



AFGD Online

Business Online Guide

Anglican Funds Grafton Diocese

BSB 705-077

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Grafton NSW 2460

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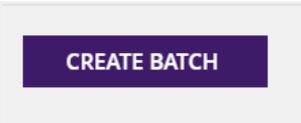
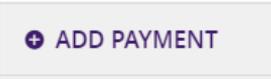
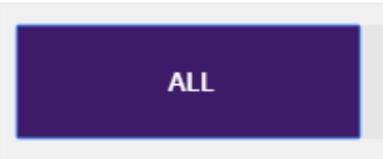
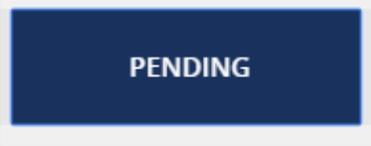
Email office@afgd.com.au

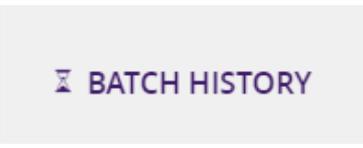
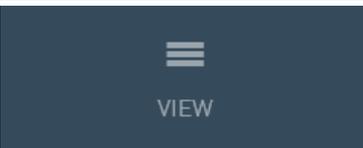
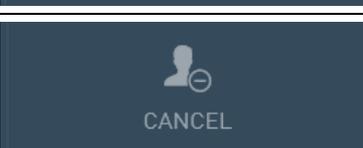
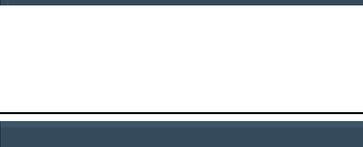
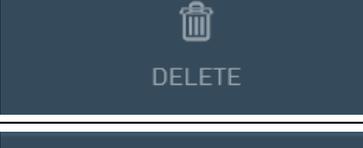
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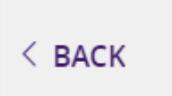
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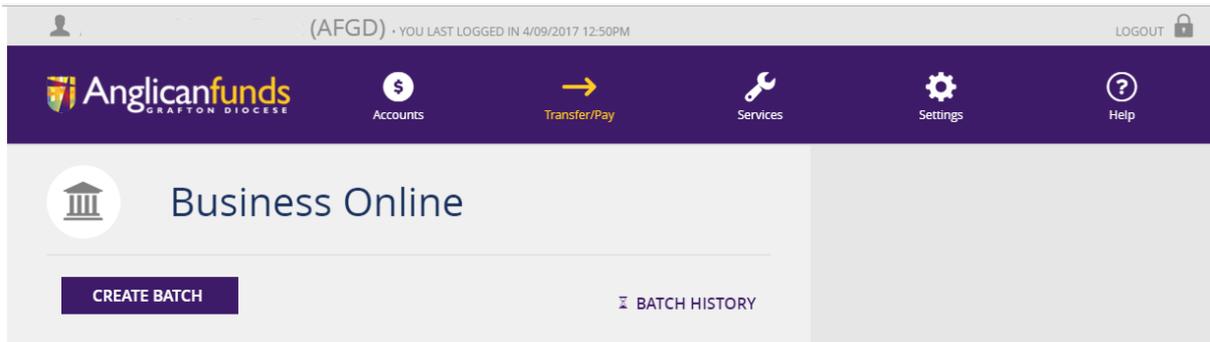
Glossary

Business Online action buttons

Action Button/Icon	Description
	Select the Transfer/Pay icon to display the Online Business functions.
	Create a new Batch.
	Manually create a Batch containing any mix of Internal, External, BPAY transactions.
	Upload Cemtex (.aba) financial records for automated batch processing of external transfers. Allows the uploading and processing of a Cemtex (.aba) file from the members/customers accounts system.
	Displays the Payment options (I.e. Transfer, BPAY etc.)
	Click on the downward arrow to display a list of available accounts.
	Displays Batches with the following Status: <ul style="list-style-type: none"> • New • Awaiting Approval • Needs Your Approval • Scheduled • Unscheduled • Processed.
	Displays Batches with the following Status: <ul style="list-style-type: none"> • New • Awaiting Approval • Needs Your Approval.
	Displays Batches that have been approved for processing by all signatories and is waiting to be processed via the system on the scheduled date. The Status of the Batch is Scheduled.

	Displays Batches that have been processed.
	Displays all Batches that have been processed including any Batches that have had a transaction fail.
	Displays the details of an existing Batch.
	Select History to display details of a Batch that has previously been processed.
	Batches with the following statuses can be cancelled: <ul style="list-style-type: none"> • Awaiting Approval • Needs your Approval • Scheduled.
	A batch can be deleted if the status of the Batch is New or Processed.
	As an Approver of a Batch the View/Edit option is available and allows for an existing Batch to be displayed and/or edited.
	Process the current Batch.
	Reprocess a Failed Payment (Transaction) which originally failed as part of a Batch.
	Ellipsis – displays the Batch options.

	<p>Closes the options windows.</p>
	<p>The Back Action button is used to move back to previous windows.</p>
	<p>Print the details of the Batch.</p>



1 MANUALLY CREATING A BATCH

1.1 OVERVIEW

The Manual Batch option is used to create a batch of transactions to be processed. The following Process Steps outline the steps required for:

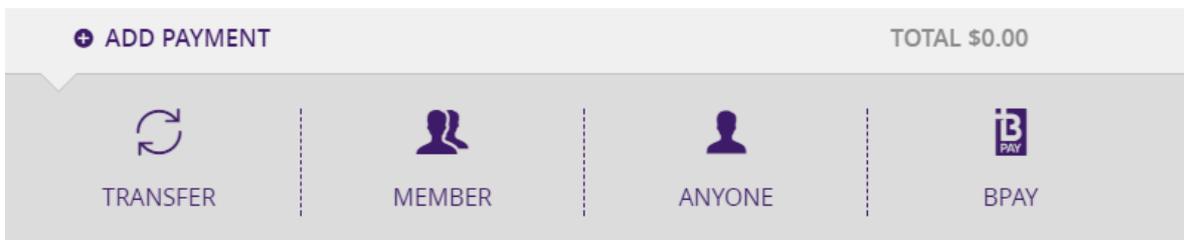
- Creating and naming a new manual Batch.
- Adding payments (transactions) to a Batch.
- The creator of the Batch approving the payment.
- An Approver approving and processing the Batch.

Note: The From Account used in the Process Steps requires 2 signatories to withdraw funds.

1.2 PAYMENT OPTIONS

When adding a payment to a Batch the following payment options are available and each option is included in the process steps in the next section:

- Transfer – Transferring funds between accounts within the same Membership
- Member - Transferring funds to another member/customer within AFGD
- Anyone - Transferring funds to an external Financial Institution
- BPAY - Paying a Bill using a Biller Code and Customer Reference Number (CRN).



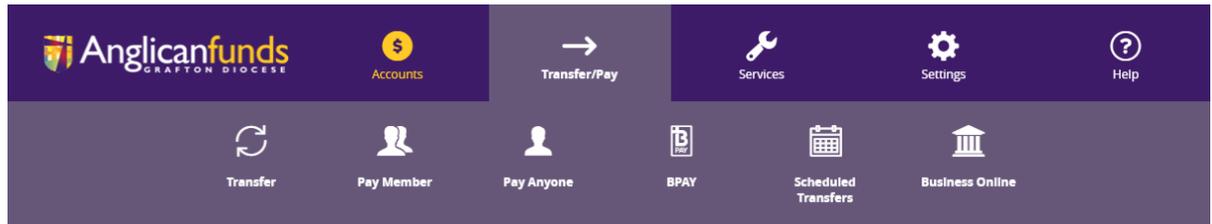
1.2.1 POINTS TO REMEMBER

- The defined number of signatories to withdraw funds for an account will be displayed as per the number of images included in the following icon:



I.e. 2 Signatories are required to withdraw funds.

Note: If the defined number of signatories for an account is defined as 1 in the Batch, it does not need to be created as a transaction and can be processed via the Transfer/Pay option



- Only one debit account can be selected as the From account for a Batch. If the From Account is changed in a Batch then all payments (transactions) associated to that Batch will be debited from the defined From account.



- The system performs validation checks when creating a Batch transaction including:
 - Account/Surname match for internal transfers between members (Pay Member)
 - BSB for Pay Anyone transfers.
 - Biller Codes and Customer Reference Numbers for BPAY transactions.If any information is incorrect a message is displayed. For example:



1.2.2 CREATING A MANUAL BATCH - ONE PAYMENT (TRANSACTION)

1.2.2.1 Points to Remember

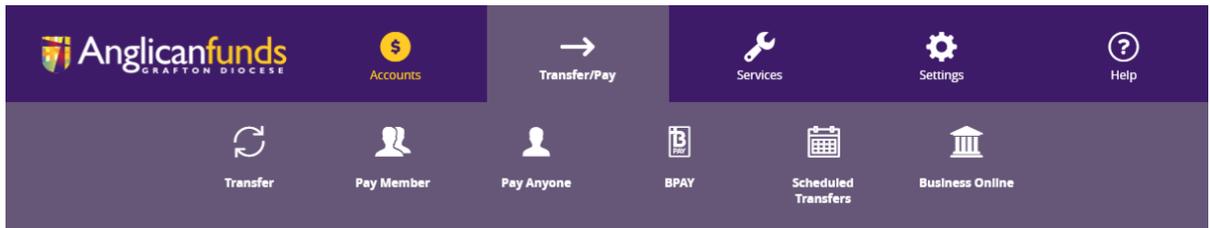
- If the transaction amount is over the per transaction limit for business online transactions, an error will be displayed and the batch cannot be scheduled for processing.

1.2.2.2 Process Steps

Complete the following steps to create a Manual Batch:

1. Log into Business Online.

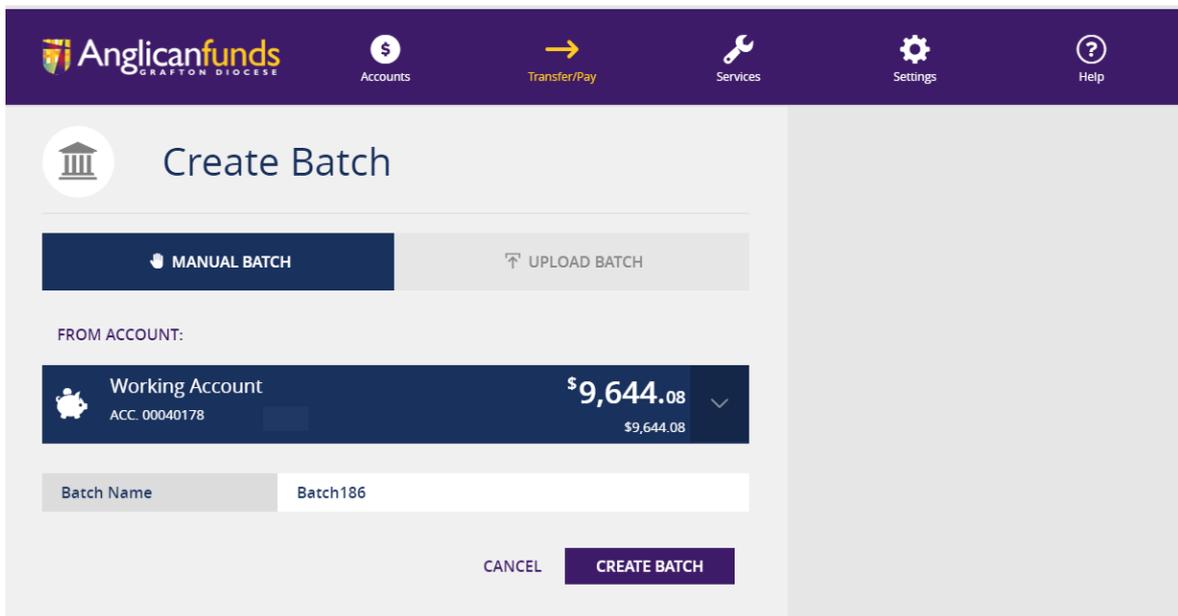
2. Click on the Transfer/Pay icon.
3. Select the Business Online icon.



The Business Online window is displayed.

4. Click [Create Batch].

The Create Batch window is displayed.



5. Click on the downward arrow icon to select the From Account.
If applicable, additional Accounts are displayed, move to Step 6.
If only one account is listed move to Step 7.



Create Batch

MANUAL BATCH
UPLOAD BATCH

FROM ACCOUNT:

 CHEQUE SAVINGS <small>ACC. 23177813</small>	\$ 12,553.00 <small>\$12,553.00</small>	∨
 CHEQUE SAVINGS <small>ACC. 23177813</small>	\$ 12,553.00 <small>\$12,553.00</small>	∧
 AT CALL SAVINGS <small>ACC. 23177814</small>	\$ 123.00 <small>\$123.00</small>	∨

BATCH NAME Batch01

CANCEL CREATE BATCH

6. Select the applicable account.
7. Complete the Batch Name field.

BATCH NAME Transfer Batch

8. Click [Create Batch].
 The Business Online window is displayed and the Status of the Batch is New with 0 Payments.



Business Online



TRANSFER BATCH

FROM ACC 23177813

STATUS: NEW

\$0.00

0 PAYMENTS



FROM ACCOUNT:



CHEQUE SAVINGS

ACC. 23177813

\$12,553.00

CURRENT \$12,553.00



BACK

SAVE

+ ADD PAYMENT

TOTAL: \$0.00

There are no transactions to display for this batch.

9. Click on ADD PAYMENT.

The Payment options are displayed.

+ ADD PAYMENT

TOTAL: \$0.00



TRANSFER



MEMBER



ANYONE



BPAY

There are no transactions to display for this batch.

10. Select the applicable Payment option

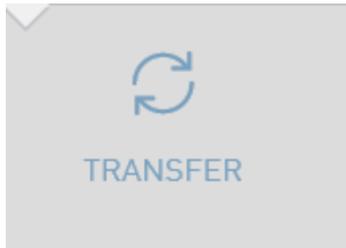
To complete a Transfer Payment move to Step 11.

To complete a Member Payment move to Step 24.

To complete an Anyone Payment move to Step 37.

To complete a BPAY Payment move to Step 51.

11. Click on the Transfer icon.



The Transfer window is displayed.

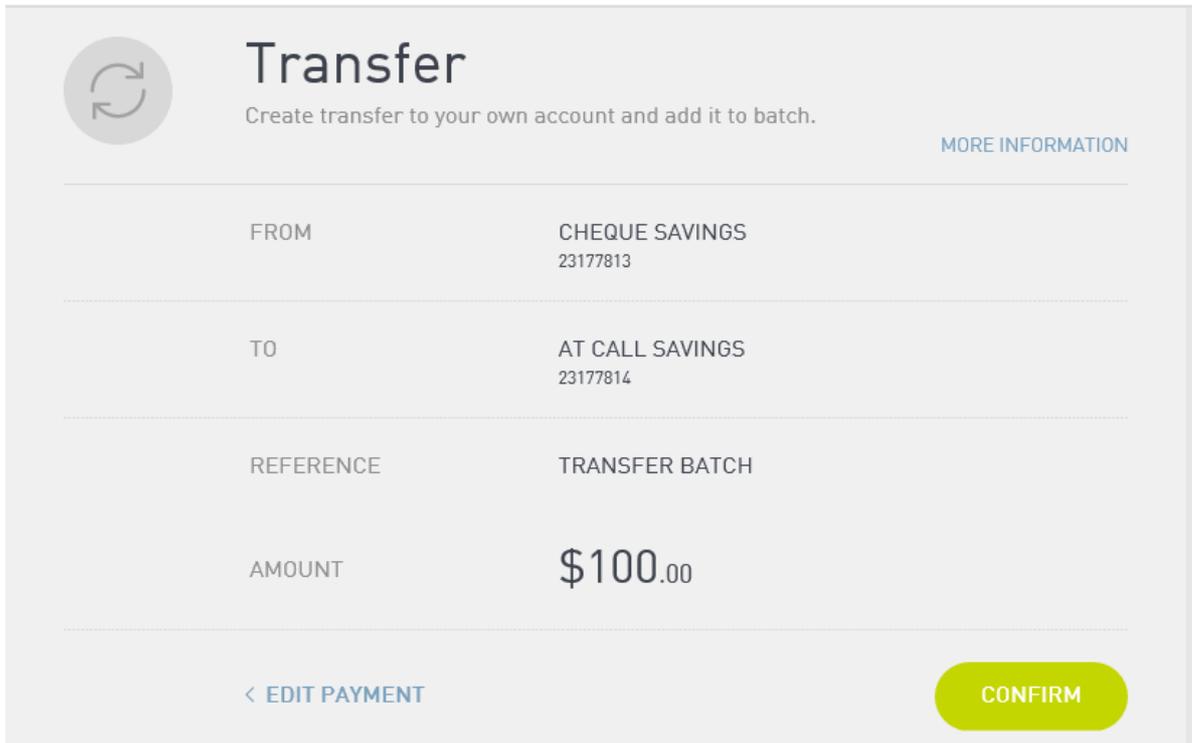
12. Click on the downward arrow icon and select the account that is to receive the funds by the Transfer.
13. Complete the Reference field. (The Reference field information will be displayed on the member's/customer's statement).
14. Complete the Amount field.

A screenshot of a web interface for creating a transfer. At the top left is a circular refresh icon. The main heading is "Transfer" in a large, bold font. Below it is the instruction "Create transfer to your own account and add it to batch." and a "MORE INFORMATION" link. The "FROM" field is set to "CHEQUE SAVINGS" with account number "23177813" and a downward arrow. Below this is a dark blue bar representing the "TO" account: "AT CALL SAVINGS" with account number "ACC. 23177814" and a balance of "\$123.00". Below the "TO" bar are two input fields: "REFERENCE" with the value "Transfer Batch" and "AMOUNT" with the value "\$ 100.00". At the bottom are two buttons: "BACK TO BATCH" and "CREATE TRANSFER".

FROM	CHEQUE SAVINGS 23177813
TO	AT CALL SAVINGS ACC. 23177814 \$123.00
REFERENCE	Transfer Batch
AMOUNT	\$ 100.00

15. Click [Create Transfer].

The Transfer confirmation window is displayed.



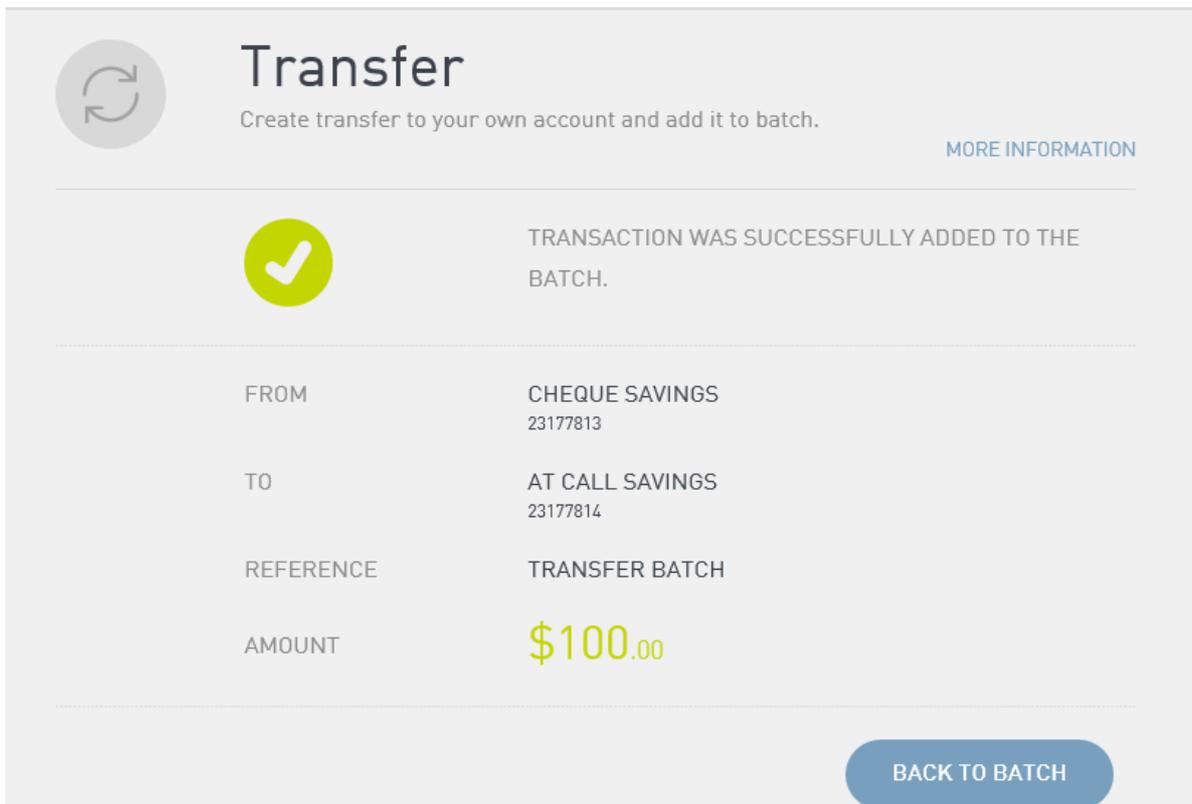
Transfer
Create transfer to your own account and add it to batch. [MORE INFORMATION](#)

FROM	CHEQUE SAVINGS 23177813
TO	AT CALL SAVINGS 23177814
REFERENCE	TRANSFER BATCH
AMOUNT	\$100.00

[< EDIT PAYMENT](#) [CONFIRM](#)

16. Click [Confirm].

The Transfer window is displayed.



Transfer
Create transfer to your own account and add it to batch. [MORE INFORMATION](#)

 TRANSACTION WAS SUCCESSFULLY ADDED TO THE BATCH.

FROM	CHEQUE SAVINGS 23177813
TO	AT CALL SAVINGS 23177814
REFERENCE	TRANSFER BATCH
AMOUNT	\$100.00

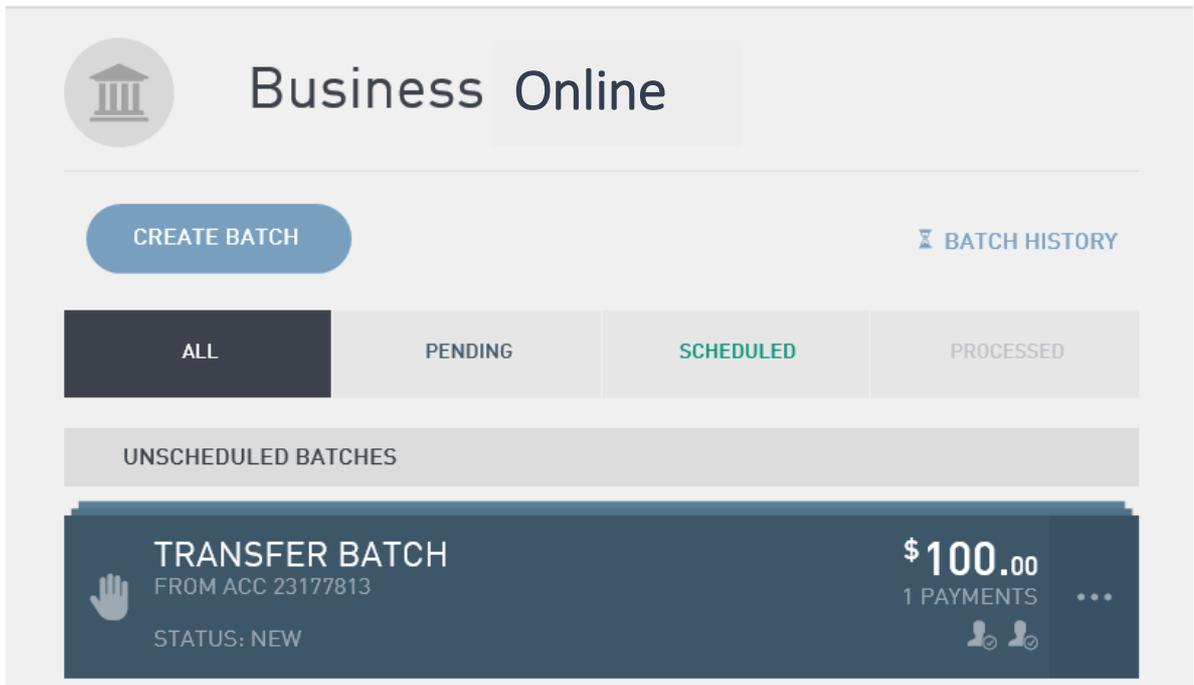
[BACK TO BATCH](#)

17. Click [Back to Batch].

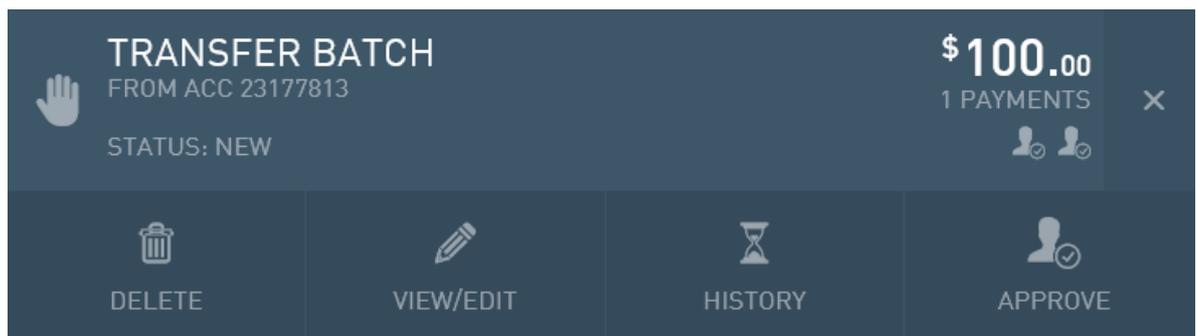
The Business Online window is displayed.

