

Guide to Making Batch Payments in Internet Banking



**Queensland
Country**
Bank

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Introduction

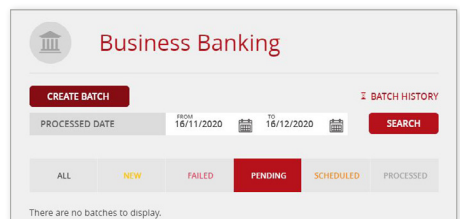
This is an addendum to Queensland Country Bank's *Internet Banking Guide*. It explains the Business Banking function, which allows you to process multiple payments in one batch transaction.

1. Create a Batch

Once you have logged into internet banking and selected the relevant persona, open the 'Transfer/Pay' menu and select 'Business Banking'.



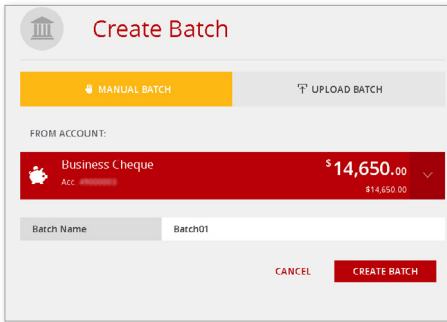
To create a new batch, click on the 'Create Batch' button. You can either create manual batch payments or upload a batch using an .aba file from your accounting software.



Create a Manual Batch

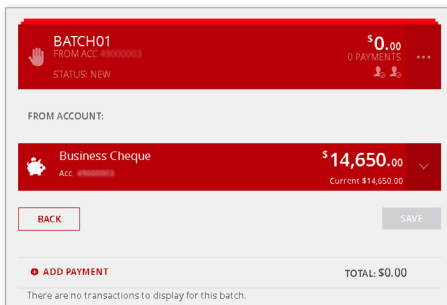
A manual batch allows you to manually add up to 500 transactions to a batch payment without using accounting software.

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'.



1. Add Payments to your Batch

Once your batch has been created, select 'Add Payment' to add transactions to your batch.



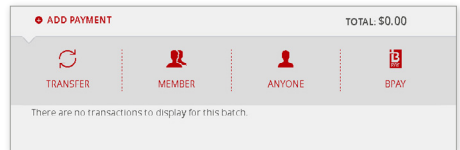
Choose the type of payment you want to add to your batch:

Transfer - transfer funds between your own accounts.

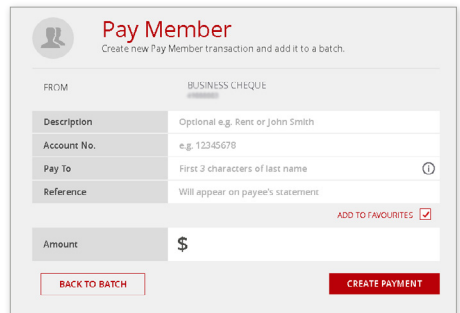
Member - transfer funds to other Queensland Country Member accounts.

Anyone - transfer funds to accounts outside of Queensland Country.

BPAY - make BPAY® payments.



Enter the details of your transaction and select 'Create Payment' to continue.



Confirm the details of your payment and select 'Confirm' to continue. Your payment has now been added to the batch.

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 shows a batch payment interface. At the top, a red header displays 'BATCH01' from account #90000003, with a total of \$100.00 and 1 payment. Below this, the 'FROM ACCOUNT' section shows a 'Business Cheque' for \$14,650.00. A 'BACK' button is on the left and a 'SAVE' button is on the right. The 'ADD PAYMENT' section shows a total of \$100.00. A 'PAY MEMBER' section shows 'SURNAME: FROM SMITH ENTERPRISE' with a \$100.00 amount and an ellipsis icon.

This screenshot shows the same batch payment screen, but the \$100.00 payment is highlighted. Below the payment details, there is a form with 'Amount' set to '\$ 100.00'. 'DELETE' and 'SAVE' buttons are visible at the bottom.

3. Approve your Batch

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

The screenshot shows the batch payment screen with three icons at the bottom: a trash can for 'DELETE', an hourglass for 'HISTORY', and a person for 'APPROVE'. The total amount is still \$100.00.

Once you are ready to approve the batch, you will need to verify your identity using SMS or Token Security and select 'Yes' to continue.

The screenshot shows an SMS verification screen. It asks 'Are you sure you want approve?' and provides instructions for Secure SMS validation. It includes a 'Phone Number' dropdown, an 'SMS Signature' field, and a 'REQUEST SMS CODE' field. At the bottom, there are 'NO' and 'YES' buttons.

Your batch has been successfully approved.

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 into internet banking and approve the batch.

The screenshot shows the batch payment screen with the status 'STATUS: AWAITING APPROVAL'. The 'FROM' is 'BUSINESS CHEQUE' and there are 'APPROVERS' listed. A 'BACK' button is at the bottom.

After logging in 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 'Approve'.

