Business Internet Banking
Frequently Asked Questions

What is Business Internet Banking?

Business Internet Banking allows you to process online payments using the Batch Transaction facility.

What is the Batch Transaction Facility?

The Batch Transaction facility allows customers, with single or multiple signatory access, to process transactions as a batch transaction or Cemtex transaction.

How can I access Business Banking Batch Transactions?

Once you have registered for Business Internet Banking you can access the Business Banking 'Batch Transactions' via the Transfer/Pay tab from within your designated Internet Banking log on.

Each time you access this facility you will be issued with a Secure SMS Validation code.
You will then need to enter this code to access batch transactions.

How do I register for this service?

You will be required to activate Internet Banking (if you are not already registered), as well as complete application form to add Business Internet Banking service to your nominated savings accounts.

What savings accounts can be accessed with Internet Banking Batch Transactions?

All savings accounts with the exception of the following, due to withdrawal restrictions imposed on these accounts:

- S10 Monthly Managed Account
- S11 Passbook Account
- S12 eCall Account
- S21 Santa Saver Account

What are the fees associated with batch payments?

BHCCU does not charge a fee to access Batch Transactions. Please refer to our Fees & Charges Schedule for more information on fees associated with Transfer and BPAY® transactions.

Is there a fee for failed transactions?

No - failed transactions within a batch or Cemtex file do not attract a fee.

What transactions can be done within a batch?

- Transfers to your other accounts
- Transfers to other member accounts within BHCCU
- Transfers to another Financial Institution
- BPAY® transactions
- International Transfer

What is a Cemtex File and how is it created?

A Cemtex file is created by the customer utilising their own business accounting software, such as MYOB and Quicken. The file must conform to the Australian Payments Clearing Association (APCA), Direct Entry file format before it can be uploaded into the Business Internet Banking Batch Transactions.

Can different signatories have different levels of access within the Internet Banking Batch facility?

Yes, the following are the different levels of authority that can be assigned to signatories:

1. Batch View Only - allows signatory to view a batch only
2. Create and Update - allows signatory to view, create and update a batch, but not delete, approve or submit
3. Create Update and Approve - allows signatory to view, create, update, delete and approve a batch, but not submit.
4. Full Access Authority - allows signatory to view, create, update, delete, approve and submit a batch

If there are two to sign and both signatories have full access, can one signatory create and submit the batch?

No - if there are two to sign, then the second signatory will need to sign in and submit the batch. When the first signatory creates and approves the batch, the batch status will change to awating approval. The second signatory with full access will then need to sign in and submit the batch.

If there are two to sign, and there are 3 signatories with different levels of access, are only two of the signatories required to sign in and approve and submit the batch?

Yes – only two signatories will be required to create, approve and submit a batch.

Who can Create, Approve and Submit a Batch?

As outlined above there are different access levels available. The individual access level will determine what action the signatory can complete.

E.g.
- Signatory 1 - full access
- Signatory 2 - create and update
- Signatory 3 - create, update and approve

All three can create and update the batch, but only the signatory with full access can submit the batch. So signatory 2 or 3 can create and approve, but signatory 1 will have to sign in last to submit the batch.

Warning: If there is only one person with full access (submit the batch), then that person must be the last person to go into Batch Transactions to submit the batch.

Who determines the level of access?

Based on your needs, you select the level of access for each user when you register for Business Internet Banking.

Can I debit multiple savings accounts to process Batch Payments?

No - you are unable to debit different accounts within the same batch.

If transactions within a batch fail, can I re-submit the failed transactions without having to delete the successful transactions?

No - partial batches cannot be posted. If the batch is re-processed, the system will process the previous successful transactions as well. In this case you are better off to load a separate batch for the failed transactions.

What happens if I set up a future dated batch and there are not sufficient funds in the account at the appropriate time and part, or the entire batch, rejects? Will the system try to reprocess the batch, or the rejected transactions?

No - If transactions are unsuccessful on the nominated 'Batch date", you must resubmit the failed transactions by creating a new batch.