18. Click [Back].

The Business Online window is displayed.



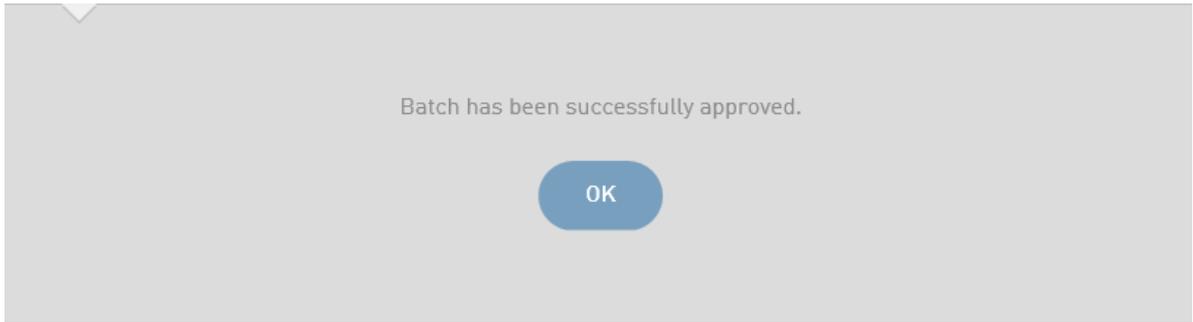
- Click on the Batch ellipsis.
The Batch options are displayed.



- Click on the Approve icon.
The Confirmation message is displayed.

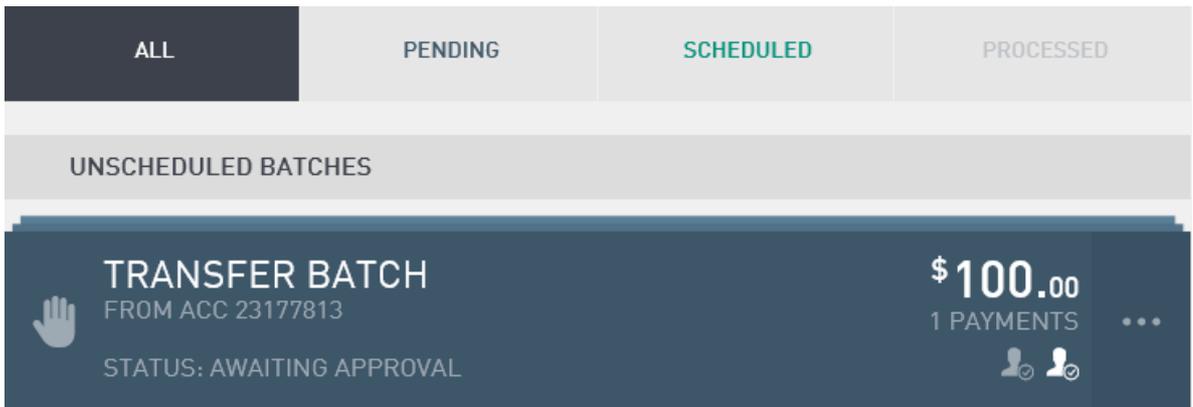


- Click [YES].
The Successful window is displayed.



22. Click [OK].

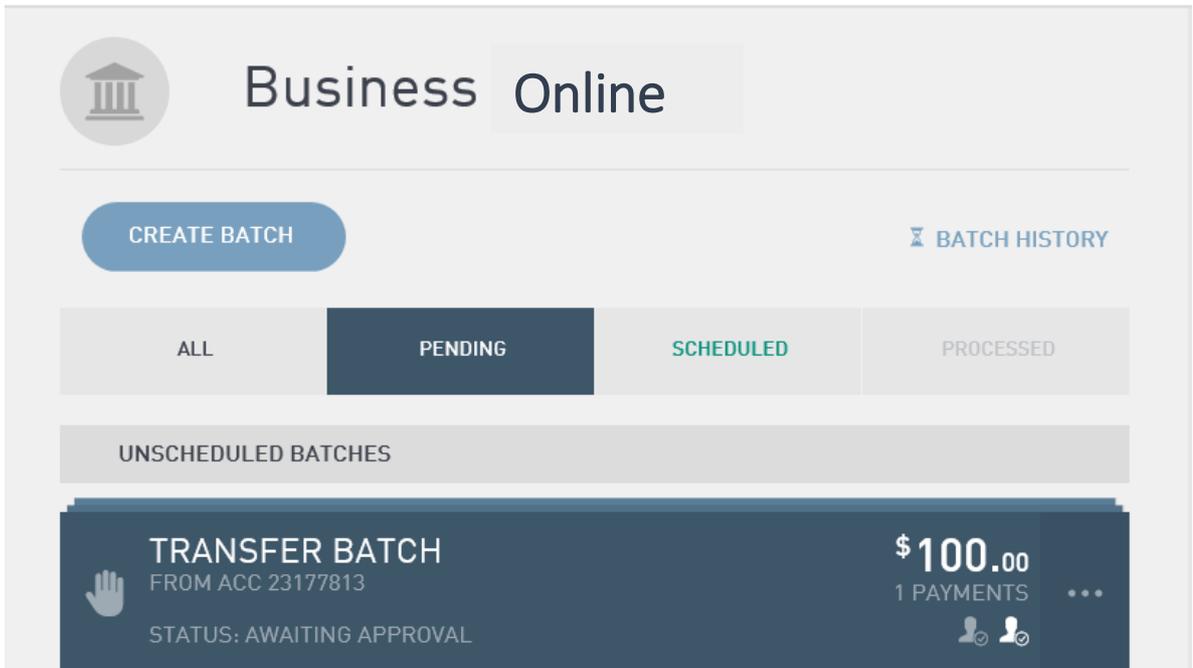
The Business Online window is displayed and the status of the Batch is now Awaiting Approval.



23. Click on the Pending icon.

The Batch is displayed.

End of Process for the 1st Signatory. Refer to the next section of this document for the process steps for Approving a Batch by another signatory.



24. Click on the Member icon.

The Pay Member window is displayed.

25. Complete the Description field. (Optional)
26. Complete the Account No. field.
27. Complete the Pay To field. (3 Characters)
28. Complete the Reference field. (The Reference field information will be displayed on the member's/customer's statement).
29. Complete the Amount field.



Pay Member

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

FROM
CHEQUE SAVINGS
23177813

DESCRIPTION	Optional e.g. Rent or John Smith
ACCOUNT NO.	23177301
PAY TO	Mon (i)
REFERENCE	Member Transfer

ADD TO FAVOURITES

AMOUNT

\$ 12.00

✕

BACK TO BATCH

CREATE PAYMENT

30. Click [Create Payment].
The Pay Member window is displayed.
31. Click [Confirm].
The Pay Member window is displayed.



Pay Member

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



TRANSACTION WAS SUCCESSFULLY ADDED TO THE BATCH.

FROM	CHEQUE SAVINGS 23177813
DESCRIPTION	-
ACCOUNT NO.	23177301
PAY TO	MON
REFERENCE	MEMBER TRANSFER
AMOUNT	\$12.00

[BACK TO BATCH](#)

32. Click [Back to Batch].

The Business Online window is displayed.

Business Online

MEMBER TRANSFER
 FROM ACC 23177813
 STATUS: NEW
 \$12.00
 1 PAYMENTS

FROM ACCOUNT:

CHEQUE SAVINGS
 ACC. 23177813
 \$12,553.00
 CURRENT \$12,553.00

BACK SAVE

+ ADD PAYMENT TOTAL: \$12.00

PAY MEMBER '23177301'
 REFERENCE: MEMBER TRANSFER \$12.00

Are you sure you want approve ?

NO YES

33. Click on the Batch ellipsis.

The Batch options are displayed.

34. Click on Approve icon.

The Confirmation message is displayed.

35. Click [YES].

The Successful window is displayed.

Batch has been successfully approved.

OK

36. Click [OK].

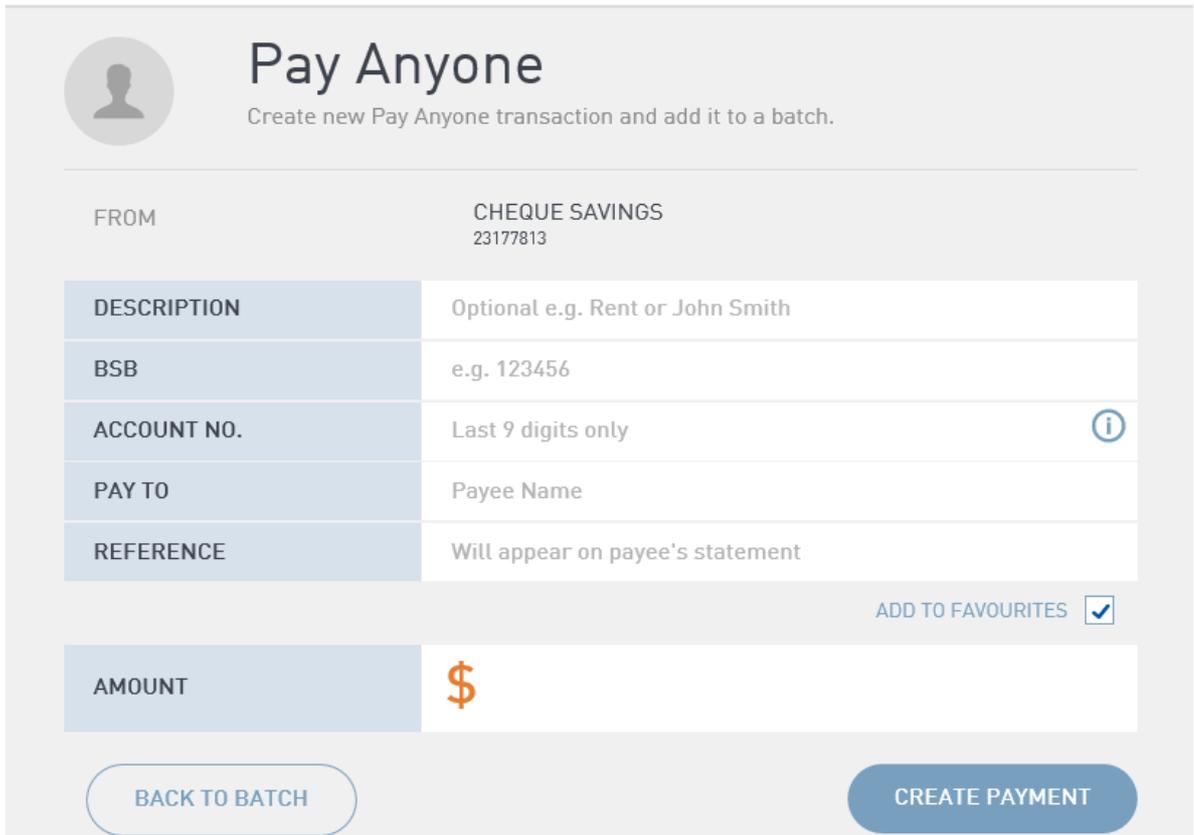
The Business Online window is displayed and the status of the Batch is now Awaiting Approval.

The screenshot shows the 'Business Online' interface. At the top left is a bank icon. The title 'Business Online' is centered. Below this is a dark blue header bar for a 'MEMBER TRANSFER' transaction. It includes a hand icon, the amount '\$12.00', '1 PAYMENTS', and the status 'STATUS: AWAITING APPROVAL'. Below the header, the transaction details are listed: 'FROM' is 'CHEQUE SAVINGS 23177813' and 'APPROVERS' is '100000366'. A 'BACK' button is located below the details. At the bottom right, the 'TOTAL: \$12.00' is displayed. At the bottom left, there is a 'PAY MEMBER' section with a person icon, the text 'PAY MEMBER '23177301'', 'REFERENCE: MEMBER TRANSFER', and the amount '\$12.00'.

End of Process for the 1st Signatory. Refer to the next section of this document for the process steps for Approving a Batch by another signatory.

37. Click on Anyone icon.

The Pay Anyone window is displayed.



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

FROM: CHEQUE SAVINGS
23177813

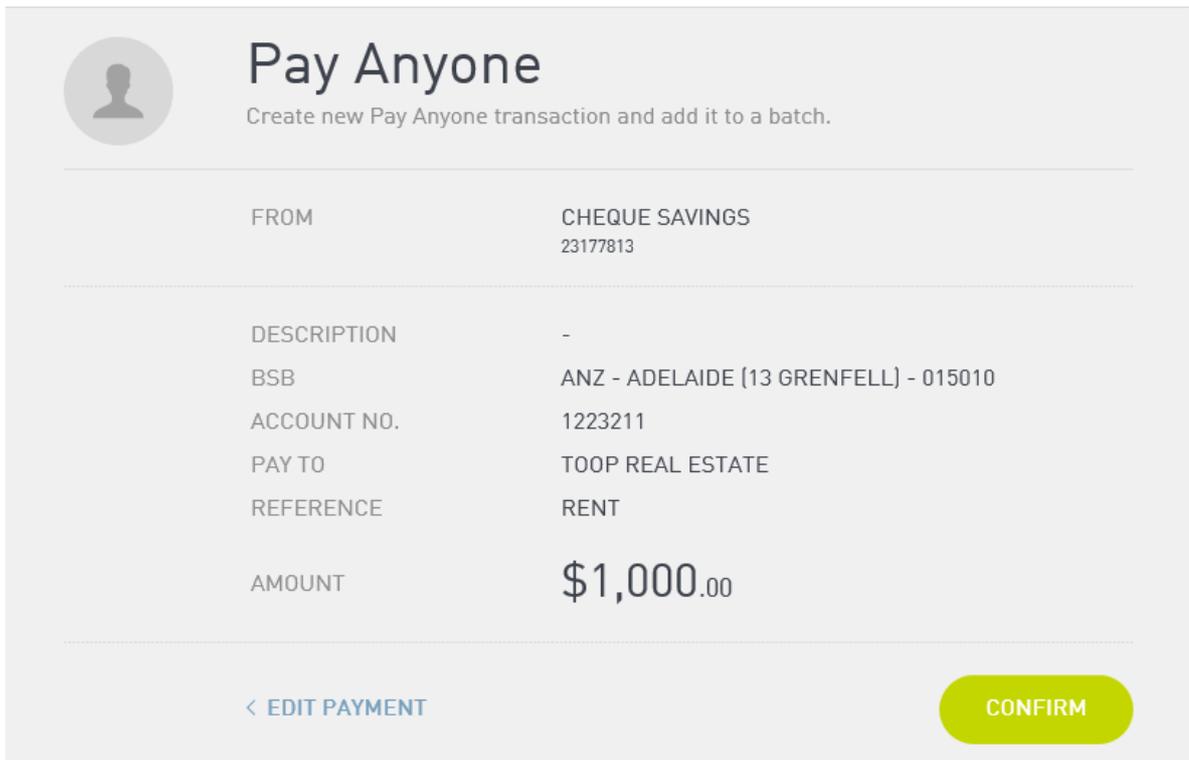
DESCRIPTION	Optional e.g. Rent or John Smith
BSB	e.g. 123456
ACCOUNT NO.	Last 9 digits only (i)
PAY TO	Payee Name
REFERENCE	Will appear on payee's statement

ADD TO FAVOURITES

AMOUNT: \$

BACK TO BATCH
CREATE PAYMENT

38. Complete the Description field (optional).
39. Complete the BSB field.
40. Complete the Account No. field (Last 9 digits only).
41. Complete the Pay To field with the name of the Payee.
42. Complete the Reference field. (The Reference field information will be displayed on the member's/customer's statement).
43. Complete the Amount field.
44. Click [Create Payment].
The Pay Anyone window is displayed.



The screenshot shows a 'Pay Anyone' transaction form. At the top left is a person icon. The title 'Pay Anyone' is in large font, with the subtitle 'Create new Pay Anyone transaction and add it to a batch.' below it. The form is divided into two columns. The 'FROM' field is 'CHEQUE SAVINGS' with account number '23177813'. The 'DESCRIPTION' field is '-'. The 'BSB' field is 'ANZ - ADELAIDE (13 GRENFELL) - 015010'. The 'ACCOUNT NO.' field is '1223211'. The 'PAY TO' field is 'TOOP REAL ESTATE'. The 'REFERENCE' field is 'RENT'. The 'AMOUNT' field is '\$1,000.00'. At the bottom left is a blue link '< EDIT PAYMENT' and at the bottom right is a green 'CONFIRM' button.

FROM	CHEQUE SAVINGS 23177813
DESCRIPTION	-
BSB	ANZ - ADELAIDE (13 GRENFELL) - 015010
ACCOUNT NO.	1223211
PAY TO	TOOP REAL ESTATE
REFERENCE	RENT
AMOUNT	\$1,000.00

45. Click [Confirm].

The Pay Anyone window is displayed.

46. Click [Back to Batch].

The Business Online window is displayed.

47. Click on the Batch ellipsis.

The Batch options are displayed.

48. Click on Approve icon.

The Confirmation message is displayed.

49. Click [YES].

The Successful window is displayed.

50. Click [OK].

The Business Online window is displayed and the status of the Batch is now Awaiting Approval.

End of Process for the 1st Signatory. Refer to the next section of this document for the process steps for Approving a Batch by another signatory.

51. Click on the BPAY icon.

The BPAY window is displayed.

52. Complete the Description field.

53. Complete the Biller Code field.

54. Complete the Customer Ref No. field.

55. Complete the Amount field



BPAY

Create new BPAY Payment and add it to a batch.

FROM CHEQUE SAVINGS
23177813

DESCRIPTION	ANZ Cards
BILLER CODE	6007
CUSTOMER REF NO.	456465 (i)

ADD TO BILLERS

AMOUNT **\$ 150.00** ✕

BACK TO BATCH
CREATE PAYMENT

56. Click [Create Payment].
The BPAY window is displayed.
57. Click [Confirm].
The BPAY window is displayed.



BPAY

Create new BPAY Payment and add it to a batch.



TRANSACTION WAS SUCCESSFULLY ADDED TO THE BATCH.

FROM CHEQUE SAVINGS
23177813

TO BILLER ANZ BANKING GROUP LTD CARDS

BILLER CODE 6007

CUSTOMER REF NO. 456465

DESCRIPTION ANZ CARDS

AMOUNT **\$150.00**

BACK TO BATCH

58. Click [Back to Batch].

The Business Online window is displayed.

59. Click on the Batch ellipsis.

The Batch options are displayed.

60. Click on Approve icon.

The Confirmation window is displayed.

61. Click [YES].

The Successful window is displayed.

62. Click [OK].

The Business Online window is displayed and the status of the Batch is now Awaiting Approval.

End of Process for the 1st Signatory. Refer to the next section of this document for the process steps for Approving a Batch by another signatory.

1.2.3 CREATING A MANUAL BATCH – MULTIPLE PAYMENTS (TRANSACTIONS)

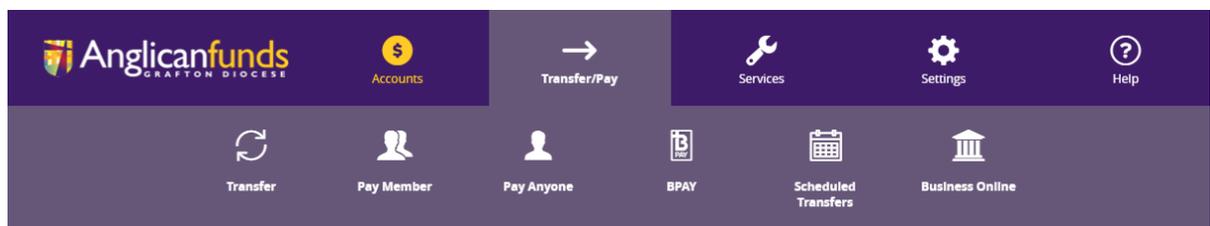
1.2.3.1 Points to Remember

- Only one Debit account can be selected as the From account for a Batch. (I.e. a Batch with multiple transactions will include one From account and many accounts to be credited)
- If the From account is changed during the creation of a Batch with Multiple Payments then the total of the Batch Payments will be debited from the selected From account.
- If the amount of a transaction is over the per transaction limit for business online transactions, an error will be displayed and the batch cannot be scheduled for processing.

1.2.3.2 Process Steps

Complete the following steps to create a Manual Batch:

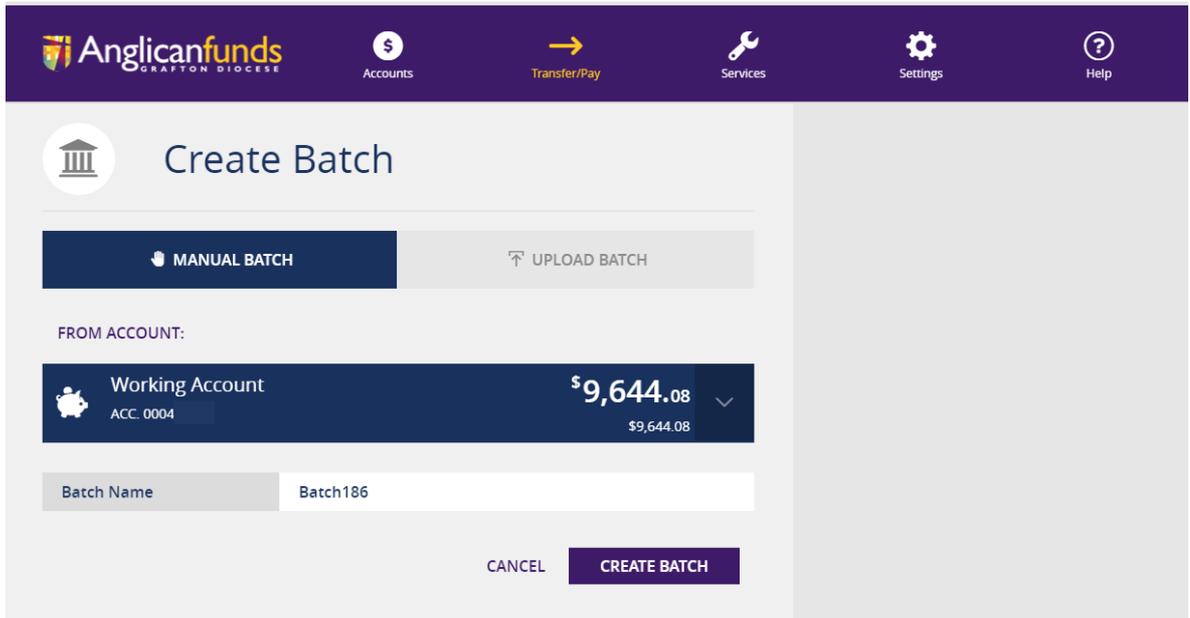
1. Log into AFGD Online.
2. Click on the Transfer/Pay icon.
3. Select the Business Online icon.



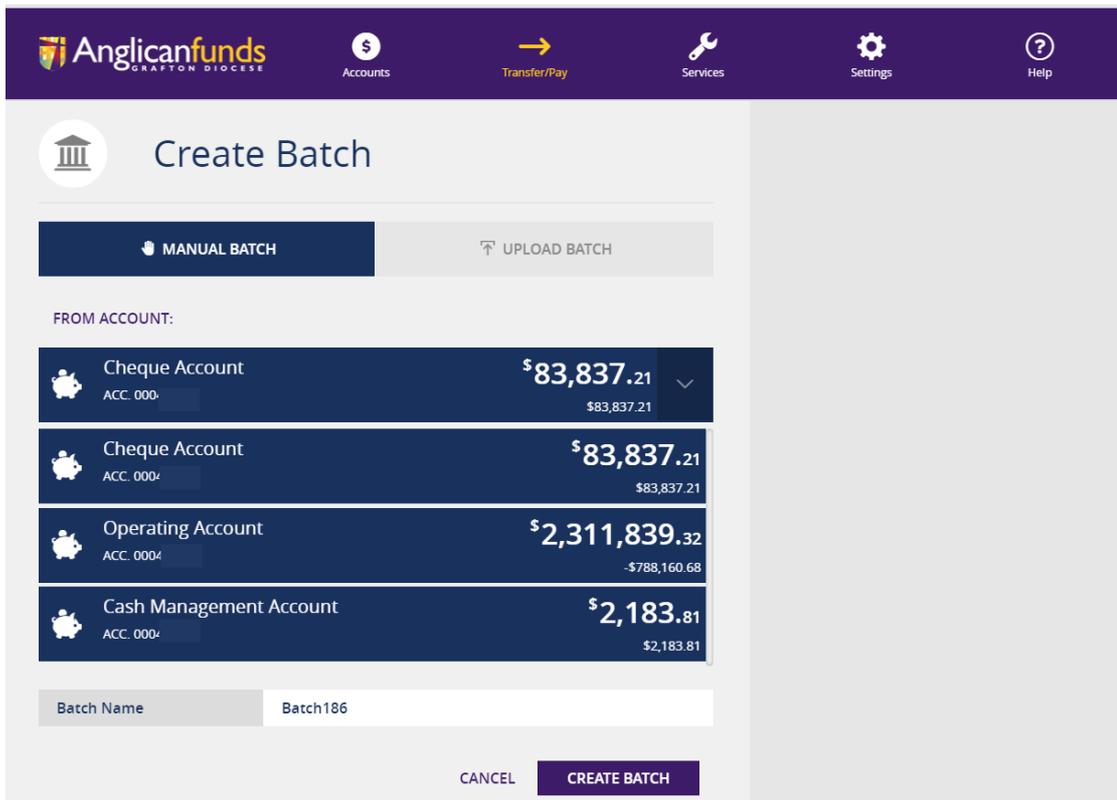
The Business Online window is displayed.

4. Click [Create Batch].

The Create Batch window is displayed.



5. Click on the downward arrow icon to select the From Account.
If applicable, additional Accounts are displayed, move to Step 6.
If only one account is listed move to Step 7.

