

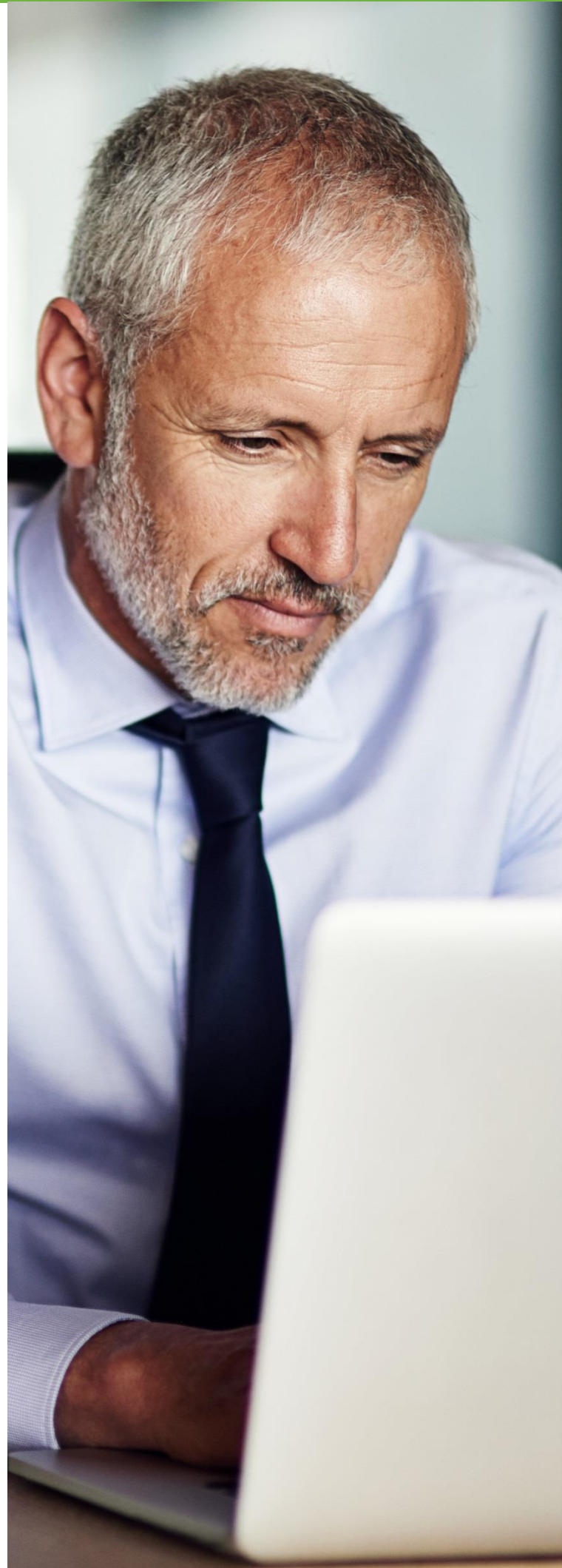


BUSINESS BANKING GUIDE

Queenslanders
CREDIT UNION

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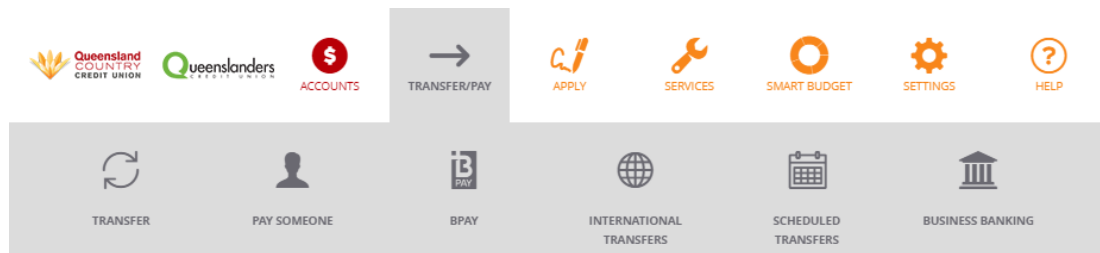


BUSINESS BANKING

Business Banking is now even easier with Queenslanders. Batch payments allow you to process up to 500 payments in one transaction. You can create multiple batches where you need to process more than 500 payments. To access Business Banking, you first need to log in to Internet Banking. For guidance in logging in and using Internet Banking please refer to our Internet Banking Guide.

