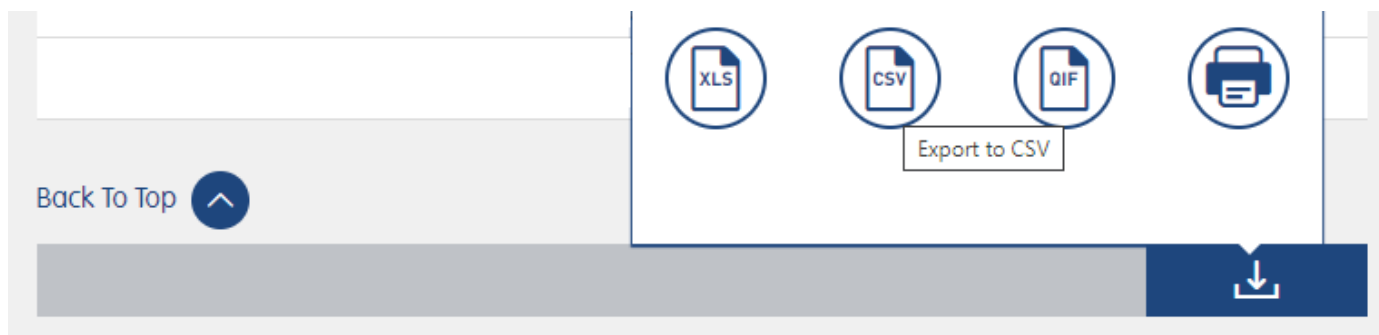
To download a csv file from Internet Banking, Select the **'Accounts' > 'Transaction History'** menu item



'Transaction History' – displays your recent transactions and any uncleared funds according to the conditions you specify as below:



Once you have specified the parameters for the transactions you require, scroll to the bottom of the transaction listing, then click the download button and select the csv option.



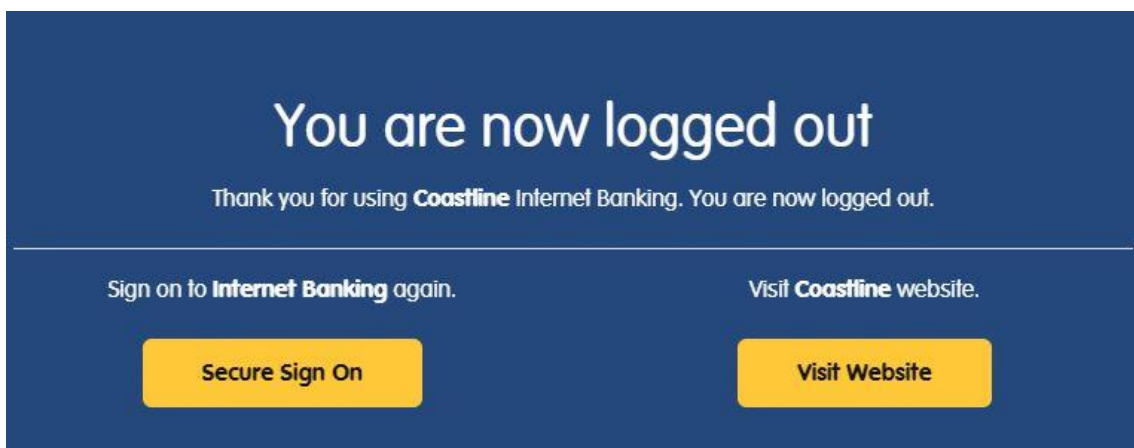
Once you have downloaded this file to your computer, you will need to open your Accounting Software and import or upload the csv file.

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:

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

Coastline Credit Union Limited

ABN 88 087 649 910

AFSL/Australian Credit Licence 239175