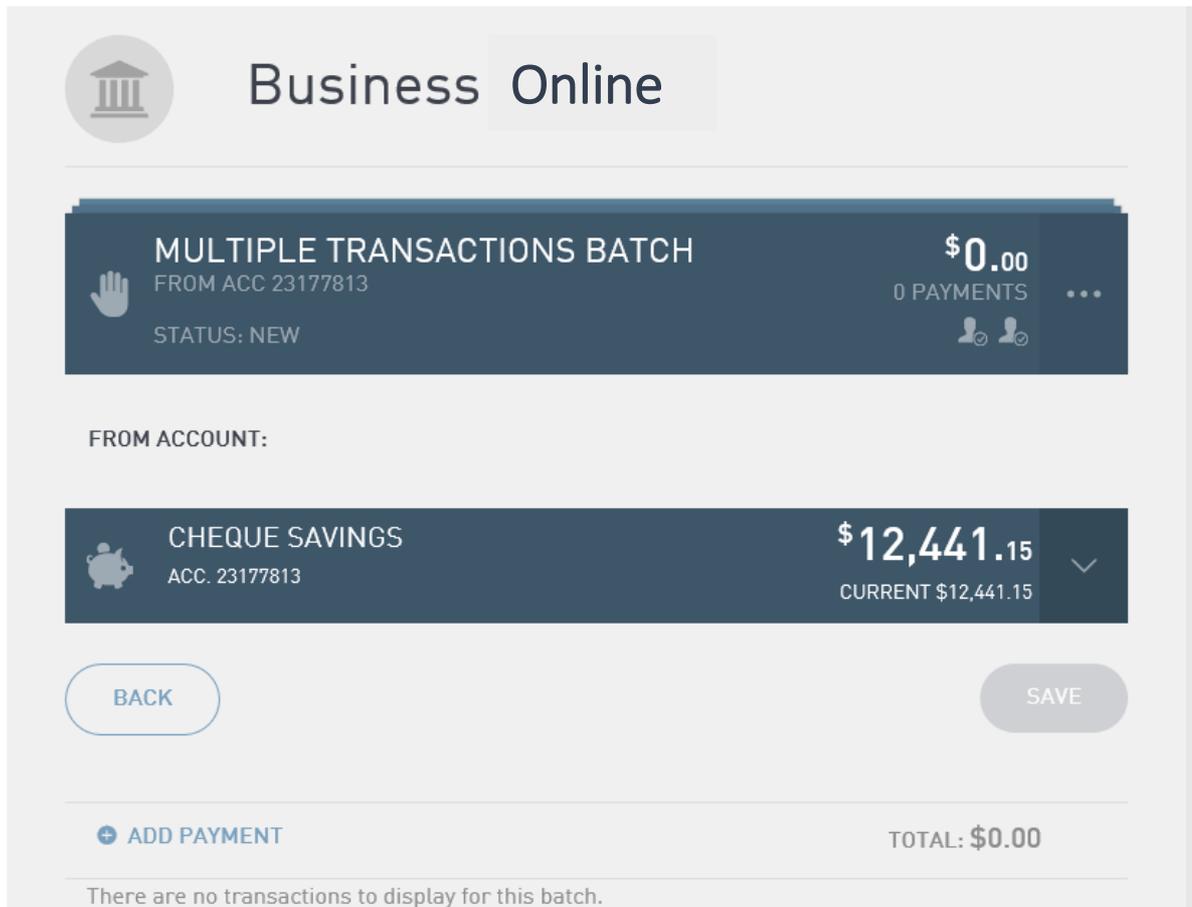


6. Select the applicable account.
7. Complete the Batch Name field.



8. Click [Create Batch].

The Business Online window is displayed and the Status of the Batch is New with 0 Payments.



Business Online

MULTIPLE TRANSACTIONS BATCH
FROM ACC 23177813
STATUS: NEW
\$0.00
0 PAYMENTS

FROM ACCOUNT:

CHEQUE SAVINGS
ACC. 23177813
\$12,441.15
CURRENT \$12,441.15

BACK SAVE

+ ADD PAYMENT TOTAL: \$0.00

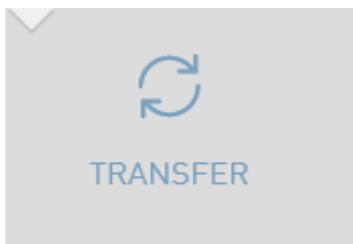
There are no transactions to display for this batch.

9. Click on ADD PAYMENT.

The Payment options are displayed.

Note: The Multiple Transaction Batch used in the following example will include 4 credit transactions, 1 for each Payment option.

10. Click on the Transfer icon.



The Transfer window is displayed.

11. Click on the downward arrow icon and select the account that is to receive the funds by the Transfer.

12. Complete the Reference field. (The Reference field information will be displayed on the member's/customer's statement).

13. Complete the Amount field.

Transfer
Create transfer to your own account and add it to batch. [MORE INFORMATION](#)

FROM CHEQUE SAVINGS
23177813

AT CALL SAVINGS
ACC. 23177814

\$ 123.59
\$123.59

REFERENCE	Transaction 1
AMOUNT	\$ 150.00

[BACK TO BATCH](#) [CREATE TRANSFER](#)

14. Click [Create Transfer].

The Transfer confirmation window is displayed.

Transfer
Create transfer to your own account and add it to batch. [MORE INFORMATION](#)

FROM CHEQUE SAVINGS
23177813

TO AT CALL SAVINGS
23177814

REFERENCE TRANASCTION 1

AMOUNT **\$150.00**

[< EDIT PAYMENT](#) [CONFIRM](#)

15. Click [Confirm].

The Transfer window is displayed.



Transfer

Create transfer to your own account and add it to batch.

[MORE INFORMATION](#)



TRANSACTION WAS SUCCESSFULLY ADDED TO THE BATCH.

FROM	CHEQUE SAVINGS 23177813
TO	AT CALL SAVINGS 23177814
REFERENCE	TRANASCTION 1
AMOUNT	\$150.00

[BACK TO BATCH](#)

16. Click [Back to Batch].

The Business Online window is displayed.



Business Online



MULTIPLE TRANSACTIONS BATCH

FROM ACC 23177813

STATUS: NEW

\$150.00

1 PAYMENTS



FROM ACCOUNT:



CHEQUE SAVINGS

ACC. 23177813

\$12,441.15

CURRENT \$12,441.15



BACK

SAVE

+ ADD PAYMENT

TOTAL: \$150.00



TRANSFER TO MY 'AT CALL SAVINGS'

TO ACCOUNT: 23177814

REFERENCE: TRANASCTION 1

\$150.00



17. Click on ADD PAYMENT

The Payment options are displayed.

18. Click on the Member icon.

The Pay Member window is displayed.

19. Complete the Description field. (Optional)

20. Complete the Account No. field.

21. Complete the Pay To field (3 characters).

22. Complete the Reference field. (The Reference field information will be displayed on the member's/customer's statement).

23. Complete the Amount Field.



Pay Member

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

FROM

CHEQUE SAVINGS
23177813

DESCRIPTION	Optional e.g. Rent or John Smith
ACCOUNT NO.	23177718
PAY TO	Mon (i)
REFERENCE	Transaction 2

[ADD TO FAVOURITES](#)

AMOUNT

\$ 76.00

BACK TO BATCH

CREATE PAYMENT

24. Click [Create Payment].

The Pay Member window is displayed.

25. Click [Confirm].

The Pay Member window is displayed.



Pay Member

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

✓

TRANSACTION WAS SUCCESSFULLY ADDED TO THE BATCH.

FROM

CHEQUE SAVINGS
23177813

DESCRIPTION

-

ACCOUNT NO.

23177718

PAY TO

MON

REFERENCE

TRANSACTION 2

AMOUNT

\$76.00

BACK TO BATCH

26. Click [Back to Batch].

The Business Online window is displayed.

Business Online

MULTIPLE TRANSACTIONS BATCH
FROM ACC 23177813
STATUS: NEW
\$226.00
2 PAYMENTS

FROM ACCOUNT:

CHEQUE SAVINGS
ACC. 23177813
CURRENT \$12,441.15

BACK SAVE

+ ADD PAYMENT TOTAL: \$226.00

PAY MEMBER '23177718'
SURNAME: MON
REFERENCE: TRANSACTION 2
\$76.00

TRANSFER TO MY 'AT CALL SAVINGS'
TO ACCOUNT: 23177814
REFERENCE: TRANASCTION 1
\$150.00

27. Click ADD PAYMENT.

The Payment options are displayed.

28. Click on Anyone icon.

The Pay Anyone window is displayed.

29. Complete the Description field (Optional).

30. Complete the BSB field.

31. Complete the Account No. field (last 9 digits only).

32. Complete the Pay To field with the name of the Payee.

33. Complete the Reference field.

34. Complete the Amount field.

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

FROM: CHEQUE SAVINGS
23177813

DESCRIPTION	Optional e.g. Rent or John Smith
BSB	015010
ACCOUNT NO.	12365478 (i)
PAY TO	Milly Montgomery
REFERENCE	Transaction 3

ADD TO FAVOURITES

AMOUNT: \$ 23.65 ×

BACK TO BATCH CREATE PAYMENT

35. Click [Create Payment].
The Pay Anyone window is displayed.

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

FROM: CHEQUE SAVINGS
23177813

DESCRIPTION	-
BSB	ANZ - ADELAIDE (13 GRENFELL) - 015010
ACCOUNT NO.	12365478
PAY TO	MILLY MONTGOMERY
REFERENCE	TRANSACTION 3
AMOUNT	\$23.65

< EDIT PAYMENT CONFIRM

36. Click [Confirm].
The Pay Anyone window is displayed.
37. Click [Back to Batch].

The Business Online widow is displayed.

 **Pay Anyone**
Create new Pay Anyone transaction and add it to a batch.

FROM	CHEQUE SAVINGS 23177813
------	----------------------------

DESCRIPTION	-
BSB	ANZ - ADELAIDE (13 GRENFELL) - 015010
ACCOUNT NO.	12365478
PAY TO	MILLY MONTGOMERY
REFERENCE	TRANSACTION 3
AMOUNT	\$23.65

[< EDIT PAYMENT](#) [CONFIRM](#)

38. Click ADD PAYMENT

The Payment Options are displayed.

39. Click on the BPAY icon

The BPAY window is displayed.

40. Complete the Description field.

41. Complete the Biller Code field.

42. Complete the Customer Ref No. field.

43. Complete the Amount field.



BPAY

Create new BPAY Payment and add it to a batch.

FROM CHEQUE SAVINGS
23177813

DESCRIPTION	Transaction 4
BILLER CODE	6007
CUSTOMER REF NO.	456465 i

ADD TO BILLERS

AMOUNT	\$ 165.35 X
--------	--

BACK TO BATCH
CREATE PAYMENT

44. Click [Create Payment].

The BPAY window is displayed.

45. Click [Confirm].

The BPAY window is displayed.



BPAY

Create new BPAY Payment and add it to a batch.



TRANSACTION WAS SUCCESSFULLY ADDED TO THE BATCH.

FROM	CHEQUE SAVINGS 23177813
TO BILLER	ANZ BANKING GROUP LTD CARDS
BILLER CODE	6007
CUSTOMER REF NO.	4564652028587259
DESCRIPTION	TRANSACTION 4
AMOUNT	\$165.35

BACK TO BATCH

46. Click [Back to Batch].

The Business window is displayed.

Note: The total amount of the transactions and the number of Payments are displayed in the Batch Details field group.

The screenshot displays the 'Business Online' interface. At the top, there is a header with a bank icon and the text 'Business Online'. Below this is a dark blue banner for a 'MULTIPLE TRANSACTIONS BATCH' from account 23177813, with a status of 'NEW'. A red box highlights the total amount '\$415.00' and '4 PAYMENTS'. Below the banner, there is a section for 'FROM ACCOUNT:' showing 'CHEQUE SAVINGS' with a balance of '\$12,441.15' and 'CURRENT \$12,441.15'. At the bottom of the banner area are 'BACK' and 'SAVE' buttons. The main content area shows a list of transactions with a total of '\$415.00'. The transactions are: 'BPAY TO ANZ BANKING GROUP LTD CARDS' (\$165.35), 'TRANSFER TO MILLY MONTGOMERY' (\$23.65), 'PAY MEMBER 23177718' (\$76.00), and 'TRANSFER TO MY AT CALL SAVINGS' (\$150.00). Each transaction entry includes a small icon, a description, and a three-dot menu icon.

Transaction Description	Amount
BPAY TO 'ANZ BANKING GROUP LTD CARDS'	\$165.35
TRANSFER TO 'MILLY MONTGOMERY'	\$23.65
PAY MEMBER '23177718'	\$76.00
TRANSFER TO MY 'AT CALL SAVINGS'	\$150.00
TOTAL:	\$415.00

47. Click on the Batch ellipsis.

The Batch options are displayed.

48. Click on Approve icon.

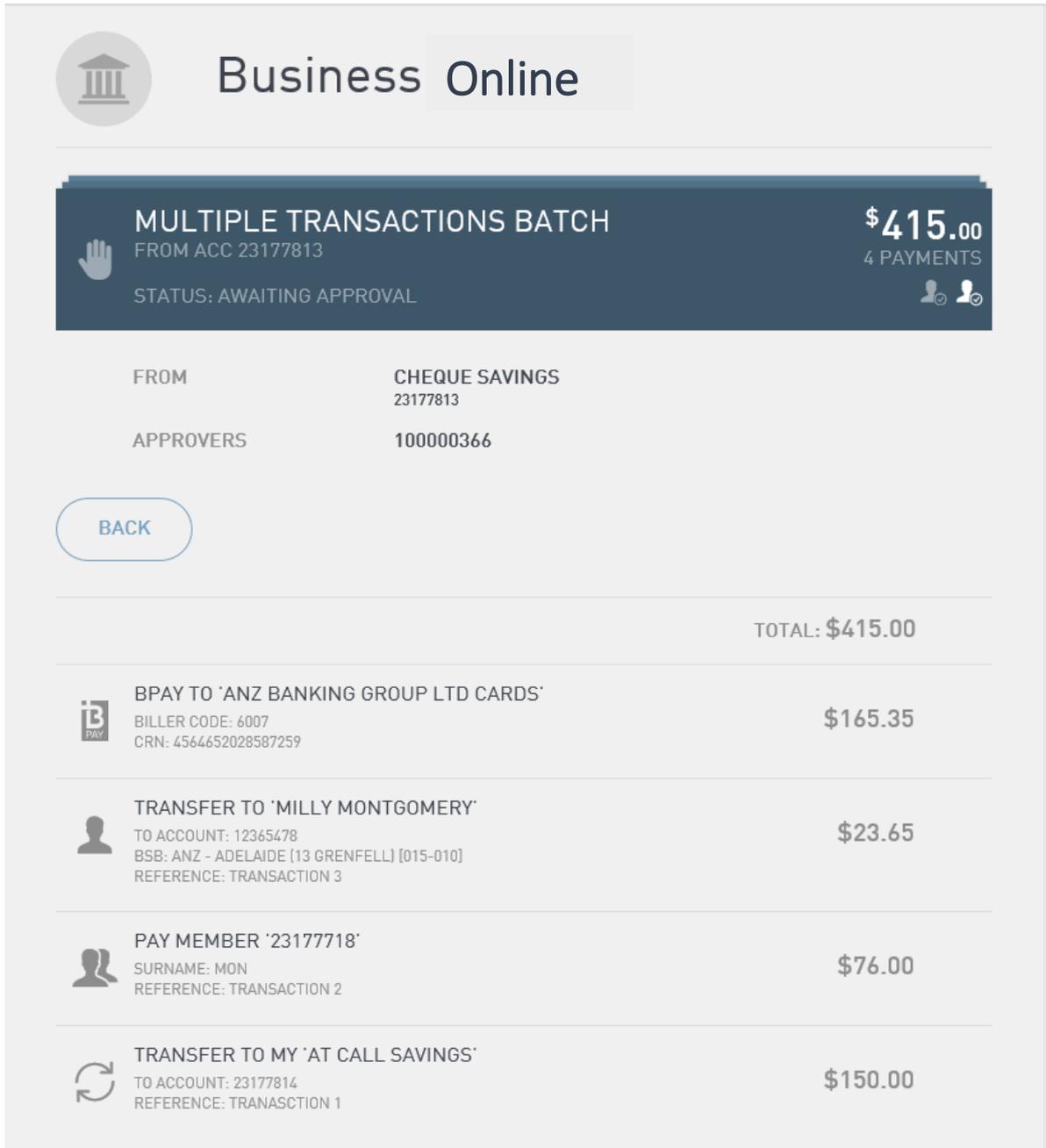
The Confirmation window is displayed.

49. Click [YES].

The Successful window is displayed.

50. Click [OK].

The Business Online window is displayed and the status of the Batch is now Awaiting Approval.



Business Online

MULTIPLE TRANSACTIONS BATCH
FROM ACC 23177813
STATUS: AWAITING APPROVAL

\$415.00
4 PAYMENTS

FROM: CHEQUE SAVINGS 23177813
APPROVERS: 100000366

BACK

TOTAL: **\$415.00**

	BPAY TO 'ANZ BANKING GROUP LTD CARDS' BILLER CODE: 6007 CRN: 4564652028587259	\$165.35
	TRANSFER TO 'MILLY MONTGOMERY' TO ACCOUNT: 12365478 BSB: ANZ - ADELAIDE (13 GRENFELL) [015-010] REFERENCE: TRANSACTION 3	\$23.65
	PAY MEMBER '23177718' SURNAME: MON REFERENCE: TRANSACTION 2	\$76.00
	TRANSFER TO MY 'AT CALL SAVINGS' TO ACCOUNT: 23177814 REFERENCE: TRANASCTION 1	\$150.00

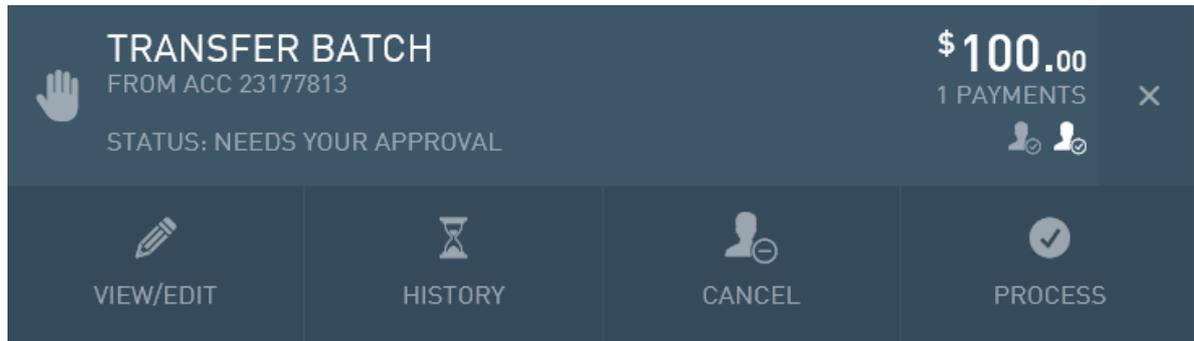
End of the Process for the 1st Signatory. Refer to the next section of this document for the process steps for Approving a Batch by another signatory.

2 APPROVING/PROCESSING A MANUAL BATCH

The following process outlines the steps required by the Approver to process a Batch.

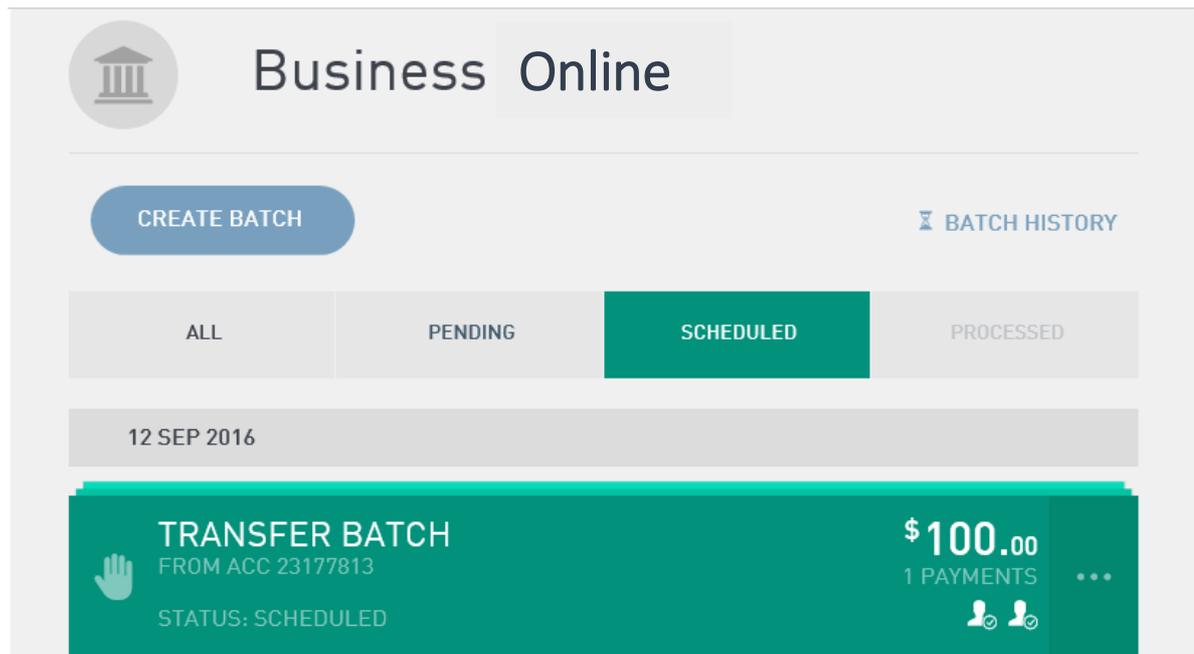
2.1 POINTS TO REMEMBER

- The Approver of the Batch has the following options when clicking on the ellipsis.

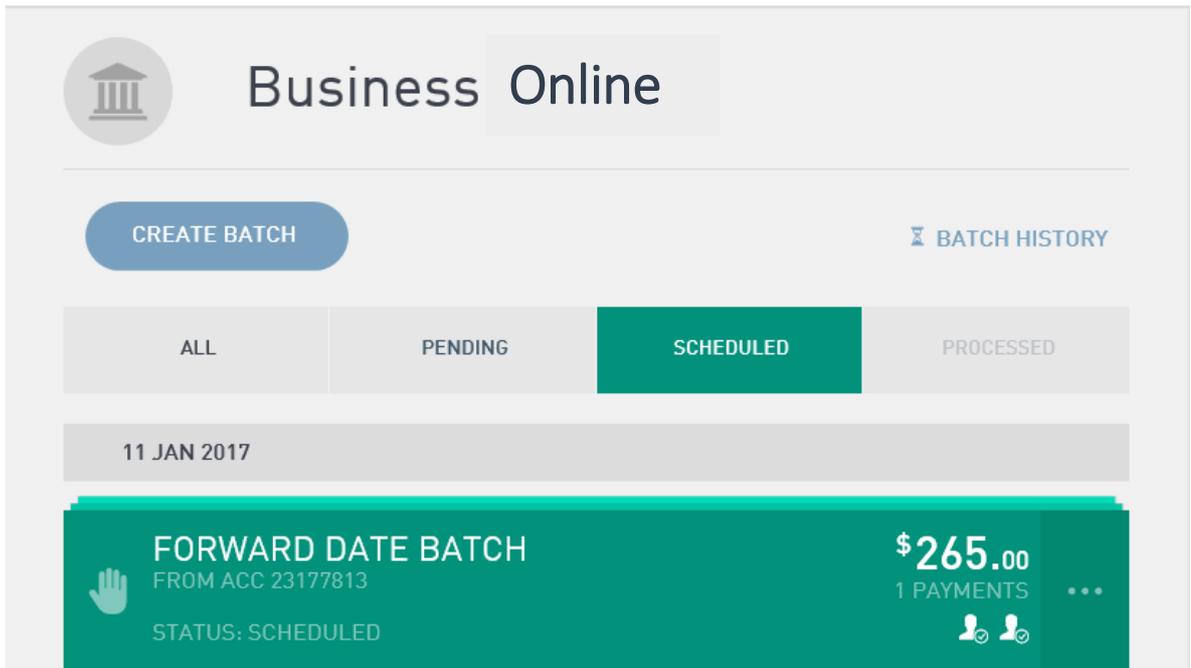


- View/Edit – Approver can display the Batch details and individual transactions associated with the Batch and edit the details of the batch.
 - History – Approver can display history of that Batch (including previous transactions in that batch).
 - Cancel – Approver can cancel the Batch.
 - Process – Approver can process the Batch.
- A warning message is displayed if the source account has insufficient funds to process the batch. The Approver can then either choose to ignore the warning and submit the batch, or cancel the batch processing. If the warning is ignored, the transactions in the batch will be processed until the source account has no funds.
 - After the Approver clicks on the Process icon, the status of the Batch is changed to Scheduled and can be viewed via the Scheduled icon until it is processed. (Note: A Batch will only be displayed as Scheduled for a short period of time if the Batch is to be processed as at Today's date.)

The Batch is then automatically processed by the system and is displayed via the Processed option.



- When the Approver selects the Process option, the Payment Date confirmation window is displayed. If the Payment Date is changed to a date in the future the Batch will change to a Scheduled status and will be displayed in Scheduled window until the defined date.



- If changes are made to a Processed Batch and the Batch including the changes is to be Processed again within 5 days from the original processing date then the system will display a Warning – Possible Duplicate Batch.