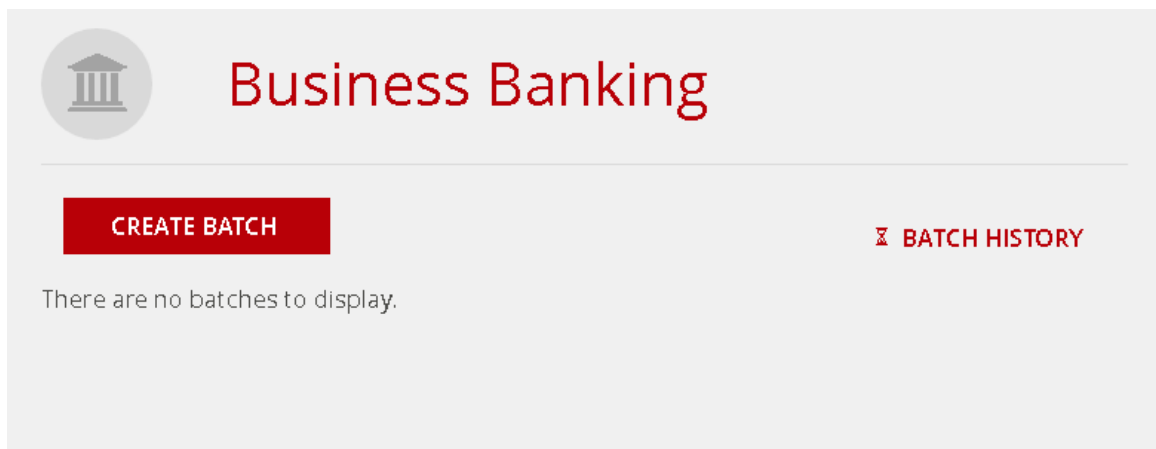
1. Create a Batch

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



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


When you open Business Banking, your Batch history will automatically be displayed. To create a new Batch, click on “Create Batch”.



CREATE A MANUAL BATCH

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


After creating a Batch, confirm that Manual Batch has been selected and click on the arrow to choose the account the batch payment should be made from. Then, enter your Batch Name and click "Create Batch".



Create Batch

MANUAL BATCH UPLOAD BATCH

FROM ACCOUNT:

 Business Cheque Acc. 49000003	\$ 14,650.00 \$14,650.00
---	------------------------------------

Batch Name

CANCEL CREATE BATCH

1. Add Payments to your Batch

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

The screenshot shows a batch interface for 'BATCH01' with the following details:


- Batch ID:** BATCH01
- Source Account:** FROM ACC 49000003
- Status:** STATUS: NEW
- Current Total:** \$0.00
- Payments:** 0 PAYMENTS
- From Account:** FROM ACCOUNT:
- Payment Type:** Business Cheque
- Payment Amount:** \$14,650.00
- Current Total:** Current \$14,650.00
- Buttons:** BACK, SAVE
- Footer:** + ADD PAYMENT, TOTAL: \$0.00
- Message:** There are no transactions to display for this batch.

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

The screenshot shows the 'ADD PAYMENT' selection screen with the following options:

- Header:** + ADD PAYMENT, TOTAL: \$0.00
- Options:** TRANSFER, MEMBER, ANYONE, BPAY
- Message:** There are no transactions to display for this batch.

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



Pay Member

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

FROM
BUSINESS CHEQUE
49000003

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

ADD TO FAVOURITES

Amount

\$

BACK TO BATCH

CREATE PAYMENT

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

FROM
BUSINESS CHEQUE
49000003

DESCRIPTION
JOHN SMITH

ACCOUNT NO.