Can I re-submit a processed batch?

Yes - simply select update on the batch and you can either "update" the existing transactions in the batch or "add transactions" then select the "process batch "option. If the batch has been processed within the last 5 days you will get an alert message regarding a possible duplication, then the option to proceed.

Can I change the name of a batch?

Yes - the batch name can be changed when the batch is first established.

Can I change the name of a batch already processed?

No - you can update and resubmit a batch that has already been processed, but can't change the name of that batch.

E.g. Batch 1 sent on the 12/10/2017 is still called Batch 1 if resent on the 14/10/2017.

Can a batch be submitted twice in error?

Yes - However, if you attempt to re-submit a batch already processed, there is a red warning message that comes up

(***WARNING Possible duplicate batch***.)

You then have the choice of continuing or cancelling.

If I re-submit an existing batch, can I then change any of the details in that batch before resubmitting e.g. the account number, transaction amount, from account etc.?

No - not all details can be amended within an existing batch and then resubmitted. You can update some details within the batch by clicking on the batch e.g. Batch 1, click on the drop box and select update.

The option is available to change the savings account the batch will debit, delete a batch entry, add a new transaction or change the amount of a batch entry before reprocessing.

Can I resubmit the Cemtex File that has already been sent?

No - There is the option to view, delete and see the history of the sent Cemtex file but it cannot be resubmitted or updated (refer following exception for processing rejected transactions).

If transactions fail within a Cemtex file, do I have to create a new Cemtex file with the rejected transactions?

No - Uploaded Cemtex batches can simply be re-run and only FAILED transactions will be posted. All you have to do is select update on the Cemtex file and process batch. If all the transactions have processed successfully then you do NOT have the option to update and process that batch, you have to create a new Cemtex file. This option would generally only be required if the transactions failed as your daily transaction limit was reached and you elected to process the failed transactions on a subsequent date when your daily limit was restored.

Can I change the name of the Cemtex file?

Yes - but only when you select to "upload Cemtex batch file". The Cemtex batch ID can only be changed at this stage.

Will my Internet Banking daily limits be reduced by the Cemtex and Batch transactions?

No - Business Banking Limits are separate to Internet Banking Limits, so any transaction performed in Business Banking will not affect the normal daily transaction limits in Internet Banking, only the Business Banking daily limit.

What limits apply to Business Banking?

Your daily limit is a security measure to limit the amount of money that can be transferred from any of your accounts.

To activate Business Banking service you must complete Business Internet Banking Application Form, which outlines your options for daily limits.

How long is the Business Banking batch and Cemtex history retained?

Current batch history will remain, but is limited to a maximum of 50 batches. You do have the option to delete the batch details if required.

When I set up a batch or a Cemtex file do I need to put in a process date?

When there are two or more signatories to operate the membership, one signatory can create the batch (or cemtex file) without updating it. It remains on the summary status as NEW until the second signatory signs in at a later date to confirm (approve) the batch and submit it. At this time you select the process date as either a future date, or the date it is submitted.

When there is only one signatory to operate and that signatory has full access, as long as you just update the batch and do not select process batch (or Cemtex file), it also remains on the summary status as NEW until the signatory selects process batch and selects the date it is to be processed.

Can a batch contain different processing dates within the same batch?

No - All transactions within the batch have to be processed on the same date. After completion of the batch transactions there is the option to change the date for the batch, but this affects all transactions within the batch or Cemtex file.

Can a batch be created for an amount greater than the Business Banking Daily limit and only transactions within the batch fail when the daily limit is reached?

Yes - a batch can be created for an amount greater than the Business Banking daily limit and transactions within the batch will only be processed until the daily limit is reached.

What time limit applies to complete batch transactions?

The normal time limit for Internet Banking will apply. If there is no activity after 10 minutes, you will be automatically logged out.

Is there a limit on the number of transactions in either of the Batch transactions or Cemtex File transactions?

Yes - Cemtex files are limited to 1000 transactions, but there is no limit for manually loaded batch transactions.