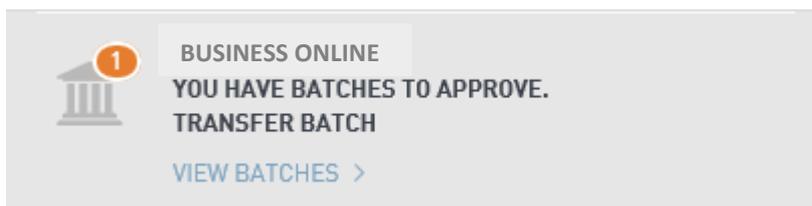


2.2 PROCESS STEPS

- The Approver of the Batch must log into AFGD Online.

A message will be displayed indicating that a Batch is awaiting Approval.

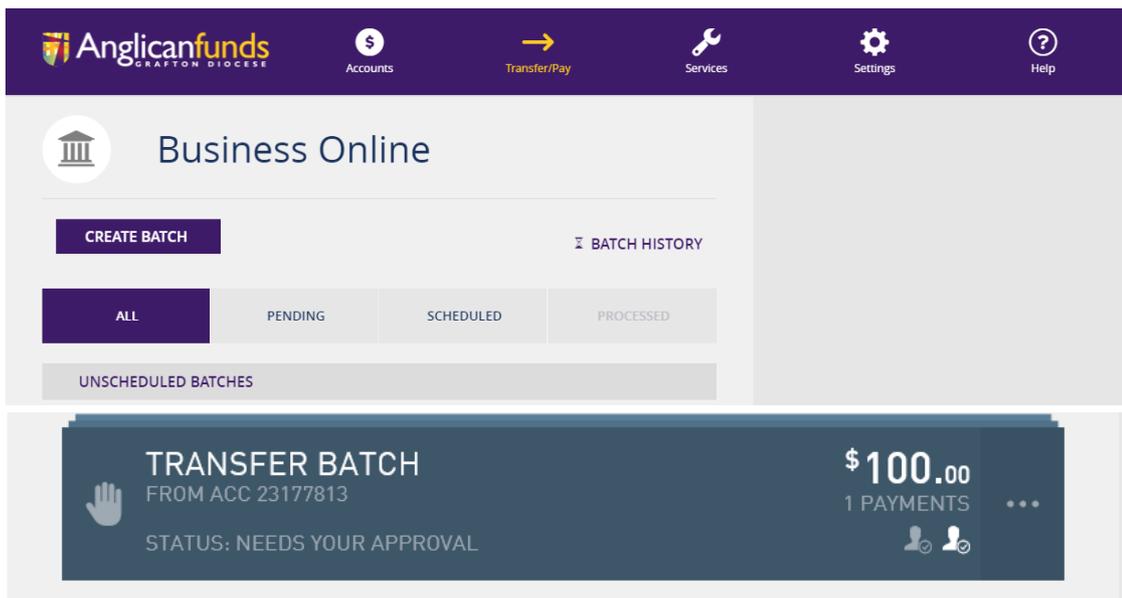
Note: The message displayed is configurable by the FI, therefore the following is only an example.



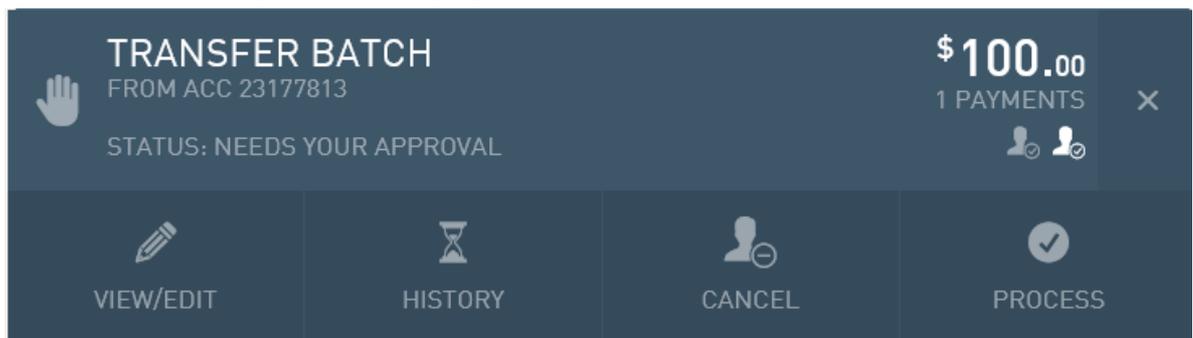
- Click View Batches.

The Business Online window is displayed.

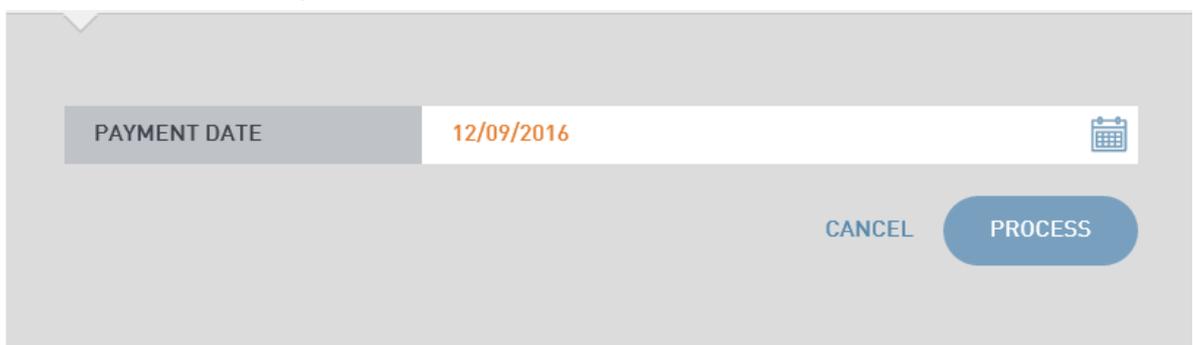
Note: the Status of the Batch is – Needs Your Approval



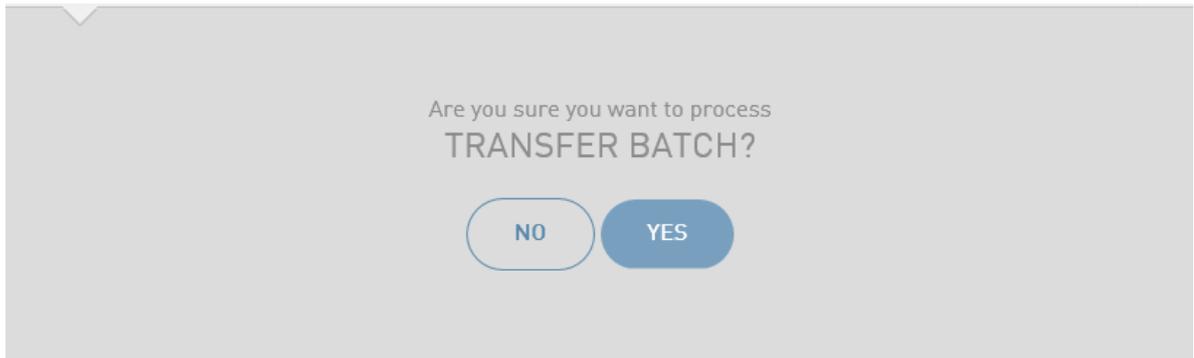
3. Click on the Batch ellipsis.
The Batch options are displayed.



4. Click on Process icon.
The Payment Date confirmation window is displayed.
5. Confirm the Payment Date

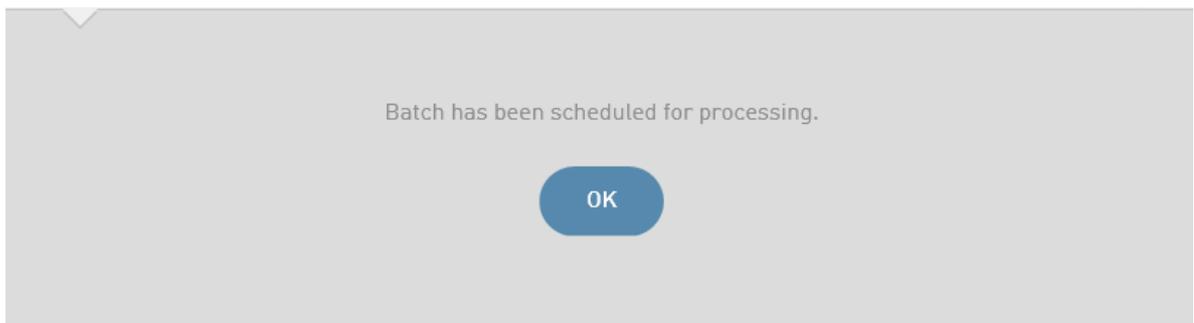


6. Click [Process].
The Process Confirmation window is displayed.



7. Click [YES].

The Batch scheduling confirmation window is displayed.



8. Click [OK].

The Status of the Batch is Scheduled.



3 EDITING OR DELETING A PAYMENT (TRANSACTION) IN A BATCH

It is possible for an Approver of a Batch to edit the amount of a payment (transaction) and/or delete a payment (transaction) from a Batch however if any changes are made then the Batch will require approval again by the authorised signatories.

3.1 POINTS TO REMEMBER

- If a Batch is at the Awaiting Approval status, then the signatory that created the Batch and Approved the Batch cannot edit the payment (transaction) amount or delete the payment (transaction).
- Payment (transaction) amounts can only be edited or deleted by the creator of the Batch when the Batch is at a New status.
- Additional Signatories can edit the payment (transaction) amount and delete payments (transactions) in a Batch when a Batch is at the Needs Your Approval status.
- Prior to confirming a payment (transaction), the payment (transaction) can be edited via the [EDIT PAYMENT] on the confirmation window.

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

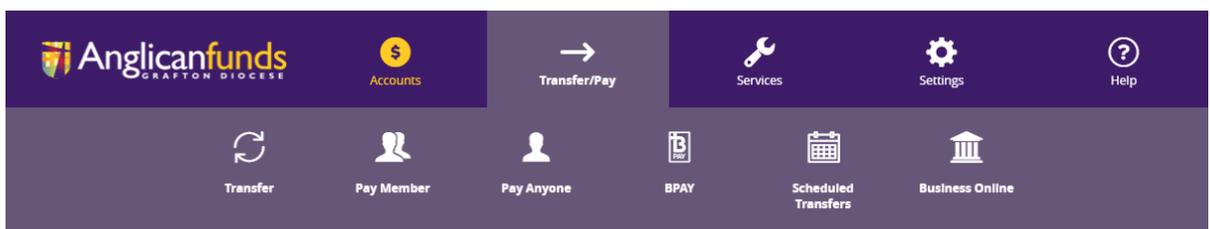
FROM	CHEQUE SAVINGS 23177813
DESCRIPTION	-
BSB	ANZ - ADELAIDE (13 GRENFELL) - 015010
ACCOUNT NO.	1246999
PAY TO	DAVID KNOWLES
REFERENCE	HAPPY BIRTHDAY
AMOUNT	\$69.00

[< EDIT PAYMENT](#) [CONFIRM](#)

3.2 PROCESS STEPS

The following covers off the process for changing an amount of a payment (transaction) and deleting a payment (transaction).

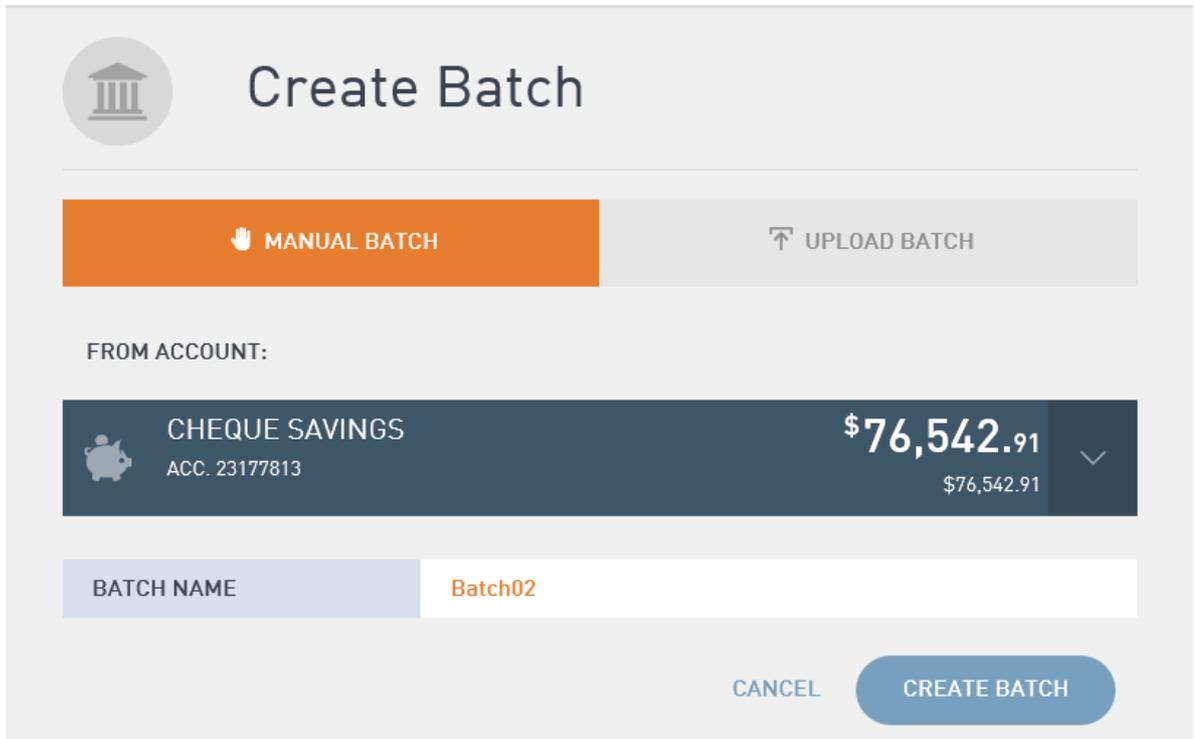
1. Log into AFGD Online.
2. Click on the Transfer/Pay icon.
3. Select the Business Online icon.



The Business Online window is displayed.

4. Click [Create Batch].

The Create Batch window is displayed.



The image shows a 'Create Batch' interface. At the top left is a circular icon with a building. The title 'Create Batch' is centered at the top. Below the title are two buttons: 'MANUAL BATCH' (orange) and 'UPLOAD BATCH' (grey). Underneath is the 'FROM ACCOUNT:' section, which displays a dark blue bar for 'CHEQUE SAVINGS' with account number 'ACC. 23177813' and a balance of '\$76,542.91'. A downward arrow icon is on the right of this bar. Below the account bar is a 'BATCH NAME' field with the text 'Batch02'. At the bottom right are 'CANCEL' and 'CREATE BATCH' buttons.

5. Click on the downward arrow icon to select the From Account.
If applicable, additional Accounts are displayed, move to Step 6.
If only one account is listed move to Step 7.

Create Batch

MANUAL BATCH | UPLOAD BATCH

FROM ACCOUNT:

CHEQUE SAVINGS ACC. 23177813	\$76,542.91 \$76,542.91
CHEQUE SAVINGS ACC. 23177813	\$76,542.91 \$76,542.91
AT CALL SAVINGS ACC. 23177814	\$60,403.59 \$60,403.59

BATCH NAME: Batch02

CANCEL | CREATE BATCH

6. Select the applicable account.
7. Complete the Batch Name field.

BATCH NAME: Batch02 | Edit Transaction Batch| X

8. Click [Create Batch].
The Business Online window is displayed and the Status of the Batch is New with 0 Payments.



Business Online

EDIT TRANSACTION BATCH \$0.00
 FROM ACC 23177813 0 PAYMENTS
 STATUS: NEW ...

FROM ACCOUNT:

CHEQUE SAVINGS \$76,542.91
 ACC. 23177813 CURRENT \$76,542.91

BACK

SAVE

+ ADD PAYMENT

TOTAL: \$0.00

There are no transactions to display for this batch.

- Click on ADD PAYMENT.
The Payment options are displayed.

+ ADD PAYMENT TOTAL: \$0.00


TRANSFER

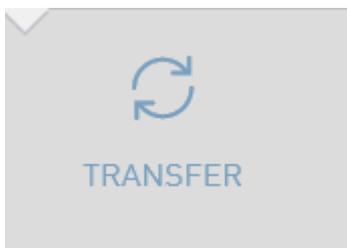

MEMBER


ANYONE


BPAY

There are no transactions to display for this batch.

- Click on the Transfer icon.



The Transfer window is displayed.

- Click on the downward arrow icon and select the account that is to receive the funds by the Transfer.
- Complete the Reference field. (The Reference field information will be displayed on the member's/customer's statement).

13. Complete the Amount field.

14. Click [Create Transfer].

The Transfer confirmation window is displayed.

 **Transfer**
Create transfer to your own account and add it to batch. [MORE INFORMATION](#)

FROM	CHEQUE SAVINGS 23177813
TO	AT CALL SAVINGS 23177814
REFERENCE	EDIT BATCH TRANS
AMOUNT	\$250.00

[< EDIT PAYMENT](#) [CONFIRM](#)

15. Click [Confirm].

The Transfer window is displayed.

16. Click [Back to Batch].

The Business Online window is displayed.

17. If you want to edit the payment (transaction) amount move to Step 18.

If you want to delete the payment (transaction) move to Step 22.

18. Click on the payment (transaction) ellipsis.



Business Online

EDIT TRANSACTION BATCH **\$250.00**
FROM ACC 23177813 1 PAYMENTS ...
STATUS: NEW

FROM ACCOUNT:

CHEQUE SAVINGS **\$76,542.91**
ACC. 23177813 CURRENT \$76,542.91

BACK

SAVE

+ ADD PAYMENT

TOTAL: \$250.00

TRANSFER TO MY 'AT CALL SAVINGS' **\$250.00** ...
TO ACCOUNT: 23177814
REFERENCE: EDIT BATCH TRANS

The Amount field is displayed.

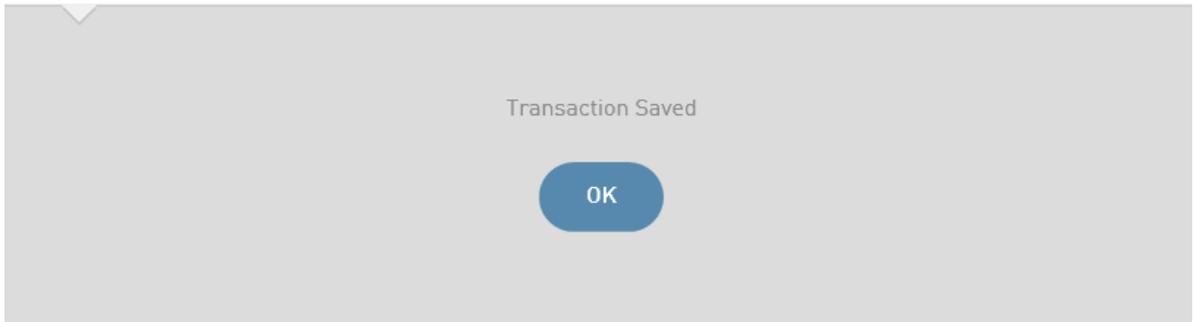
AMOUNT **\$ 250.00**

DELETE SAVE

19. Change the Amount field.

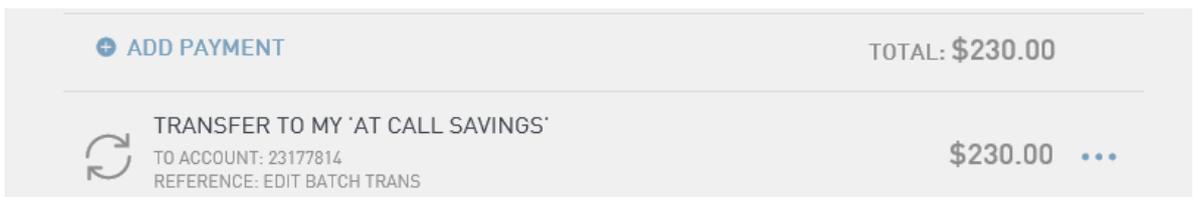
20. Click [SAVE].

The Transaction Saved window is displayed.



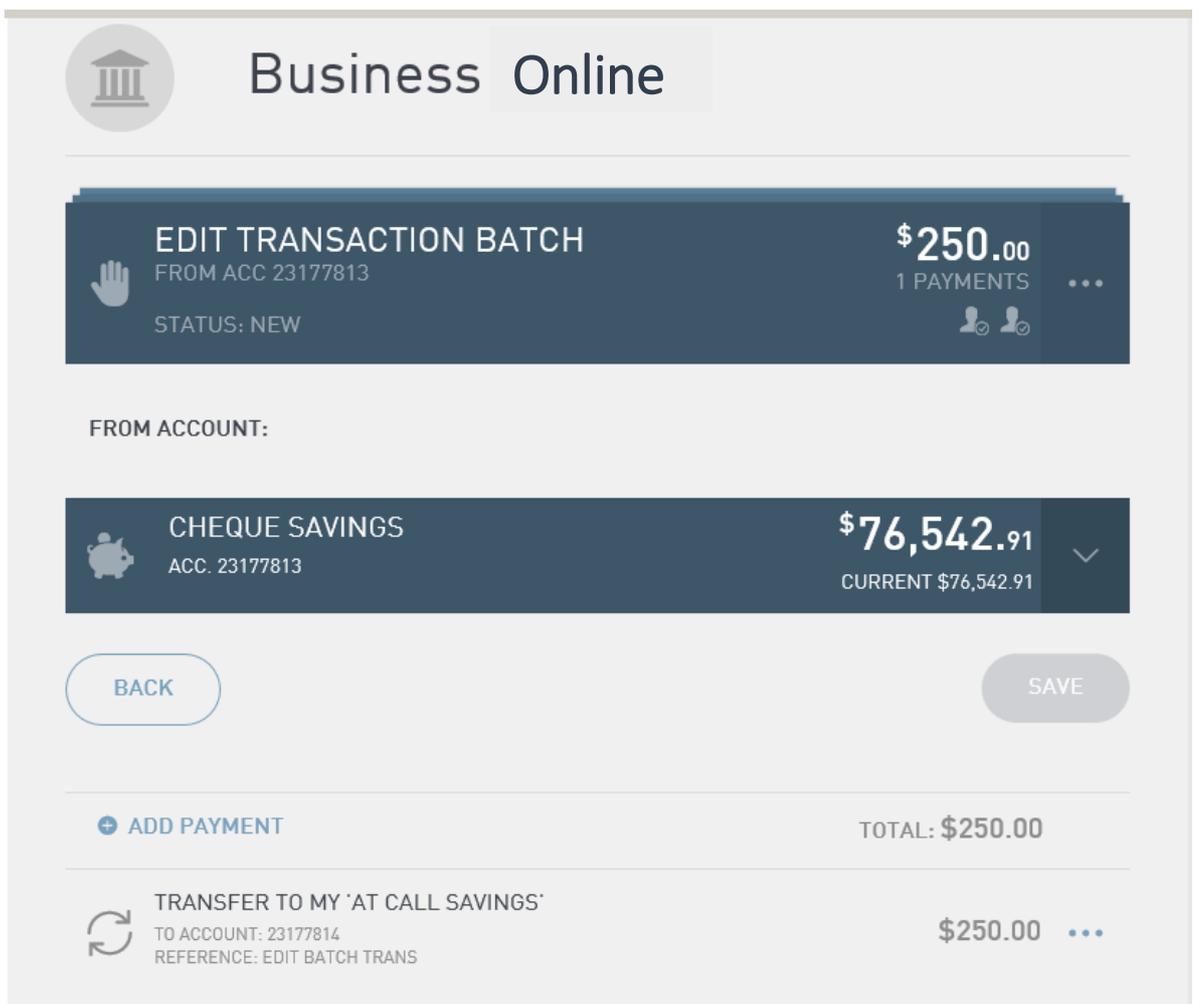
21. Click [OK].

The payment (transaction) amount is updated.

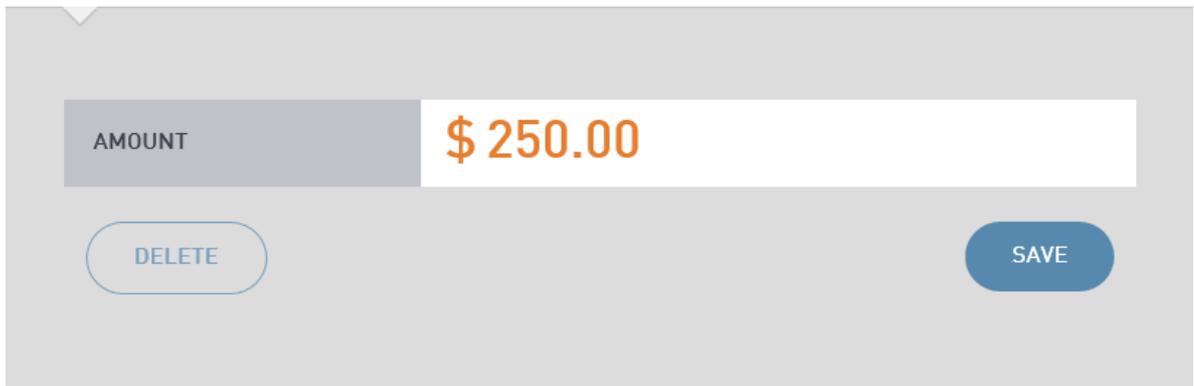


End of process for editing the payment (transaction) amount.