PAY TO


REFERENCE

AMOUNT
\$100.00

< EDIT PAYMENT

CONFIRM

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




TRANSACTION WAS SUCCESSFULLY ADDED TO THE BATCH.

FROM	BUSINESS CHEQUE 49000003
DESCRIPTION	JOHN SMITH
ACCOUNT NO.	
PAY TO REFERENCE	
AMOUNT	\$100.00

BACK TO BATCH


Your payment has now been added to the Batch.




BATCH01
FROM ACC 49000003
STATUS: NEW

\$ 100.00

1 PAYMENTS ⋮



FROM ACCOUNT:




Business Cheque
Acc. 49000003

\$ 14,650.00

Current \$14,650.00 ▾

BACK
SAVE

+ ADD PAYMENT
TOTAL: \$100.00



PAY MEMBER
SURNAME:
REFERENCE:

\$100.00

⋮

2. Alter or Delete a Payment from your Batch

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

The screenshot shows a 'PAY MEMBER' entry with fields for SURNAME and REFERENCE. To the right, the amount '\$100.00' is displayed with a red 'X' icon. Below this is a summary bar with 'Amount' on the left and '\$ 100.00' in a large font. At the bottom of the summary bar are two buttons: 'DELETE' (white with red border) and 'SAVE' (solid red).

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 a red summary card for 'BATCH01'. It includes a hand icon, the text 'FROM ACC 49000003', and 'STATUS: NEW'. On the right, it shows '\$ 100.00' and '1 PAYMENTS' with a red 'X' icon. Below the card are three buttons: 'DELETE' (with a trash can icon), 'HISTORY' (with an hourglass icon), and 'APPROVE' (with a person and checkmark icon).

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.

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

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


REQUEST SMS CODE


SMS Code Sent. Please enter the code.


Your Batch has been successfully approved.

BATCH01
FROM ACC 49000003
STATUS: NEW

\$ 100.00
1 PAYMENTS


DELETE


HISTORY


APPROVE

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 in to Internet Banking and approve the Batch.

BATCH01
FROM ACC 49000003
STATUS: AWAITING APPROVAL

\$100.00
1 PAYMENTS

FROM BUSINESS CHEQUE
49000003

APPROVERS 199999999

BACK

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”.

CREATE BATCH **BATCH HISTORY**

ALL **PENDING** **SCHEDULED** **PROCESSED**

UNSCHEDULED BATCHES

BATCH01
FROM ACC 49000003
STATUS: NEW

\$100.00
1 PAYMENTS

DELETE **VIEW/EDIT** **HISTORY** **APPROVE**

UPLOAD A BATCH

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

After creating a Batch, confirm that Upload Batch has been selected. Click on the arrow to choose the account the batch payment should be made from and name your Batch.

The screenshot shows a web interface for uploading a batch. At the top, there are two buttons: 'MANUAL BATCH' (grey) and 'UPLOAD BATCH' (yellow). Below this, the 'FROM ACCOUNT:' section is highlighted in red, showing 'Business Cheque' with account number 'Acc. 49000003' and a balance of '\$14,650.00'. A dropdown arrow is visible on the right of the account selection. Below the account section, there are two input fields: 'Batch Name' containing 'Batch01' and 'Select File' which is currently empty. A file upload icon is present in the 'Select File' field. At the bottom right, there are two buttons: 'CANCEL' (grey) and 'CREATE BATCH' (red).

1. Upload Payments to your Batch

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

This screenshot is identical to the one above, but the 'Select File' field now contains the filename 'TEST.ABA'. The 'CREATE BATCH' button remains highlighted in red, indicating it is the next step in the process.

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.



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

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

REQUEST SMS CODE

SMS Code Sent. Please enter the code.

Your will be notified once your Batch has been successfully approved.

The screenshot shows a red notification card for a batch. The card contains the following information: 'BATCH01' with an upward arrow icon, 'FROM ACC 49000003', and 'STATUS: NEW'. The total amount is '\$325,571.29' with '30 PAYMENTS' and a close icon. Below this, there are three buttons: 'DELETE' with a trash can icon, 'HISTORY' with an hourglass icon, and 'APPROVE' with a person and checkmark icon. Below the card, a grey message box states 'Batch has been successfully approved.' with an 'OK' button.