The screenshot shows a batch management screen. It has 'CREATE BATCH' and 'BATCH HISTORY' buttons at the top. Below are tabs for 'ALL', 'PENDING', 'SCHEDULED', and 'PROCESSED'. Under 'UNCHEDULED BATCHES', a batch card for 'BATCH01' is shown with 'STATUS: NEW' and a total of \$100.00. The card has 'DELETE', 'VIEW/EDIT', 'HISTORY', and 'APPROVE' icons.

Upload a Batch

Uploading a batch allows you to upload an .aba file from your accounting software to process an unlimited number of payments in one batch transaction.

After creating a batch, confirm that Upload 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'.

MANUAL BATCH | **UPLOAD BATCH**

FROM ACCOUNT:

Business Cheque \$14,650.00
Acc. #123456789 \$14,650.00

Batch Name: Batch01

Select File: [File Icon]

CANCEL | **CREATE BATCH**

1. Upload Payments to your Batch

Click on the file icon next to 'Select File' to browse your computer to select and add 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:

Business Cheque \$14,650.00
Acc. #123456789 \$14,650.00

Batch Name: Batch01

Select File: TEST.ABA

CANCEL | **CREATE BATCH**

2. Approve your Batch

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

Business Banking

BATCH01 FROM ACC. #123456789 \$325,571.29
STATUS: NEW 130 PAYMENTS

DELETE | HISTORY | APPROVE

Once you have approved the batch, you will need to verify your identity using SMS or Token Security and select 'Yes' to continue.

Are you sure you want approve?

This option requires Secure SMS validation.
If you wish to proceed, simply click on 'Request SMS Code'.
You will receive SMS message containing an SMS code.
Please enter the SMS code received and proceed with your action.

Phone Number: [Dropdown]

If you are sure you wish to process this Batch then please confirm the details in the SMS most importantly confirming that the SMS signature below matches with the SMS signature in the message you receive.

SMS Signature: [Text]

REQUEST SMS CODE: [Text]

SMS Code Sent. Please enter the code

NO | **YES**

Your batch has been successfully approved.

BATCH01 FROM ACC. #123456789 \$325,571.29
STATUS: APPROVED 130 PAYMENTS

DELETE | HISTORY | APPROVE

Batch has been successfully approved.

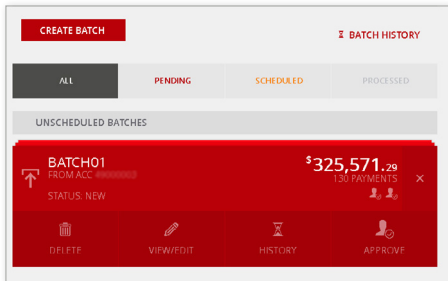
OK

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 into internet banking and approve the batch.



After logging in 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 'Approve'.



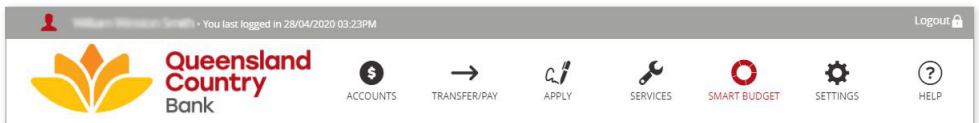
3. View Transaction History

Unlike manual batches, uploaded batches with multiple items roll into one transaction and show in the account as a single debit.

While the individual batch items won't display in the account transactions, you have the ability to view these in the Business Banking section by selecting the 'Batch History' icon.

Logging Out

For your online security it is important that you remember to 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.

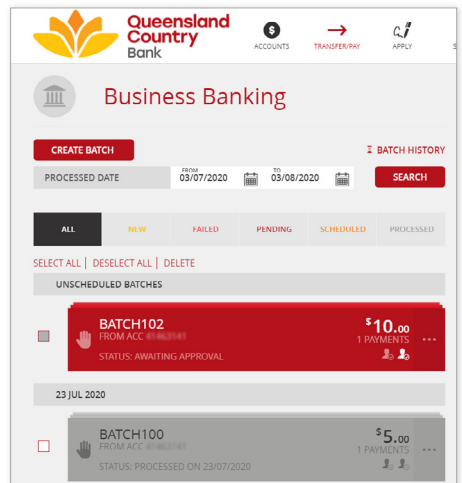


Batch Maintenance

When you open Business Banking, all your batches are automatically displayed. You can narrow down this list by changing the processed date range or selecting the 'New', 'Failed', 'Pending', 'Scheduled' or 'Processed' tabs.

To delete batches you no longer need, select the check box next to the relevant batch and click 'Delete'. To delete ALL batches, click 'Select All', then 'Delete'.

Rest assured, if you ever need to access details of a previously deleted batch, you can do so by selecting the 'Batch History' icon.



How to contact us

If you have any questions or need more information, please contact us:

Branch Visit our website for a listing of all our branches

Post PO Box 679, Aitkenvale QLD 4814

Phone 1800 075 078

Website queenslandcountry.bank

Email info@queenslandcountry.bank



Queensland Country Bank

Names, accounts and other details used throughout this guide are fictitious and have only been used for illustrative purposes.