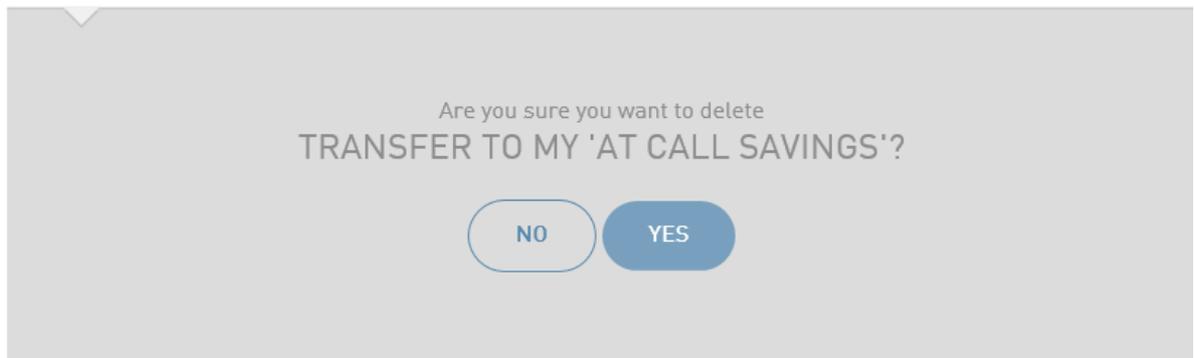
22. Click on the payment (transaction) ellipsis.



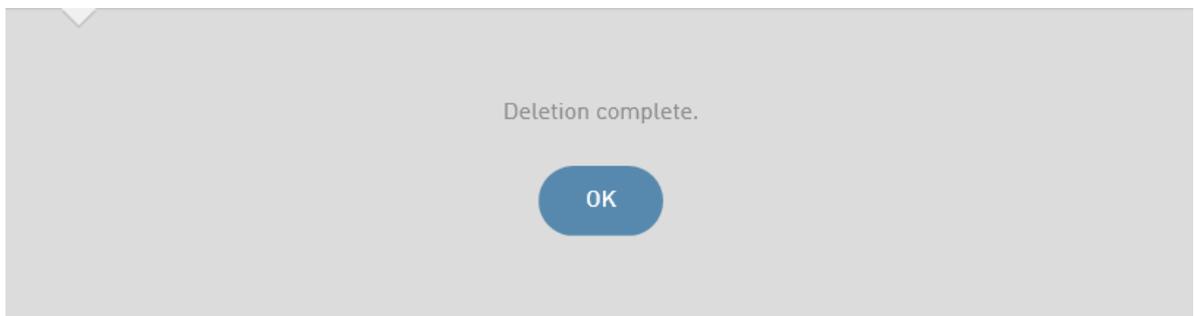
The Amount field is displayed.



23. Click [DELETE].
The Confirmation window s displayed.



24. Click [YES].
The Deletion complete window is displayed.



25. Click [OK].
The Business Online window is displayed and the payment (transaction) has been deleted.

Business Online

EDIT TRANSACTION BATCH
 FROM ACC 23177813
 STATUS: NEW
 \$0.00
 0 PAYMENTS

FROM ACCOUNT:

CHEQUE SAVINGS
 ACC. 23177813
 \$76,542.91
 CURRENT \$76,542.91

BACK SAVE

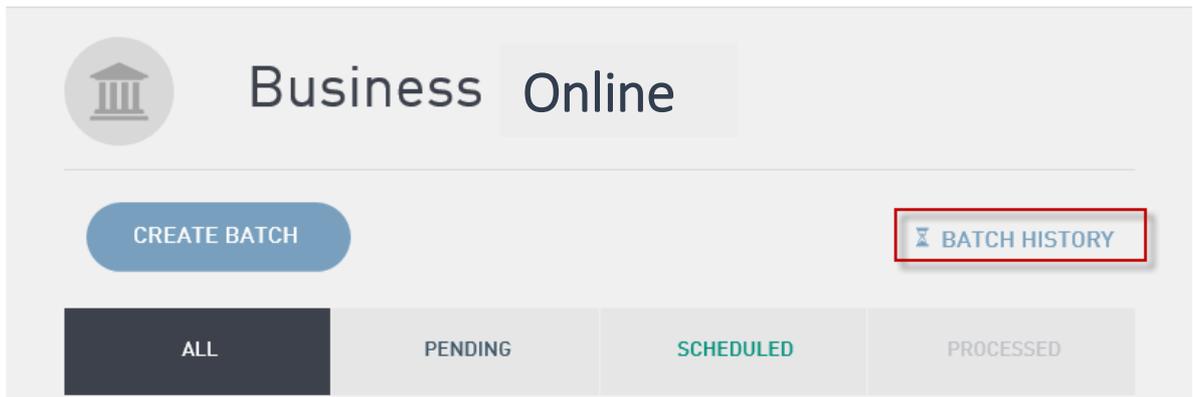
+ ADD PAYMENT TOTAL: \$0.00

4 EDITING, DELETING AND DISPLAYING HISTORY OF A PROCESSED BATCH

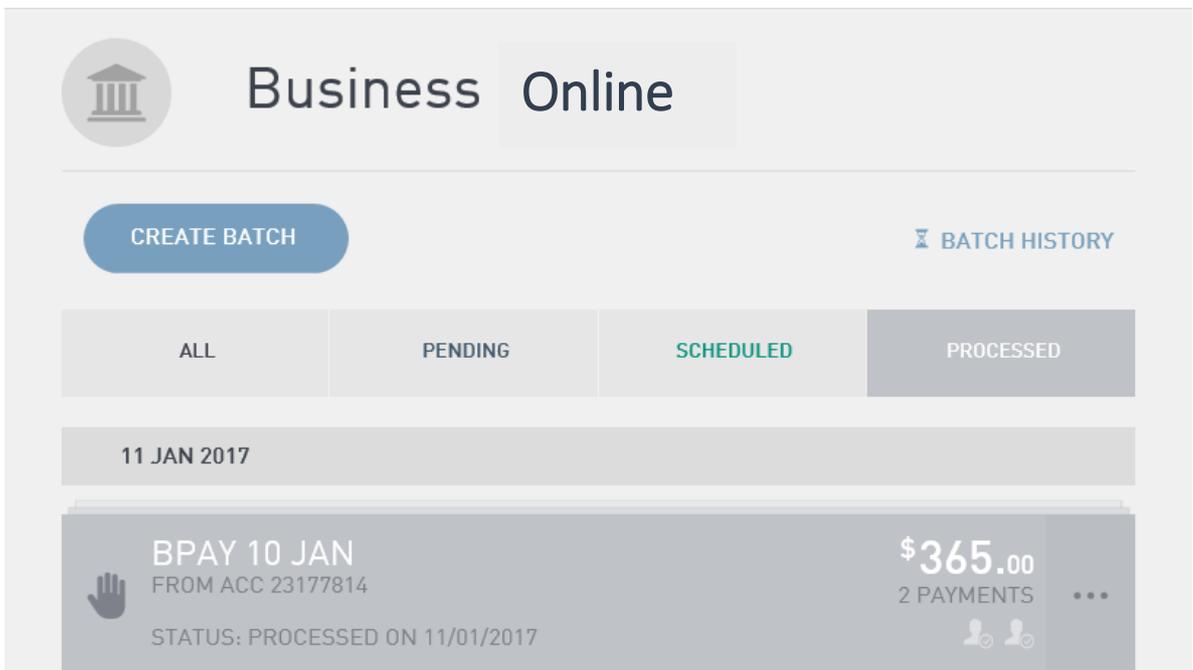
A Batch that has already been processed can be edited and processed again or deleted from the Processed list.

4.1 POINTS TO REMEMBER

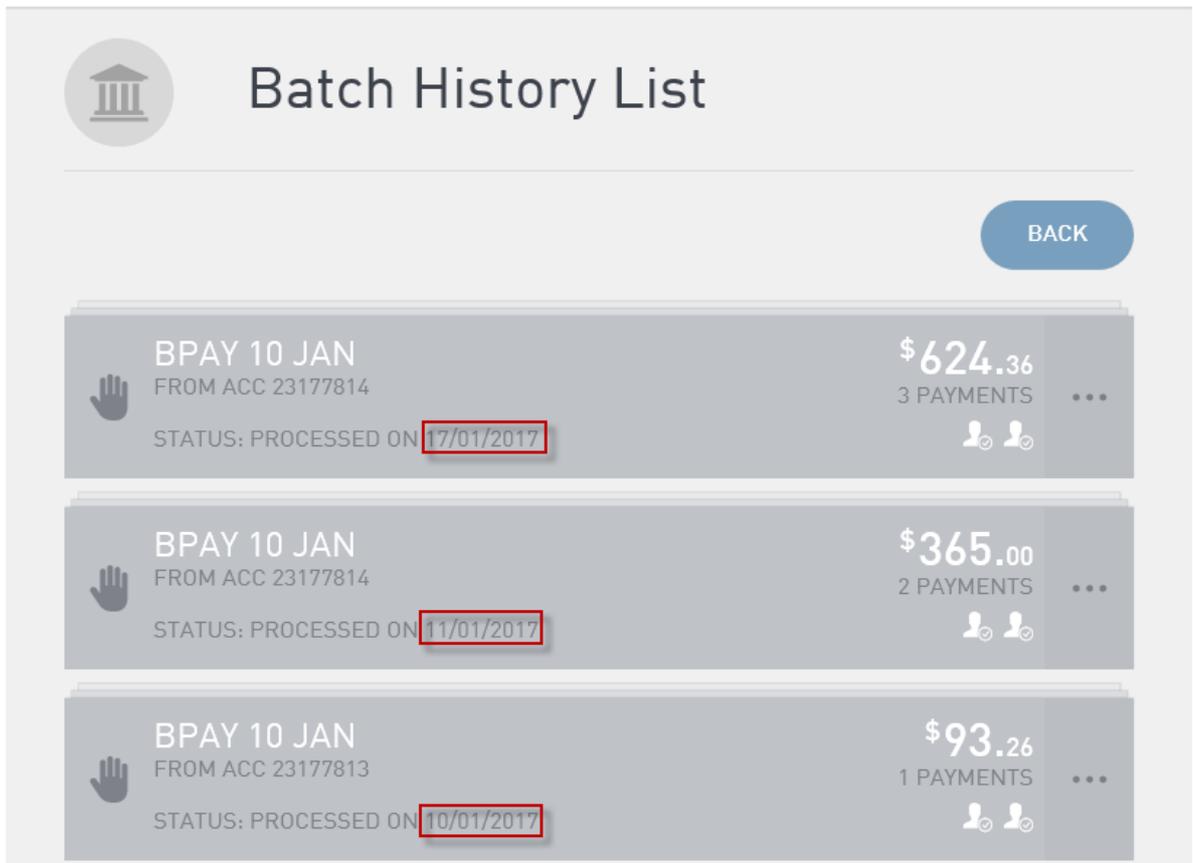
- When Viewing/Editing a Processed Batch the system allows you to:
 - Change the Payment Amount of an existing transaction.
 - Add additional payments (transactions) to the Batch.
 - Change the From account details.
- To display all Batches that have been processed including Batches that have had a failed transaction, click on the [Batch History] on the Business Online window.



- If the From Account is changed in a Batch then all payments (transactions) associated to that Batch will be debited from the defined From account. Only one debit account can be selected as the From account for a Batch.
- If a Processed Batch has been edited and then re-processed the Batch History List window will include all Batches as the system saves each Batch separately.
 - The latest processed Batch is displayed on the Business Online window:



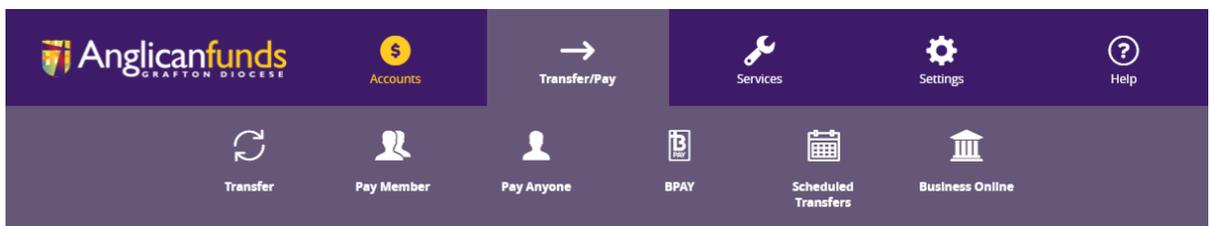
- When the History icon is selected, the Batch History List window displays all previous batches including the latest Batch.



- Click on the Batch ellipsis to display the payments (transactions) applicable to that particular Batch.
- Click on the Cancel icon to cancel a batch prior to being processed. (I.e. Batches with the Awaiting Approval, Needs Your Approval or Scheduled Status).

4.2 PROCESS STEPS

- Log into AFGD Online.
- Click on the Transfer/Pay icon.
- Select the Business Online icon.



The Business Online window is displayed.

- Click on the Processed icon.
The Batches with a status of Processed are displayed.



Business Online

CREATE BATCH

BATCH HISTORY

ALL

PENDING

SCHEDULED

PROCESSED

10 JAN 2017



MULTIPLE TRANSACTIONS BATCH

FROM ACC 23177814

STATUS: PROCESSED ON 10/01/2017

\$361.00

3 PAYMENTS



BPAY 10 JAN

FROM ACC 23177813

STATUS: PROCESSED ON 10/01/2017

\$93.26

1 PAYMENTS



BATCH 2 10 JAN

FROM ACC 23177813

STATUS: PROCESSED ON 10/01/2017

\$98.00

1 PAYMENTS



BATCH 1 10 JAN

FROM ACC 23177813

STATUS: PROCESSED ON 10/01/2017

\$36.00

1 PAYMENTS



- Click on the Batch ellipsis.
The Batch options are displayed.



BPAY 10 JAN

FROM ACC 23177814

STATUS: PROCESSED ON 11/01/2017

\$365.00

2 PAYMENTS



DELETE



VIEW/EDIT



HISTORY



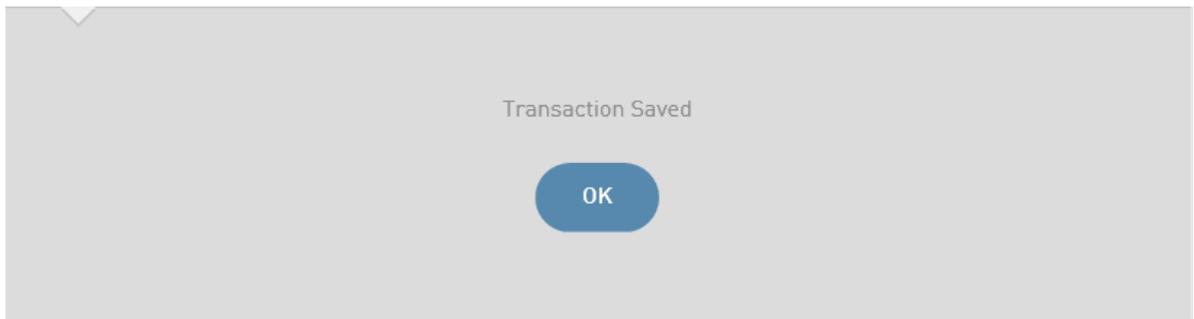
APPROVE

- To View/Edit a Processed Batch move to Step 6.
- To Display the History of a Batch move to Step 27.
- To Delete a Processed Batch move to Step 29.

6. Click on the View/Edit icon.
 If you want to change the Payment Amount move to Step 7.
 If you want to add another payment move to Step 11.
 If you want to change the From account details move to Step 23.
7. Click on the Payment ellipsis.
 The Amount field is displayed.

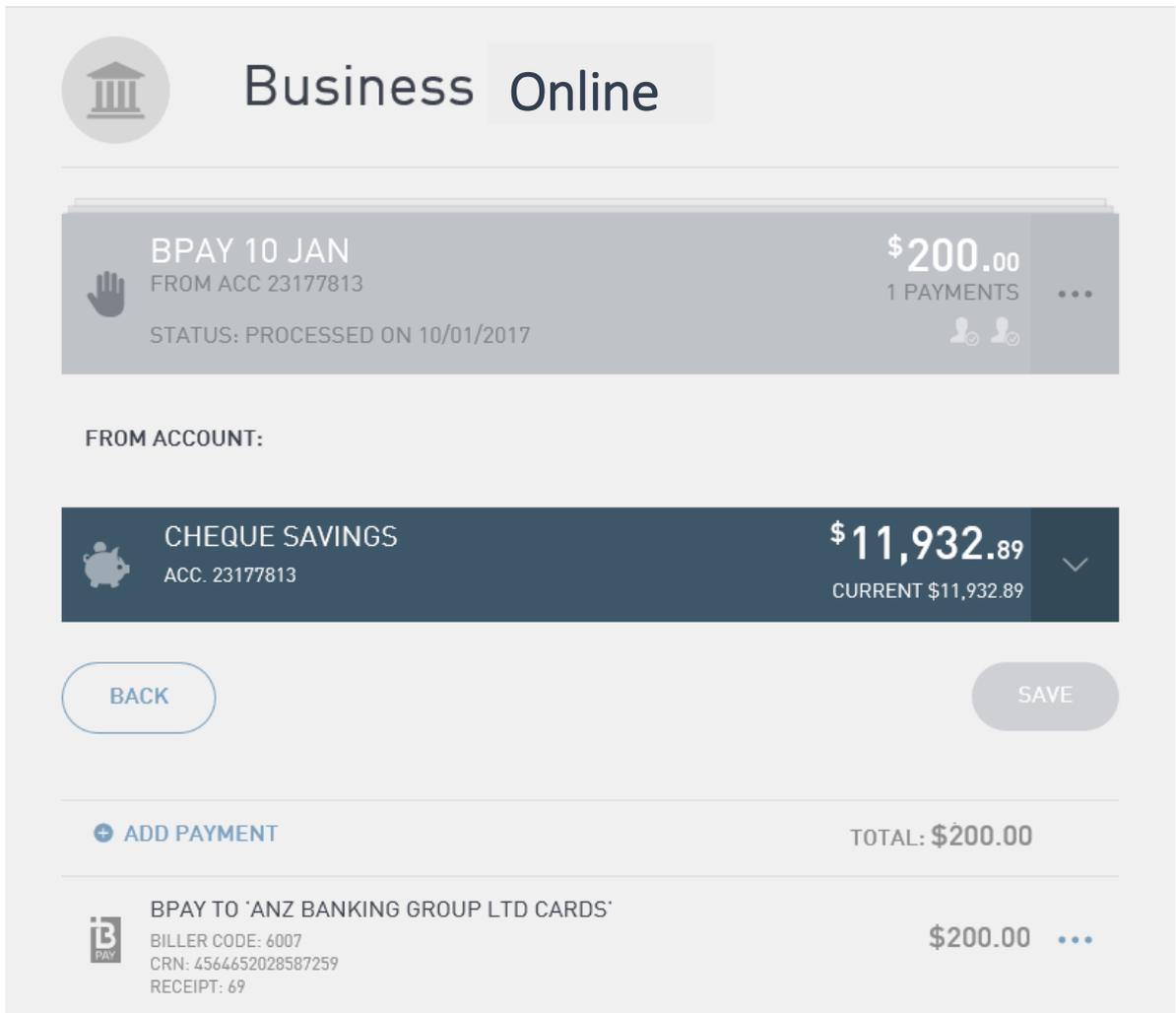
The screenshot displays the 'Business Online' interface. At the top, there is a header with a bank icon and the text 'Business Online'. Below this, a transaction card is shown for 'BPAY 10 JAN' with a payment amount of '\$93.26' and '1 PAYMENTS'. The status is 'PROCESSED ON 10/01/2017'. Below the transaction card, the 'FROM ACCOUNT:' section shows 'CHEQUE SAVINGS' with a current balance of '\$11,932.89'. At the bottom of the transaction card, there are 'BACK' and 'SAVE' buttons. Below the transaction card, there is a section for '+ ADD PAYMENT' with a 'TOTAL: \$93.26'. A detailed view of the payment is shown below, including the 'BPAY TO 'ANZ BANKING GROUP LTD CARDS'' and various codes. At the bottom of the screen, there is an 'AMOUNT' field with '\$93.26' entered, and 'DELETE' and 'SAVE' buttons.

8. Change the Amount field.
9. Click [Save].
 The Transaction Saved window is displayed.



10. Click [OK].

The amount of the transaction and the total amount of the Batch is updated.



If only the amount of a transaction is to be changed, Approve the Batch as per the Process Steps included in the Manually Creating a Batch section of this document. (End of Process)

11. Click on ADD PAYMENT

The Payment options are displayed.

12. Select the applicable Payment option and complete relevant details.

Note: The following example covers the Pay Anyone option.

13. Click on the Anyone icon.

14. Complete the Description field.

15. Complete the BSB field.
16. Complete the Account No. field.
17. Complete the Pay To field.
18. Complete the Reference field.
19. Complete the Amount field.
20. Click on [Create Payment].
The Pay Anyone window is displayed.
21. Click [Confirm].
The Pay Anyone confirmation window is displayed.
22. Click [Back To Batch].
The Additional Payment transaction has been added to the Batch and the Batch total has been updated.

The screenshot displays the 'Business Online' interface. At the top, there is a header with a bank icon and the text 'Business Online'. Below this, a summary card for a payment batch is shown. The batch is titled 'BPAY 10 JAN' and is 'FROM ACC 23177813'. The total amount is '\$365.00' and it consists of '2 PAYMENTS'. The status is 'PROCESSED ON 10/01/2017'. Below the summary card, the 'FROM ACCOUNT' section shows 'CHEQUE SAVINGS' from 'ACC. 23177813' with a current balance of '\$11,932.89'. At the bottom of the summary section, there are 'BACK' and 'SAVE' buttons. Below this, there is an 'ADD PAYMENT' button and a 'TOTAL: \$365.00' label. The main list of payments includes:

- TRANSFER TO 'JOHN KNOWLES'**: TO ACCOUNT: 124899, BSB: ANZ - ADELAIDE [13 GRENFELL] [015-010], REFERENCE: PAYMENT. Amount: \$165.00.
- BPAY TO 'ANZ BANKING GROUP LTD CARDS'**: BILLER CODE: 6007, CRN: 4564652028587259, RECEIPT: 69. Amount: \$200.00.

If all transactions and amounts have been updated, Approve the Batch as per the Process Steps included in the Manually Creating a Batch section of this document. (End of Process)

23. Click on the From Account downward arrow.
The list of accounts are displayed.

The screenshot displays the 'Business Online' interface. At the top, there is a logo of a classical building and the text 'Business Online'. Below this, a transaction card is shown for 'BPAY 10 JAN' with a value of '\$365.00' and '2 PAYMENTS'. The transaction is from account '23177813' and has a status of 'PROCESSED ON 10/01/2017'. Below the transaction card, the section 'FROM ACCOUNT:' is visible. It lists three accounts:

Account Name	Account Number	Current Balance	Selection Arrow
CHEQUE SAVINGS	ACC. 23177813	\$11,932.89	Downward Arrow
CHEQUE SAVINGS	ACC. 23177813	\$11,932.89	Upward Arrow
AT CALL SAVINGS	ACC. 23177814	\$9,816.59	Downward Arrow

24. Select the applicable account.
25. Click [Save].
The Account Details update window is displayed.



Business Online



BPAY 10 JAN

FROM ACC 23177813

STATUS: PROCESSED ON 10/01/2017

\$365.00

2 PAYMENTS



FROM ACCOUNT:



AT CALL SAVINGS

ACC. 23177814

\$9,816.59

CURRENT \$9,816.59



Account details have been updated.

OK

26. Click [OK].

The From Account details are updated.

Business Online

BPAY 10 JAN

FROM ACC 23177814

STATUS: PROCESSED ON 10/01/2017

\$365.00

2 PAYMENTS

...

FROM ACCOUNT:

AT CALL SAVINGS

ACC. 23177814

\$9,816.59

CURRENT \$9,816.59

▼

BACK

SAVE

[+ ADD PAYMENT](#)

TOTAL: \$365.00

TRANSFER TO 'JOHN KNOWLES'

TO ACCOUNT: 124899
BSB: ANZ - ADELAIDE (13 GRENFELL) [015-010]
REFERENCE: PAYMENT

\$165.00 ...

BPAY TO 'ANZ BANKING GROUP LTD CARDS'

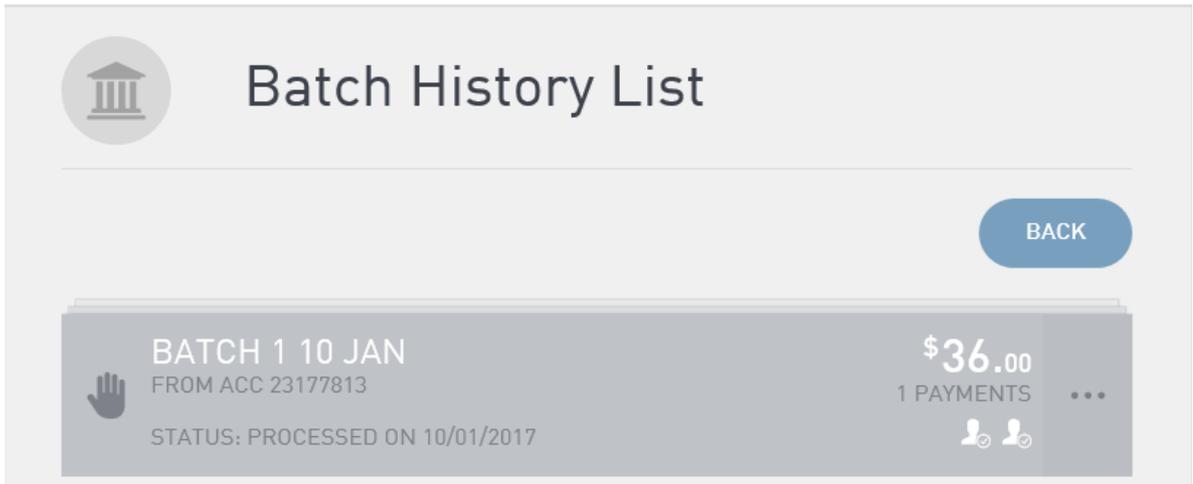
BILLER CODE: 6007
CRN: 4564652028587259
RECEIPT: 69

\$200.00 ...