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

The screenshot shows a red notification card for a batch. The card contains the following information: 'BATCH01' with an upward arrow icon, 'FROM ACC 49000003', and 'STATUS: AWAITING APPROVAL'. The total amount is '\$325,571.29' with '30 PAYMENTS' and a three-dot menu icon. Below this, there are two person icons with checkmarks.

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”.

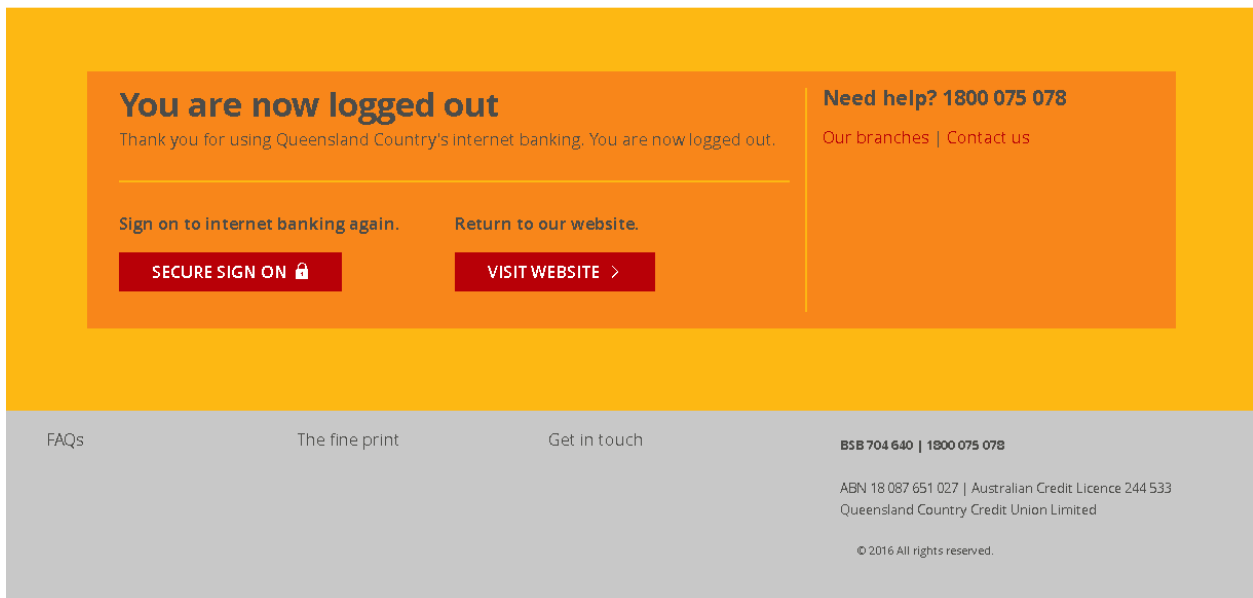
The screenshot displays a web interface for managing payment batches. At the top, there are two buttons: a red 'CREATE BATCH' button and a 'BATCH HISTORY' button with a filter icon. Below these are four filter tabs: 'ALL' (selected), 'PENDING', 'SCHEDULED', and 'PROCESSED'. A section titled 'UNSCHEDULED BATCHES' contains a prominent red card for 'BATCH01'. The card shows the batch name, source account 'FROM ACC 49000003', and status 'STATUS: NEW'. The total amount is '\$325,571.29' with '30 PAYMENTS'. There are two user icons with checkmarks and a close 'X' button. At the bottom of the card are four action buttons: 'DELETE' (trash icon), 'VIEW/EDIT' (pencil icon), 'HISTORY' (hourglass icon), and 'APPROVE' (person with checkmark icon).

LOG OUT

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



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



For further assistance:

- visit our website at queenslanders.com.au
- call us 1800 753 377
- visit your local Queenslanders or Queenslanders Credit Union branch

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

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