If the From account has been changed, Approve the Batch as per the Process Steps included in the Manually Creating a Batch section of this document. (End of Process).

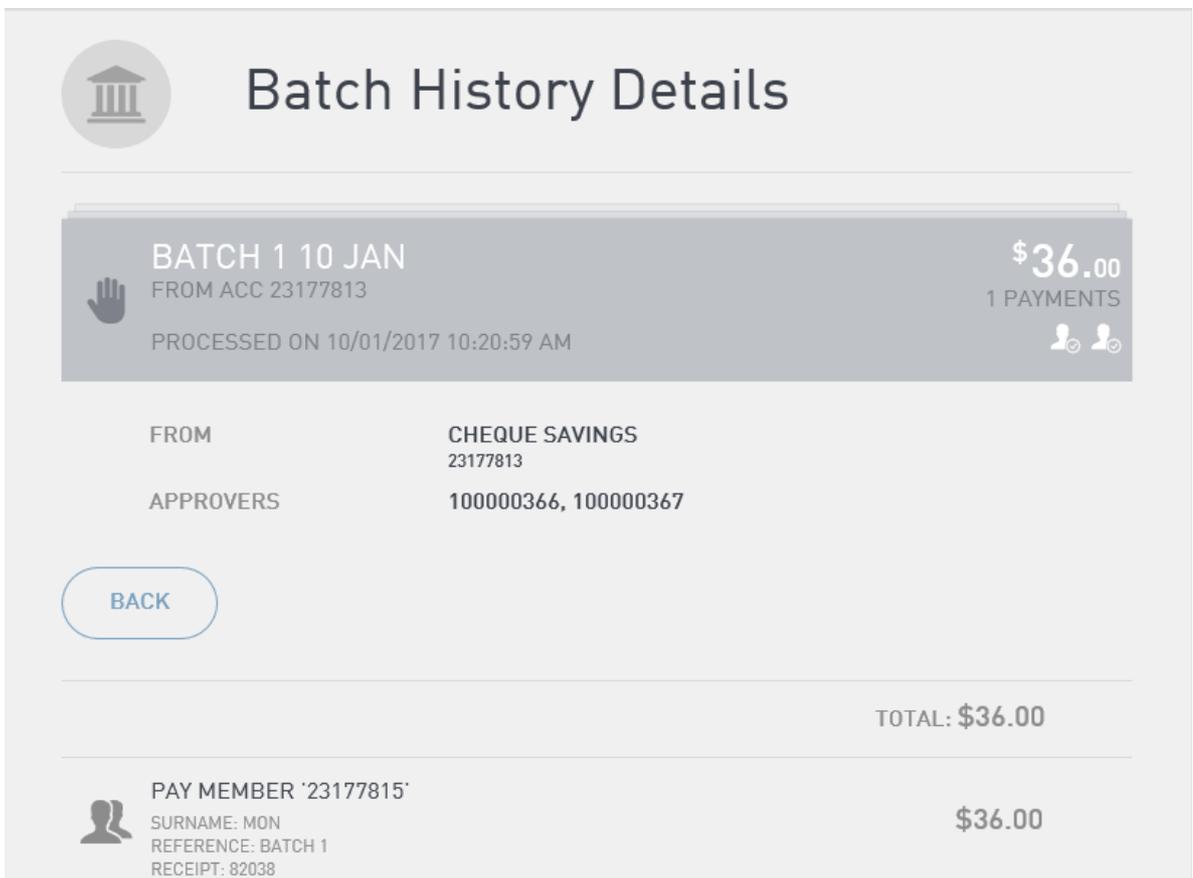
27. Click on the History icon.

The Batch History List window is displayed.



The screenshot shows the 'Batch History List' page. At the top left is a church icon. The title 'Batch History List' is centered. A blue 'BACK' button is in the top right. Below is a list item for 'BATCH 1 10 JAN' with a hand icon, 'FROM ACC 23177813', 'STATUS: PROCESSED ON 10/01/2017', '\$36.00', '1 PAYMENTS', and a three-dot menu icon.

- 28. Click on the Batch ellipsis.
The Payment (transaction) details are displayed.

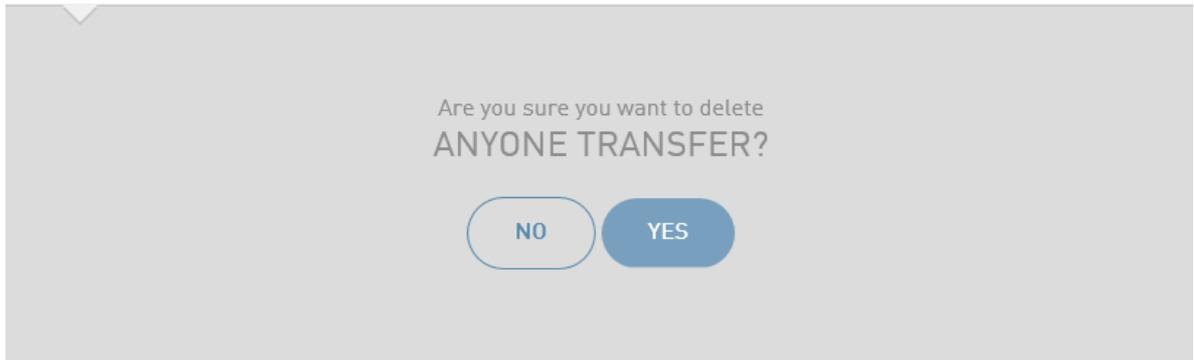


The screenshot shows the 'Batch History Details' page. It features the same church icon and title. The list item is expanded to show 'PROCESSED ON 10/01/2017 10:20:59 AM' and two user icons. Below the list item is a table:

FROM	CHEQUE SAVINGS 23177813
APPROVERS	100000366, 100000367

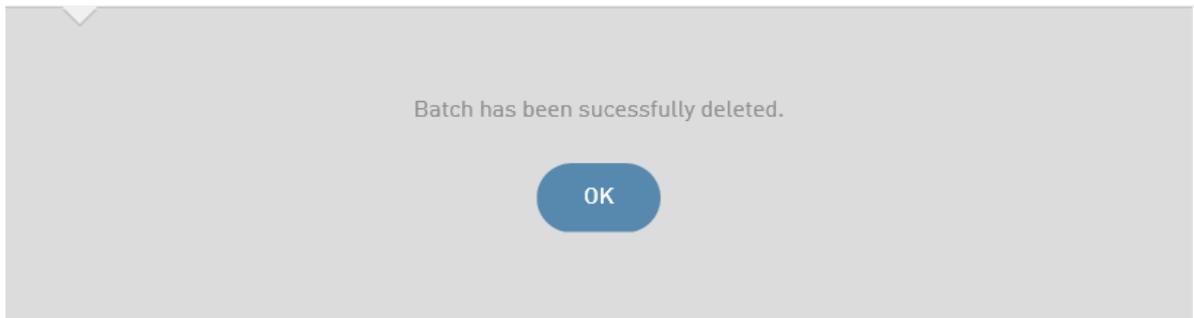
A blue 'BACK' button is located below the table. At the bottom right, it says 'TOTAL: \$36.00'. At the bottom left, there is a section for 'PAY MEMBER '23177815'' with details: 'SURNAME: MON', 'REFERENCE: BATCH 1', 'RECEIPT: 82038', and a total of '\$36.00'.

- 29. Click on the Delete icon.
Confirmation window is displayed



30. Click [YES].

The Successful window is displayed.



31. Click [OK].

The Batch is removed from the Processed Batch list.

5 CANCELLING A BATCH

Batches with the following statuses can be cancelled:

- Awaiting Approval
- Needs your Approval
- Scheduled.

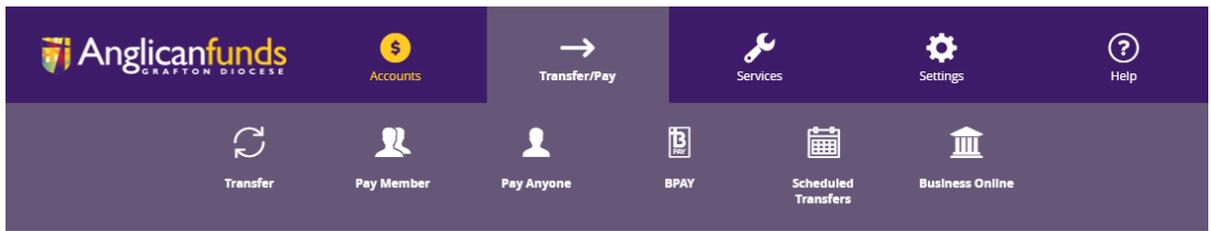
5.1 POINTS TO REMEMBER

- When a Batch is cancelled the Status of the Batch is changed back to new.
- Cancelling a Batch stops the processing of a Batch it does not delete the Batch.
- A Batch can be deleted when the status of the Batch is New. Refer to the Deleting a Batch section in this document.

5.2 PROCESS STEPS

The following Process steps cover off the cancelling of a Batch with a status of Awaiting Approval.

1. Log into AFGD Online.
2. Click on the Transfer/Pay icon.
3. Select the Business Online icon.



The Business Online window is displayed.

4. Click [Create Batch].

The Create Batch window is displayed.

The image shows a 'Create Batch' window with a light grey background. At the top left is a circular icon of a building. To its right is the title 'Create Batch'. Below the title are two buttons: 'MANUAL BATCH' (orange) and 'UPLOAD BATCH' (grey). Underneath is the section 'FROM ACCOUNT:' which contains a dark blue bar with a piggy bank icon, the text 'CHEQUE SAVINGS' and 'ACC. 23177813', the amount '\$76,542.91', and a downward arrow icon. Below this is a 'BATCH NAME' label and a text input field containing 'Batch02'. At the bottom right are two buttons: 'CANCEL' and 'CREATE BATCH' (blue).

5. Click on the downward arrow icon to select the From Account.
If applicable, additional Accounts are displayed, move to Step 6.
If only one account is listed move to Step 7.

6. Select the applicable account.
7. Complete the Batch Name field.

8. Click [Create Batch].
The Business Online window is displayed and the Status of the Batch is New with 0 Payments.

Business Online

CANCEL BATCH
 FROM ACC 23177813
 STATUS: NEW
 \$0.00
 0 PAYMENTS

FROM ACCOUNT:

CHEQUE SAVINGS
 ACC. 23177813
 \$76,542.91
 CURRENT \$76,542.91

BACK SAVE

+ ADD PAYMENT TOTAL: \$0.00

There are no transactions to display for this batch.

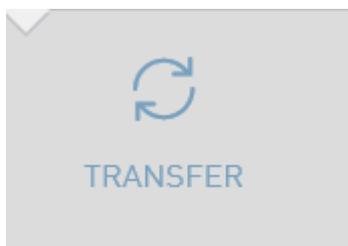
- Click on ADD PAYMENT.
The Payment options are displayed.

+ ADD PAYMENT TOTAL: \$0.00

TRANSFER MEMBER ANYONE BPAY

There are no transactions to display for this batch.

- Click on the Transfer icon.

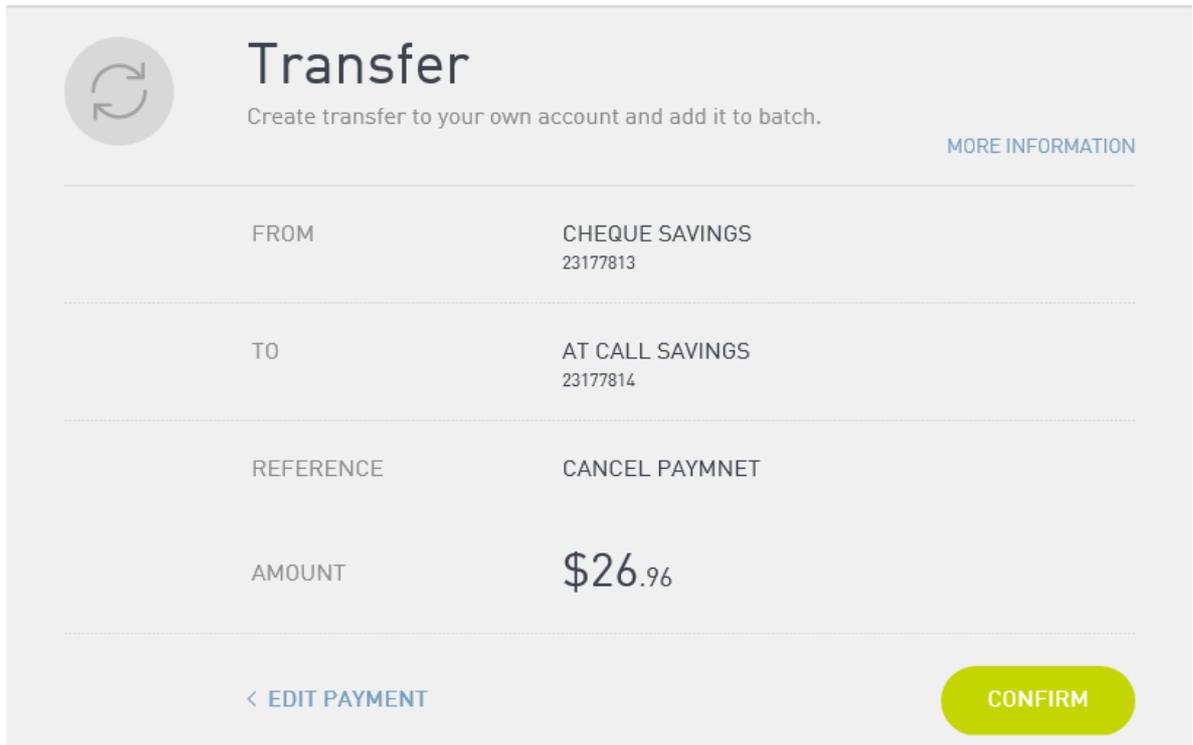


- The Transfer window is displayed.
- Click on the downward arrow icon and select the account that is to receive the funds by the Transfer.
- Complete the Reference field. (The Reference field information will be displayed on the member's/customer's statement).

13. Complete the Amount field.

14. Click [Create Transfer].

The Transfer confirmation window is displayed.



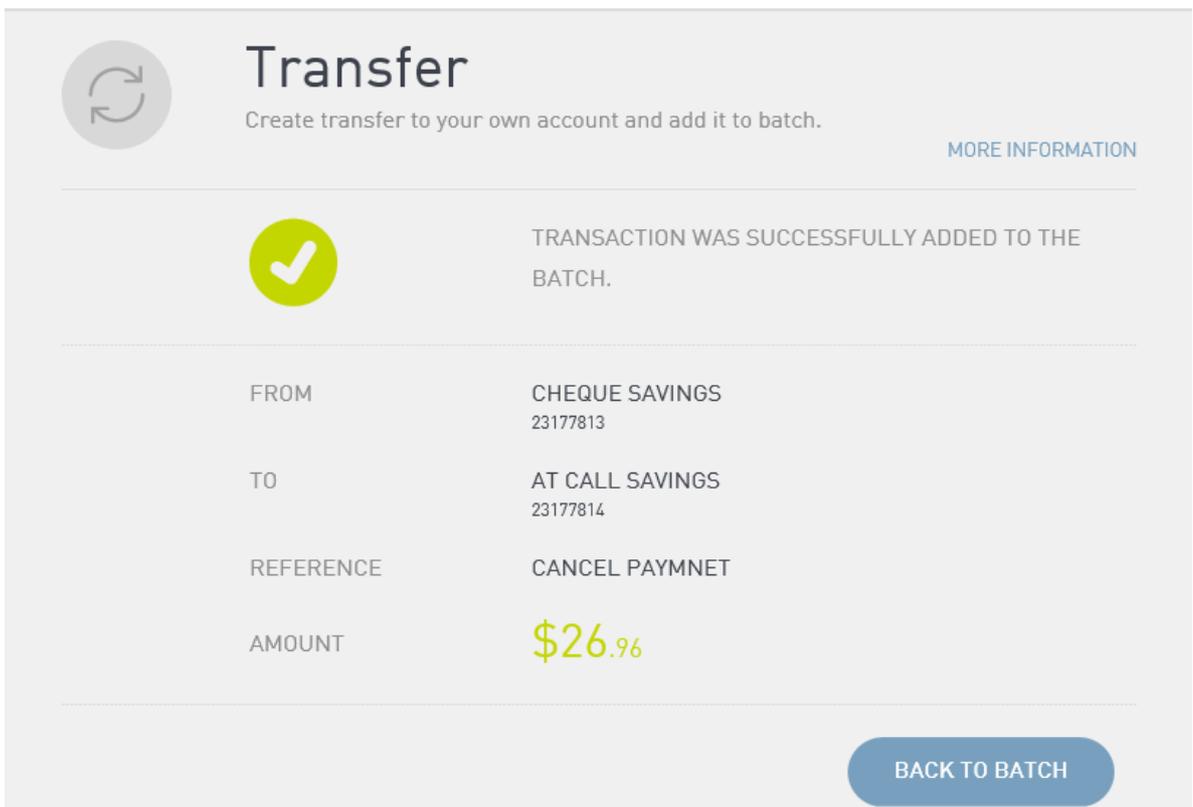
The image shows a 'Transfer' confirmation window. At the top left is a circular icon with two arrows forming a loop. The title 'Transfer' is in large bold font, followed by the subtitle 'Create transfer to your own account and add it to batch.' and a 'MORE INFORMATION' link. Below this is a table with four rows: 'FROM' (CHEQUE SAVINGS 23177813), 'TO' (AT CALL SAVINGS 23177814), 'REFERENCE' (CANCEL PAYMNET), and 'AMOUNT' (\$26.96). At the bottom left is a '< EDIT PAYMENT' link, and at the bottom right is a green 'CONFIRM' button.

FROM	CHEQUE SAVINGS 23177813
TO	AT CALL SAVINGS 23177814
REFERENCE	CANCEL PAYMNET
AMOUNT	\$26.96

< EDIT PAYMENT CONFIRM

15. Click [Confirm].

The Transfer window is displayed.



The image shows a 'Transfer' success window. At the top left is a circular icon with two arrows forming a loop. The title 'Transfer' is in large bold font, followed by the subtitle 'Create transfer to your own account and add it to batch.' and a 'MORE INFORMATION' link. Below this is a green checkmark icon and the text 'TRANSACTION WAS SUCCESSFULLY ADDED TO THE BATCH.' Below this is a table with four rows: 'FROM' (CHEQUE SAVINGS 23177813), 'TO' (AT CALL SAVINGS 23177814), 'REFERENCE' (CANCEL PAYMNET), and 'AMOUNT' (\$26.96). At the bottom right is a blue 'BACK TO BATCH' button.

FROM	CHEQUE SAVINGS 23177813
TO	AT CALL SAVINGS 23177814
REFERENCE	CANCEL PAYMNET
AMOUNT	\$26.96

TRANSACTION WAS SUCCESSFULLY ADDED TO THE BATCH.

BACK TO BATCH

16. Click [Back to Batch].

The Business Online window is displayed.

17. Click [Back].

The Business Online window is displayed.

18. Click on the Batch ellipsis.

The Batch options are displayed.

19. Click on the Approve icon.

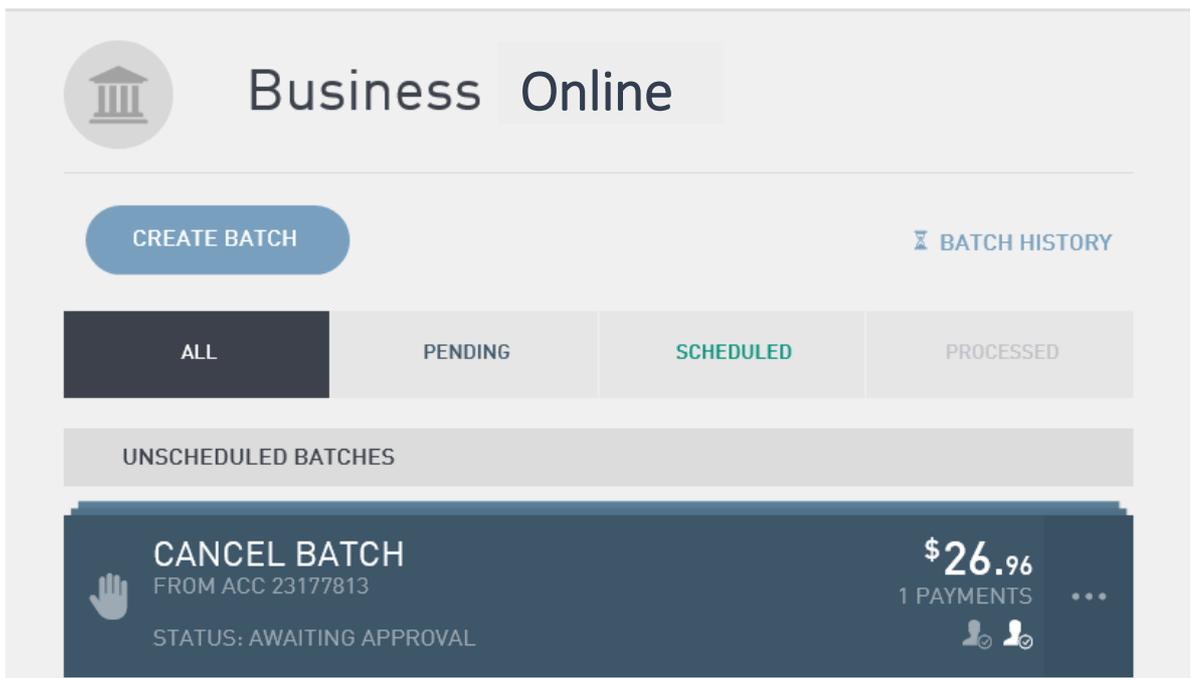
The Confirmation message is displayed.

20. Click [YES].

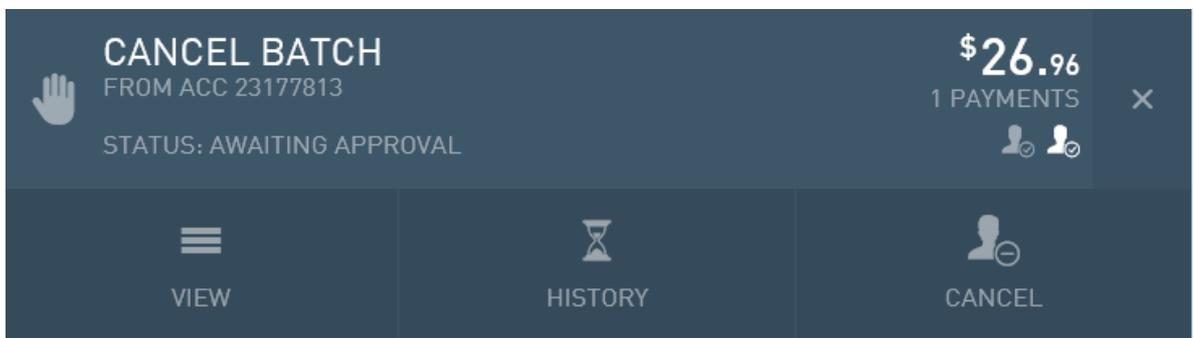
The Successful window is displayed.

21. Click [OK].

The Business Online window is displayed and the status of the Batch is now Awaiting Approval.



22. Click on the Batch ellipsis.



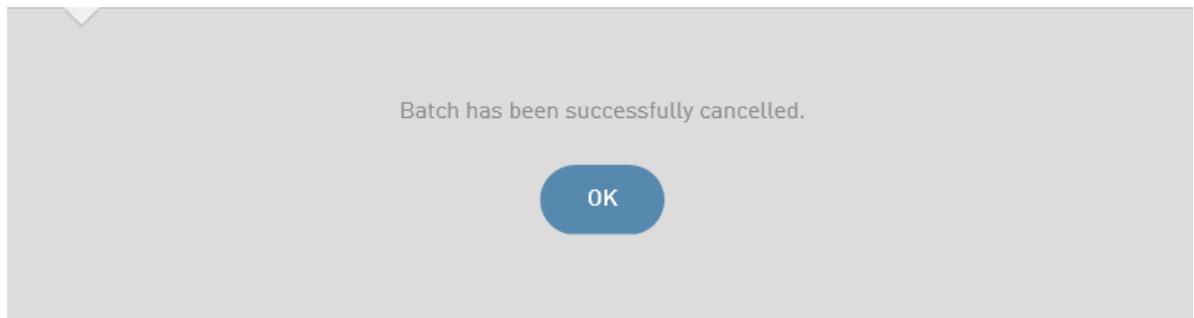
23. Click on Cancel icon.

The Stop Processing message is displayed.

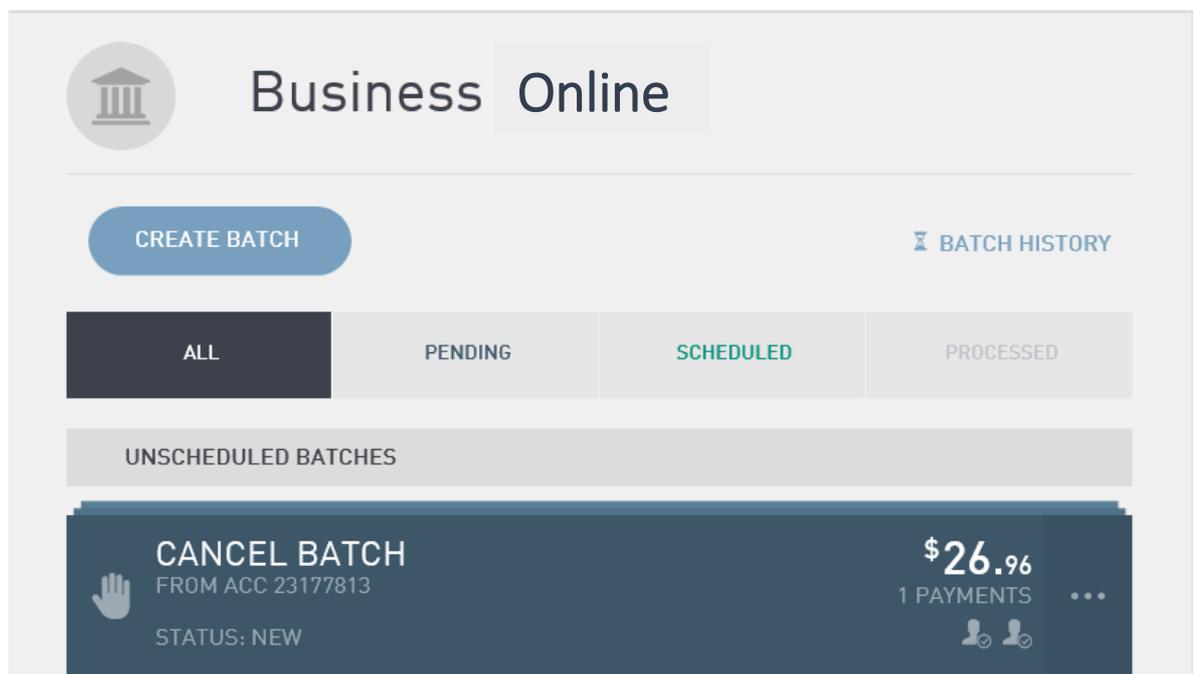


24. Click [Yes].

The Successful message is displayed.



The Status of the Batch is now New.



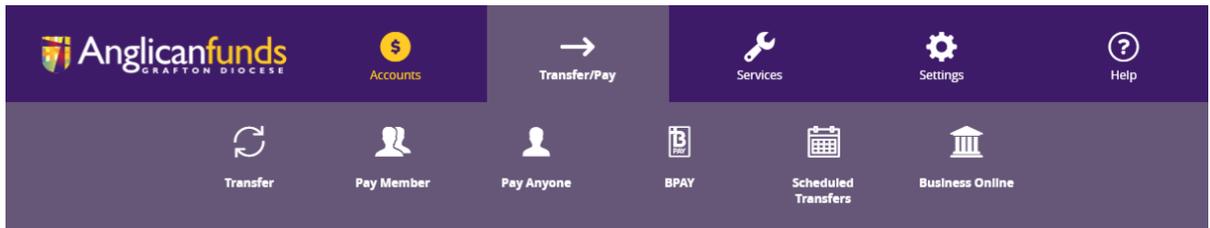
6 DELETING A BATCH

A Batch with a status of New can be deleted.

6.1 PROCESS STEPS

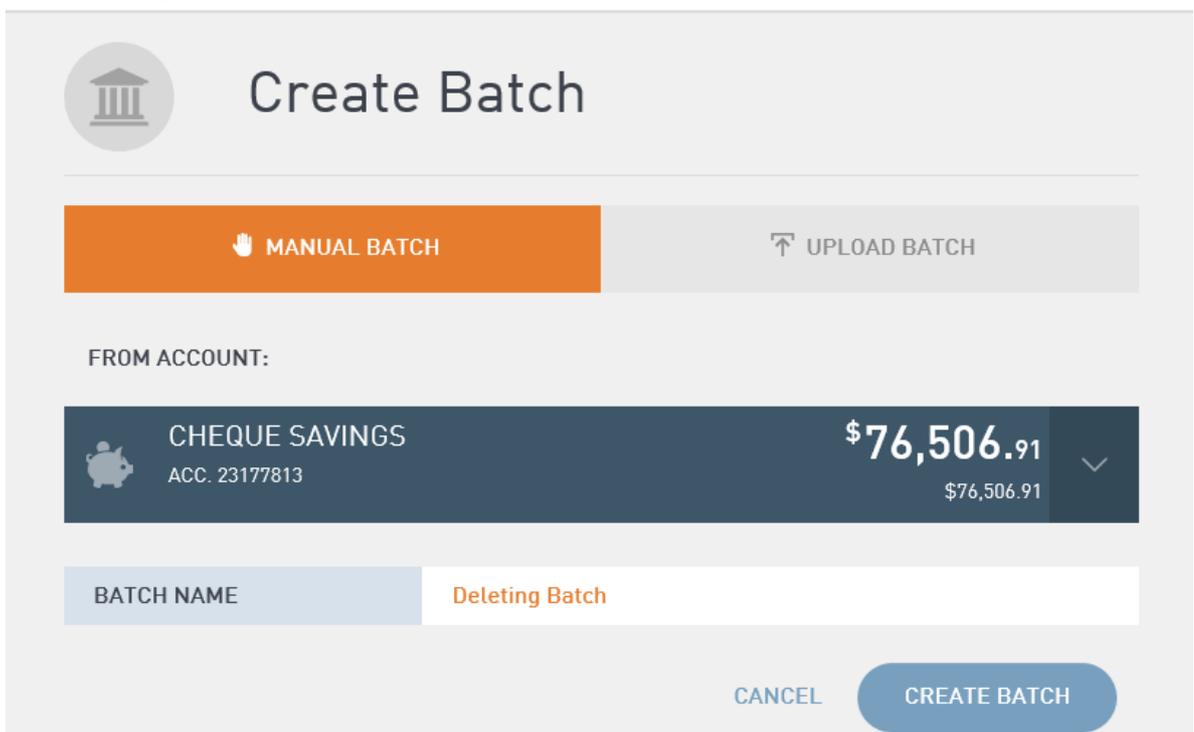
1. Log into AFGD Online.

2. Click on the Transfer/Pay icon.
3. Select the Business Online icon.



The Business Online window is displayed.

4. Click [Create Batch].
The Create Batch window is displayed.
5. Click on the downward arrow icon to select the From Account.
If applicable, additional Accounts are displayed, move to Step 6.
If only one account is listed move to Step 7.
6. Select the applicable account.
7. Complete the Batch Name field.



8. Click [Create Batch].
The Business Online window is displayed.



Business Online



DELETING BATCH

FROM ACC 23177813

STATUS: NEW

\$0.00

0 PAYMENTS



FROM ACCOUNT:



CHEQUE SAVINGS

ACC. 23177813

\$76,506.91

CURRENT \$76,506.91



BACK

SAVE

+ ADD PAYMENT

TOTAL: \$0.00

There are no transactions to display for this batch.

9. Click on ADD PAYMENT.

The Payment options are displayed.

+ ADD PAYMENT

TOTAL: \$0.00



TRANSFER



MEMBER



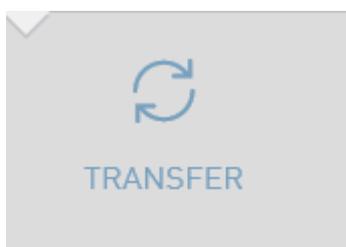
ANYONE



BPAY

There are no transactions to display for this batch.

10. Click on the Transfer icon.



The Transfer window is displayed.

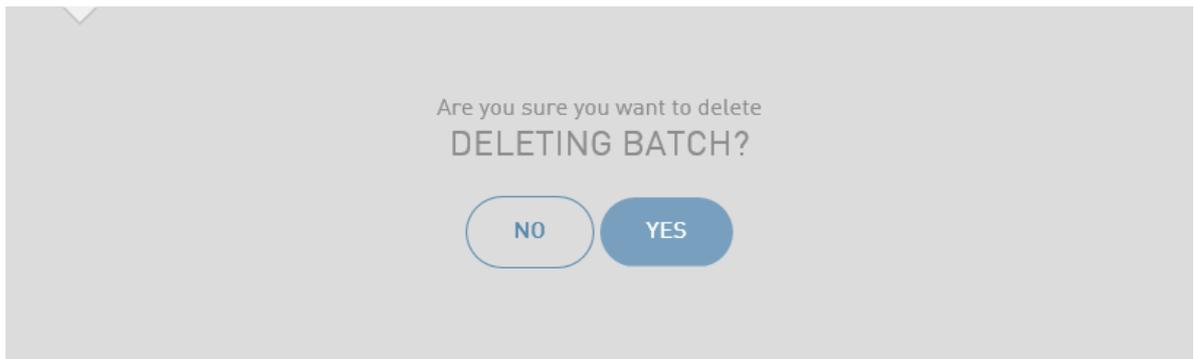
11. Click on the downward arrow icon and select the account that is to receive the funds by the Transfer.
12. Complete the Reference field. (The Reference field information will be displayed on the member's/customer's statement).

13. Complete the Amount field.
14. Click [Create Transfer].
The Transfer confirmation window is displayed.
15. Click [Confirm].
The Transfer window is displayed.
16. Click [Back to Batch].
The Business Online window is displayed.

17. Click on the Batch ellipsis.
The Batch options are displayed.

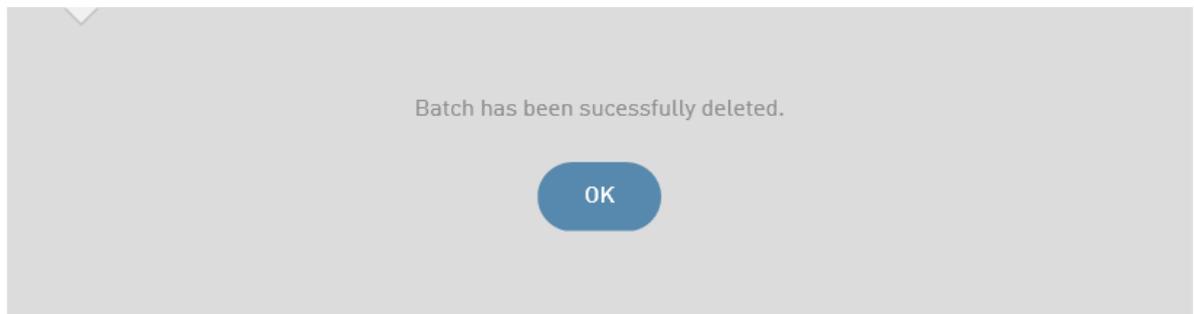
18. Click on the Delete icon.

The Delete window is displayed.



19. Click [YES].

The Successful window is displayed.



20. Click [OK].

The Batch is deleted.

7 FAVOURITES

The Add to Favourites check box (Pay Member and Pay Anyone payment options) and the Add to Billers check box (BPAY payment option) are by default checked on when processing a payment. When this check box is checked on, the system will then add the payment details to the Favourites list and can be selected by the member/customer for future payments. When the next payment is required the member/customer selects the details from the Favourites list, the system then automatically populates the Pay Member, Pay Anyone or BPAY window.



Below is an example of when a Favourite has been selected and the applicable fields that automatically populate on the Pay Anyone window.

The Amount field is not populated and must be completed by the member/customer.

Note: The other fields can also be edited if required.

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

FROM CHEQUE SAVINGS
23177813

DESCRIPTION	Optional e.g. Rent or John Smith
BSB	015010
ACCOUNT NO.	1223211
PAY TO	Toop Real Estate
REFERENCE	Rent

ADD TO FAVOURITES

AMOUNT \$

BACK TO BATCH CREATE PAYMENT

Favourites Search

SORT BY BSB

Toop Real Estate
Toop Real Estate
BSB: 015-010 ACC: 1223211
Last: \$1,000.00 13 Sep 2016

7.1 SEARCHING FOR A FAVOURITE

Over time many Favourites can exist for a member/customer and the Search function can be used to locate the applicable Favourite.

7.1.1 PROCESS STEPS

1. Create the Batch and from the Pay Member, Pay Anyone or BPAY window click on the Search icon.



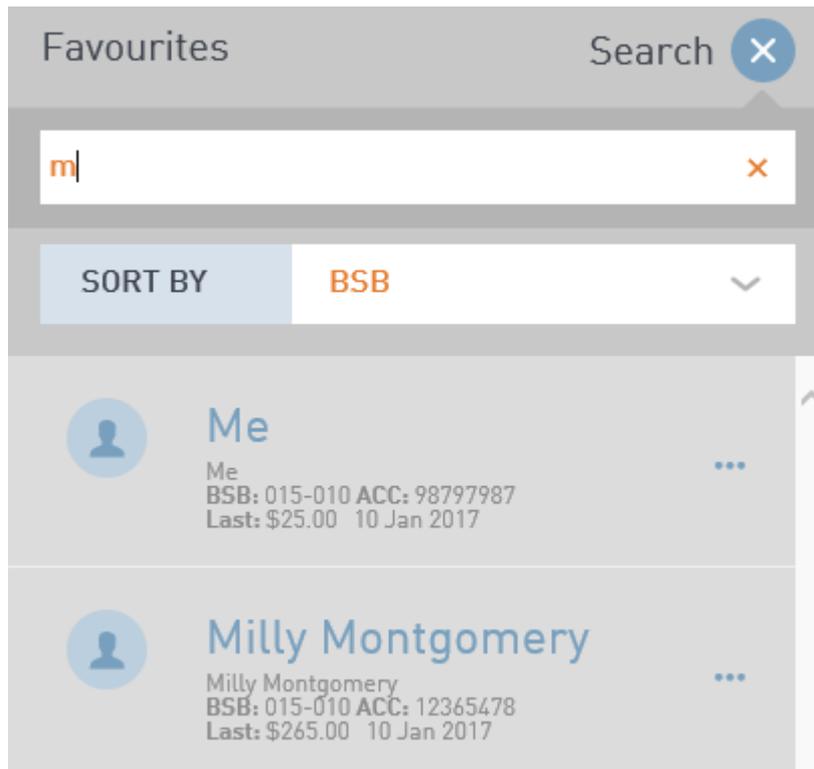
The Search field is displayed.

Favourites Search 

SORT BY **BSB** ▼

	<p>David Knowles</p> <p>David Knowles BSB: 015-010 ACC: 1246999 Last: \$200.00 11 Jan 2017</p>	...
	<p>John Knowles</p> <p>John Knowles BSB: 015-010 ACC: 124899 Last: \$165.00 10 Jan 2017</p>	...
	<p>Me</p> <p>Me BSB: 015-010 ACC: 98797987 Last: \$25.00 10 Jan 2017</p>	...
	<p>Milly Montgomery</p> <p>Milly Montgomery BSB: 015-010 ACC: 12365478 Last: \$265.00 10 Jan 2017</p>	...
	<p>Rent</p> <p>Rent BSB: 015-010 ACC: 1245779 Last: \$133.00 10 Jan 2017</p>	...
	<p>Toop Real Estate</p> <p>Toop Real Estate BSB: 015-010 ACC: 1223211 Last: \$1,000.00 13 Sep 2016</p>	...

- Complete the Search field and the matches will be displayed in the search results.

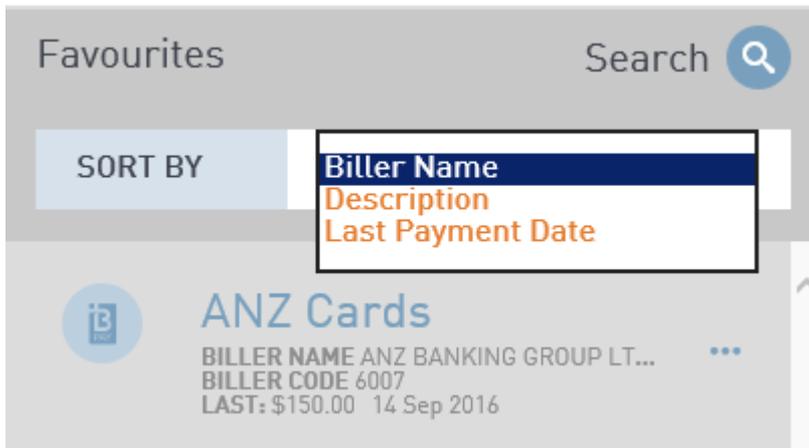


7.2 SORTING FAVOURITES

The list of Favourites can be sorted for each Payment option:

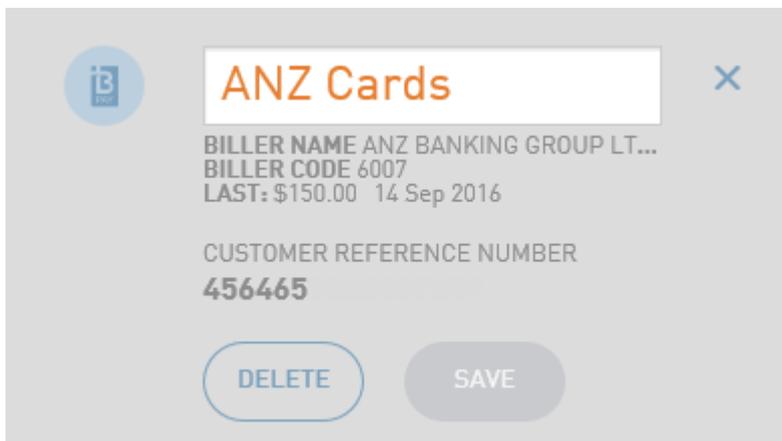
- Pay Member
 - Description
 - Last Payment Date
 - Pay To
- Pay Anyone:
 - BSB
 - Description
 - Last Payment Date
 - Pay To
- BPAY
 - Biller name
 - Description
 - Last Payment Date

For example:



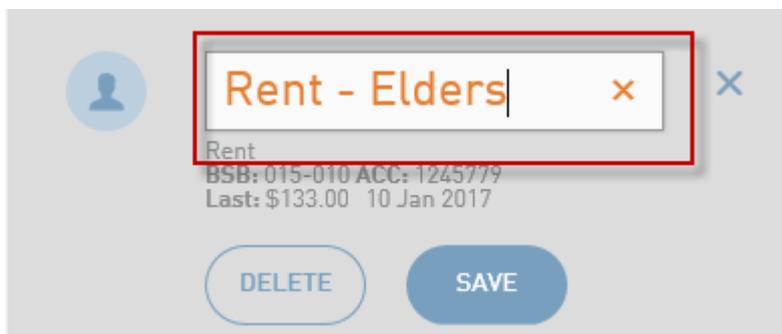
7.3 DELETING FAVOURITES

A Favourite can be deleted by clicking on the ellipsis next the applicable Favourite and then clicking on [Delete].



7.4 CHANGING THE NAME OF A FAVOURITE

The name of a Favourite can be changed by clicking on the Favourite ellipsis and updating the Favourite name field and then clicking on [Save].



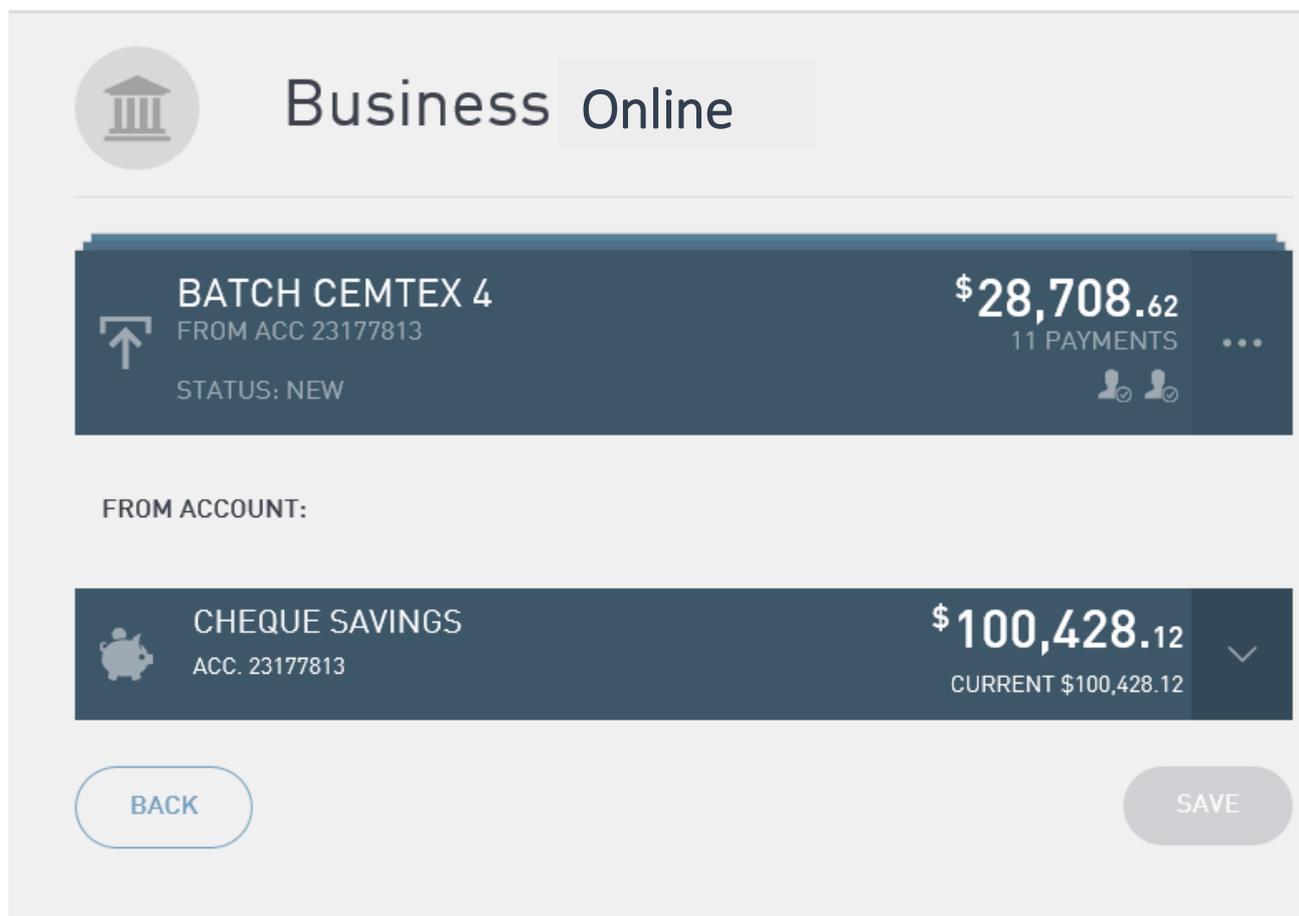
8 UPLOAD A CEMTEX FILE

8.1 OVERVIEW

Business Online allows for a Cemtex (ABA) file to be uploaded into a Batch. A Cemtex file can contain up to 200 individual payments (transactions) per Batch.

If there is more than 1 payment in the Cemtex file then the total number of payments (transactions), Total amount and all payment details are listed on the Business Online window.

For Example:



The screenshot displays the 'Business Online' interface. At the top left is a bank icon. The main heading is 'Business Online'. Below this, a dark blue card displays the following information:

- BATCH CEMTEX 4** (with an upload icon)
- FROM ACC 23177813
- STATUS: NEW
- \$28,708.62** (Total Amount)
- 11 PAYMENTS
- Three user profile icons and a menu icon (three dots)

Below the card, the text 'FROM ACCOUNT:' is displayed. Underneath, another dark blue card shows:

- CHEQUE SAVINGS** (with a piggy bank icon)
- ACC. 23177813
- \$100,428.12** (Current Balance)
- CURRENT \$100,428.12
- A dropdown arrow icon

At the bottom of the interface, there are two buttons: 'BACK' on the left and 'SAVE' on the right.

		TOTAL: \$28,708.62
	TRANSFER TO TO ACCOUNT: BSB: CRU - SATISFAC CREDIT UNION [805-007] REFERENCE:	\$360.00
	TRANSFER TO TO ACCOUNT: BSB: WBC - QUEEN & GEORGE STREETS [034-000] REFERENCE:	\$9.90
	TRANSFER TO PTY LTD TO ACCOUNT: BSB: NAB - CAPITAL OFFICE [084-004] REFERENCE:	\$275.00
	TRANSFER TO TO ACCOUNT: BSB: NAB - ASHGROVE [084-115] REFERENCE: EFT3	\$76.50
	TRANSFER TO TO ACCOUNT: BSB: WBC - BRISBANE, 260 QUEEN STREET [734-025] REFERENCE:	\$79.31
	TRANSFER TO PTY LTD TO ACCOUNT: BSB: ANZ - ROMA [014-695] REFERENCE: EFT3	\$99.00
	TRANSFER TO SOLUTIONS TO ACCOUNT: BSB: CRU - SATISFAC CREDIT UNION [805-007] REFERENCE:	\$550.62
	TRANSFER TO DIVISION TO ACCOUNT: BSB: CBA - 48 MARTIN PLACE SYDNEY [062-000] REFERENCE: EFT:	\$1,049.31
	TRANSFER TO PTY LTD TO ACCOUNT: BSB: WBC - MILTON [034-072] REFERENCE: EFT:	\$23,885.21

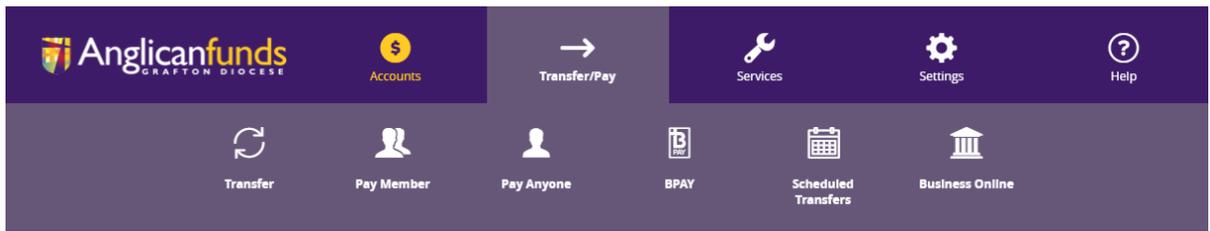
It is recommended to check and validate the list of payments in the file prior to Approving and Processing the Batch. Payments are listed on the Business Online window after the file has been selected.

8.2 CREATE BATCH AND UPLOAD A CEMTEX FILE

8.2.1 PROCESS STEPS

1. Log into AFGD Online.
2. Click on Transfer/Pay icon.

3. Select the Business Online icon.

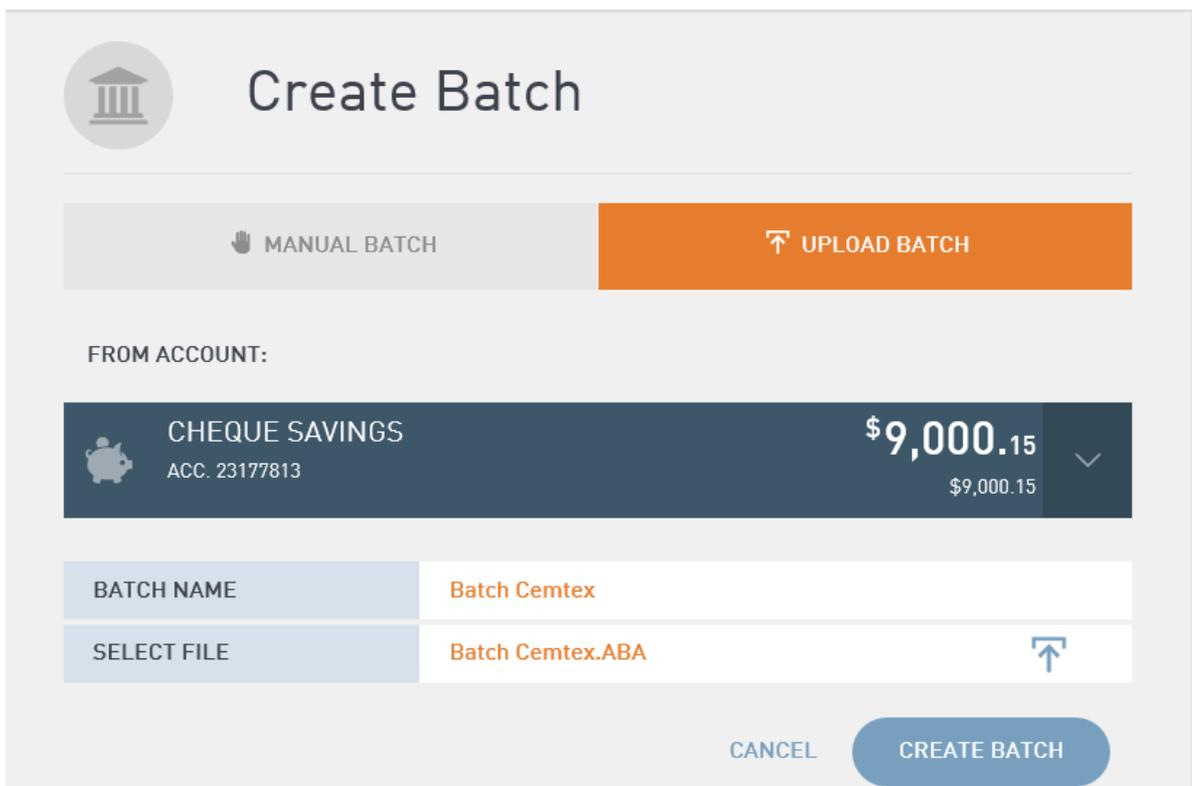


The Business Online window is displayed.

4. Click [Create Batch].
The Create Batch window is displayed.
5. Click on the Upload Batch icon.



6. Click on the downward arrow and select the From Account.
7. Complete the Batch Name field.
8. Click in the Select File field.
The Choose File to Upload window is displayed.
9. Locate the applicable Cemtex .ABA file.
10. Click [Open].
The Select field populates with the selected file name.



11. Click [Create Batch].
The Business Online window is displayed.



Business Online



BATCH CEMTEX

FROM ACC 23177813

STATUS: NEW

\$28,708.62

11 PAYMENTS



FROM ACCOUNT:



CHEQUE SAVINGS

ACC. 23177813

\$9,000.15

CURRENT \$9,000.15



BACK

SAVE

TOTAL: \$28,708.62



TRANSFER TO

TO ACCOUNT:
BSB: CRU - SATISFAC CREDIT UNION [805-007]
REFERENCE:

\$360.00



TRANSFER TO

TO ACCOUNT:
BSB: WBC - QUEEN & GEORGE STREETS [034-000]
REFERENCE:

\$9.90



TRANSFER TO

TO ACCOUNT:
BSB: NAB - CAPITAL OFFICE [084-004]
REFERENCE:

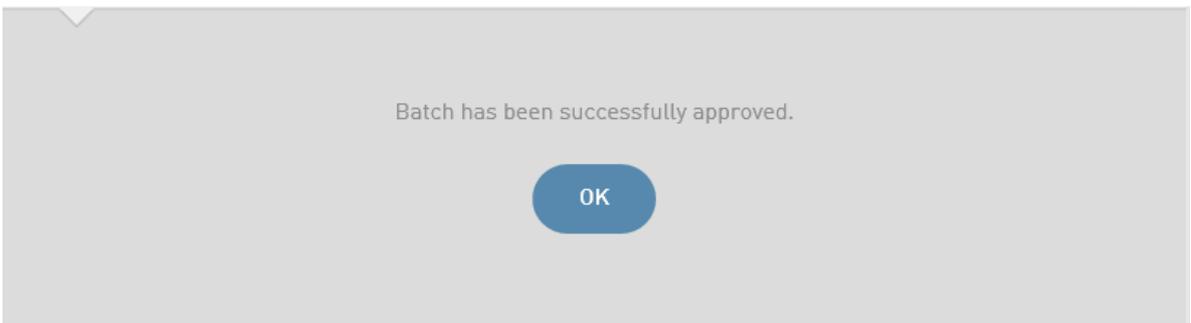
\$275.00

12. Check all payments (transactions).
13. Click on the Batch ellipsis.
14. Click on Approve icon.
The confirmation window is displayed.



15. Click [YES].

The Successful window is displayed.



16. Click [OK].

The Business Online window is displayed and the Status of the Batch is Awaiting Approval.



Business | Online



BATCH CEMTEX

FROM ACC 23177813

STATUS: AWAITING APPROVAL

\$28,708.62

11 PAYMENTS



FROM	CHEQUE SAVINGS 23177813
APPROVERS	100000366

BACK

TOTAL: \$28,708.62



TRANSFER TO

TO ACCOUNT:
BSB: CRU - SATISFAC CREDIT UNION [805-007]
REFERENCE

\$360.00



TRANSFER TO 'ADVANCED

TO ACCOUNT:
BSB: WBC - QUEEN & GEORGE ST
REFERENCE

\$9.90



TRANSFER TO 'PTY LTD'

TO ACCOUNT:
BSB: NAB - CAPITAL OFFICE [084-004]
REFERENCE:

\$275.00



TRANSFER TO 'JK

TO ACCOUNT:
BSB: NAB - ASHGROVE
REFERENCE:

\$76.50

17. Click [Back].

The Business Online window is displayed and the Batch is listed under the Unscheduled Batches.

End of Process for the 1st Signatory. Refer to the Approving/Processing a Manual Batch section in this document for the process steps for Approving a Batch by another signatory.

9 REPROCESSING FAILED PAYMENT (TRANSACTIONS)

9.1 REPROCESSING FAILED PAYMENTS (TRANSACTIONS)

When reprocessing a failed payment (transaction) in a Batch and the Batch has more than 1 payment (transaction) then the system will only reprocess the failed payment (transaction) and all other payments (transactions) amounts are set to zero.

9.1.1 DISPLAYING FAILED PAYMENTS (TRANSACTIONS)

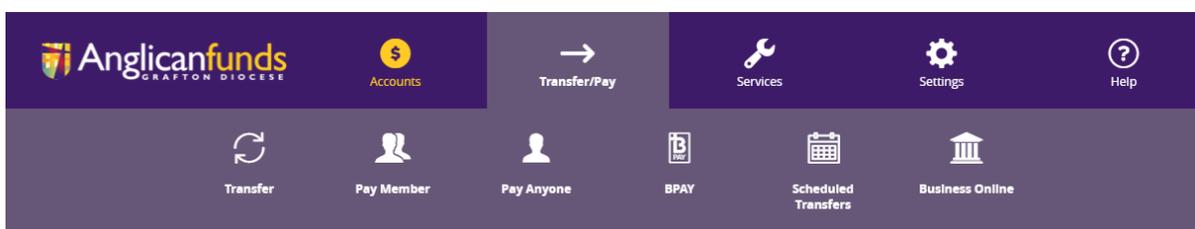
If a payment (transaction) has failed then the Batch will be displayed under the All icon and the Pending icon on the Business Online window.

When viewing the Batch either via the All icon or the Pending icon on the Business Online window, the Batch is displayed in red and the Status of the Batch indicates that a payment (transaction) or more than 1 payment (transaction) has failed.

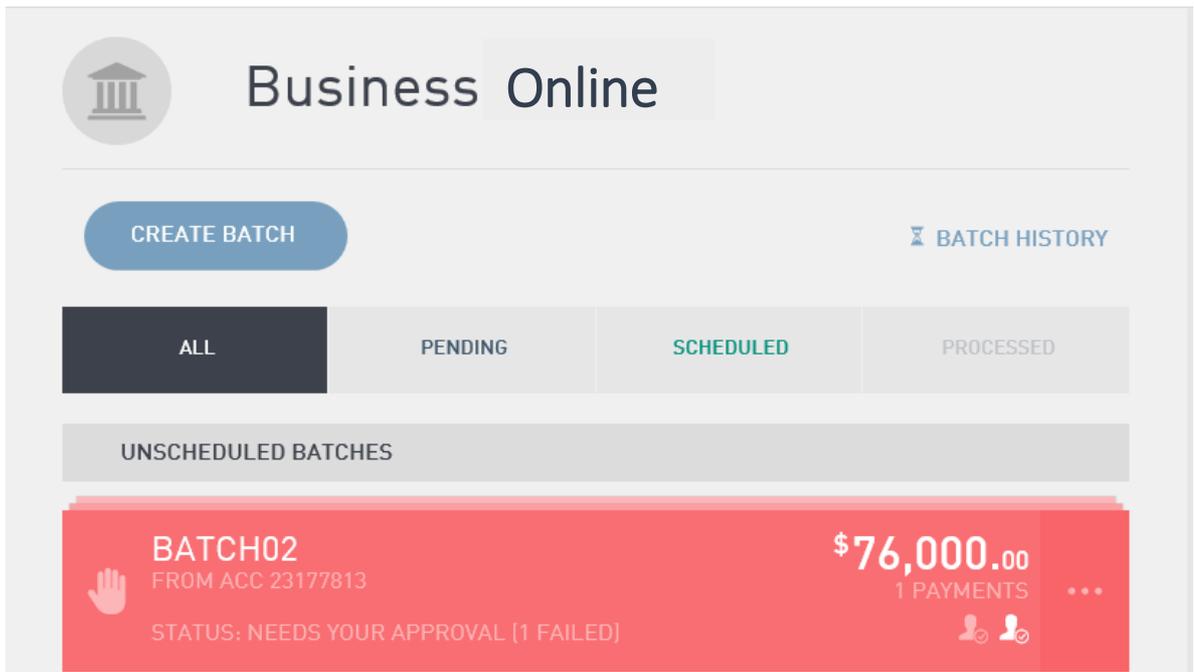
Note: If the Reason For Failure is "Transaction amount exceeds the per Transaction Limit" then the member/customer is to contact AFGD to have the Business Online limits changed.

9.1.1.1 Process Steps

1. Log into AFGD Online.
2. Click on Transfer/Pay icon.
3. Select the Business Online icon.



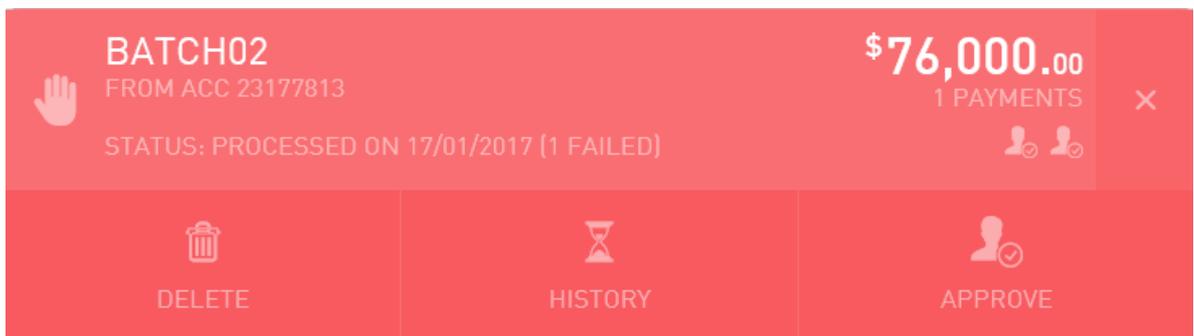
The Business Online window is displayed and the Batch with the failed payment (transaction) is displayed in red.



4. Click on the Batch ellipsis.
5. Click on the View/Edit icon.
The Batch payments (transactions) are listed.
The Reason For Failure field populates.



6. Correct the failure issue.
7. Click on the Batch ellipsis.
8. Click on the Approve icon.



9. Click [YES].
The Successful window is displayed.
10. Click [OK].
The Business Online window is displayed and the status of the Batch is now Awaiting Approval.

End of Process for the 1st Signatory.

The following Process Steps are completed by the Approver to reprocess the Batch.

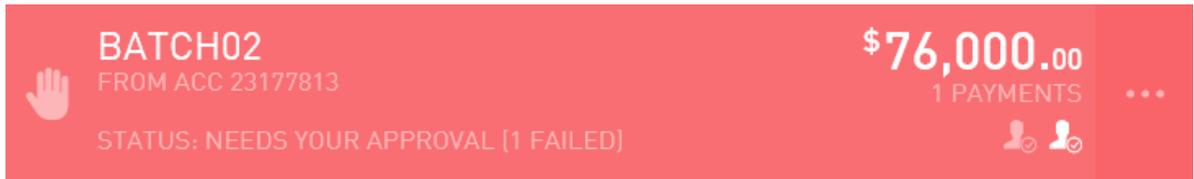
11. The Approver of the Batch must log into AFGD Online.

A message is displayed indicating that a Batch is waiting to be Approved.

12. Click View Batches.

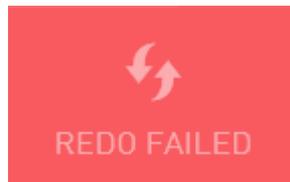
The Business Online window is displayed.

The Batch with the Failed transaction is displayed in red and the status of the Batch is Needs Your Approval.



13. Click on the Batch ellipsis.

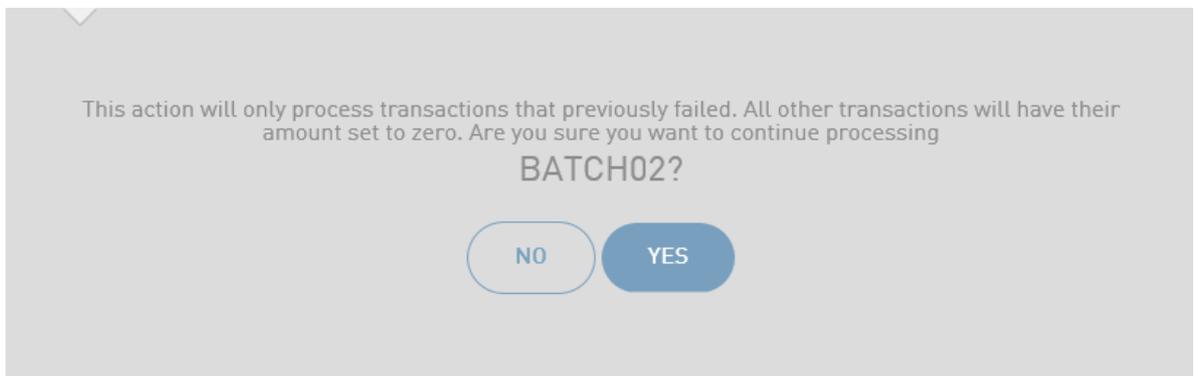
14. Click on the Redo Failed icon.



15. Complete the Payment Date field if applicable.

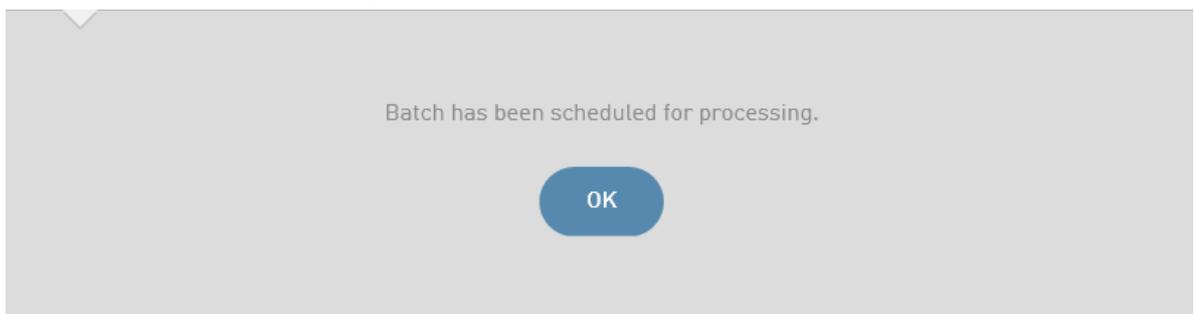
16. Click [RE-RUN].

The Reprocess message is displayed.



17. Click [YES].

The Batch Scheduling confirmation window is displayed.



18. Click [OK].

The Business Online window is displayed.

9.2 REPROCESSING FAILED CEMTEX PAYMENTS (TRANSACTIONS)

It is possible to reprocess a Cemtex Batch where payments (transactions) have failed to post. Reprocessing a Cemtex Batch only reprocesses the failed payments (transactions), it does not attempt to reprocess the originally successful payments (transactions).

If the Cemtex Batch itself fails, the errors will need to be fixed in the Cemtex file and uploaded as a new Batch.

9.2.1 DISPLAYING FAILED PAYMENTS (TRANSACTIONS)

If a payment (transaction) has failed then the Batch will be displayed under the All icon and the Pending icon on the Business Online window.

When viewing the Batch either via the All icon or the Pending icon on the Business Online window, the Batch is displayed in red and the Status of the Batch indicates that a payment (transaction) or more than 1 payment (transaction) has failed.

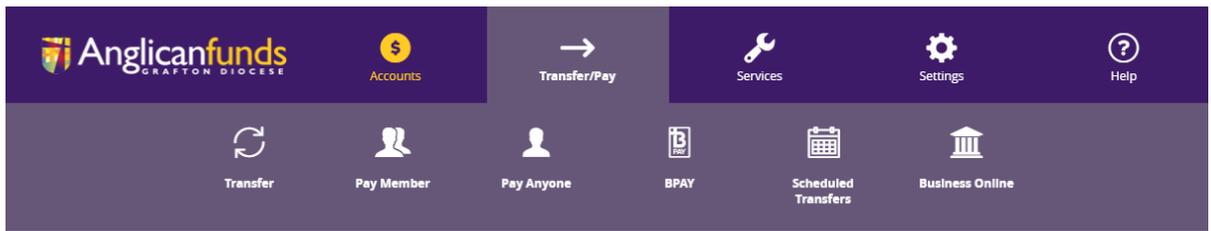
Note: If the Reason For Failure is “Transaction amount exceeds the per Transaction Limit” then the member/customer is to contact AFGD to have the Business Online Limits changed.

The screenshot displays the 'Business Online' interface. At the top, there is a header with a bank icon and the text 'Business Online'. Below the header, there are two buttons: 'CREATE BATCH' (blue) and 'BATCH HISTORY' (blue with a filter icon). A navigation bar contains four tabs: 'ALL' (selected, dark grey), 'PENDING' (light grey), 'SCHEDULED' (light grey), and 'PROCESSED' (light grey). Below the tabs, there is a section titled 'UNSCHEDULED BATCHES'. A prominent red banner displays the following information: 'BATCH CEMTEX' with an upward arrow icon, 'FROM ACC 23177813', '\$28,708.62' in large text, '11 PAYMENTS' with a three-dot menu icon, and 'STATUS: PROCESSED ON 16/01/2017 [1 FAILED]' with two user icons.

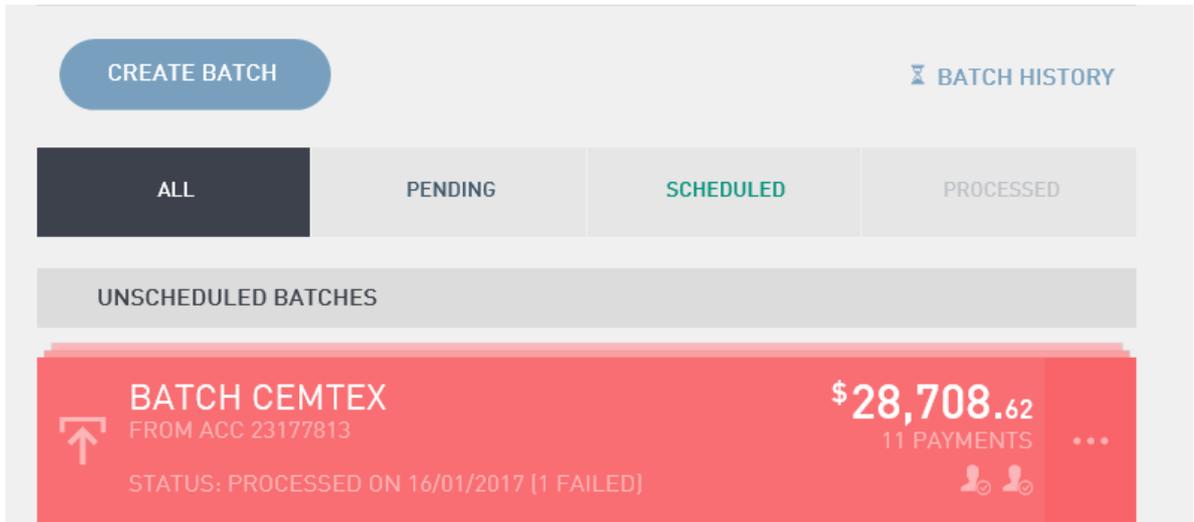
9.2.1.1 Process Steps

The following process includes the steps required for reprocessing a Cemtex Batch when 1 or more payments (transactions) have failed.

1. Log into AFGD Online.
2. Click on Transfer/Pay icon.
3. Select the Business Online icon.



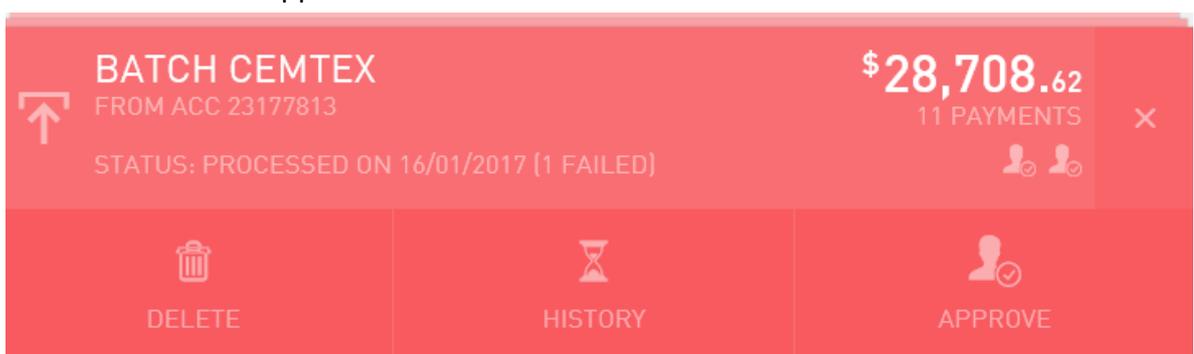
The Business Online window is displayed and the Batch with the failed payment (transaction) is displayed in red.



4. Click on the Batch ellipsis.
5. Click on the View/Edit icon.
The Batch payments (transactions) are listed.
6. Scroll to display the failed transaction.
The Reason For Failure field populates.



7. Correct the failure issue.
8. Click on the Batch ellipsis.
9. Click on the Approve icon.



The Confirmation message is displayed.

10. Click [YES].

The Successful window is displayed.

11. Click [OK].

The Business Online window is displayed and the status of the Batch is now Awaiting Approval.

End of Process for the 1st Signatory.

The following Process Steps are completed by the Approver to reprocess the Batch.

12. The Approver of the Batch must log into AFGD Online.

A message is displayed indicating that a Batch is waiting to be Approved.

13. Click View Batches.

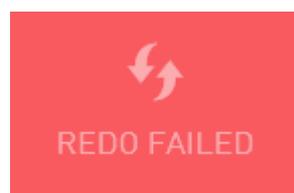
The Business Online window is displayed.

The Batch with the Failed transaction is displayed in red and the status of the Batch is Needs Your Approval.

The screenshot shows the 'Business Online' dashboard. At the top left is a building icon. The main header is 'Business Online'. Below this 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 prominent red card displays the following information: 'BATCH CEMTEX', 'FROM ACC 23177813', '\$28,708.62', '11 PAYMENTS', and 'STATUS: NEEDS YOUR APPROVAL [1 FAILED]'. There are also icons for a redo action and user avatars.

14. Click on the Batch ellipsis.

15. Click on the Redo Failed icon.



16. Complete the Payment Date field if applicable.

17. Click [RE-RUN].

The Reprocess message is displayed.



18. Click [YES].

The Batch Scheduling confirmation window is displayed.

19. Click [OK].

The Business Online window is displayed.

End of Document

