Bendigo Bank
business

Bendigo Bulk Payments.

Making payments is a necessary part of running a business. Whether it's payrolls or payments to creditors, Bendigo Bulk Payments simplifies the process allowing you to manage your cash flow more effectively and save time and money.

In the past, multiple bank withdrawals were required to pay multiple credits. But with Bendigo Bulk Payments only one withdrawal is needed regardless of how many credits you have to pay.

Put simply, with Bendigo Bulk Payments you can pay all your electronic transfers at once. There's no need for cheques, because the funds can be deposited overnight to most Australian bank accounts.

Accessible via Bendigo e-banking, the Bendigo Bulk Payments facility is simple to use, has no daily transaction limits and comes with the security of dual signatory authorisations and an authentication token.

At Bendigo Bank we like to think we're more than just a provider of bank accounts, loans and credit cards. In fact, we like to think you'll consider us an important part of your ongoing business success.

For more information about business banking 'the Bendigo way' contact your local Bendigo Business Banker, phone **1300 BENDIGO** or visit www.bendigobank.com.au/public/business/payroll.asp

How does it work?

Files are uploaded via Bendigo Bank's e-banking site for processing.

Bendigo e-banking will complete a check for sufficient cleared funds in your nominated account before accepting the file.

Can I use 'uncleared funds' with Bulk Payments?

No. Files can only be processed if sufficient cleared funds are held in your account at the time of processing.

Do I need internet access to use Bendigo Bulk Payments?

Yes.

What are the system requirements to enable Bendigo Bulk Payments to be used?

PC with internet access

Versions of Internet Explorer (7 or later)

Mac (Safari recommended)

Mozilla Firefox (recent version)

Do I need access to Bendigo e-banking?

Yes.

If you do not have access, please visit your local branch or contact **1300 BENDIGO** and they will arrange access to be established for internet banking.

(Note: Only authorised signatories on your account may be established as Bendigo e-banking users)

Can a Restricted Access Signatory use Bendigo Bulk Payments?

Yes. Restricted access signatories are able to upload and view ABA files. They can not authorise payment of these files.

What security measures will be used for Bendigo Bulk Payments?

Bendigo Bank's e-banking site is a secure site with 128 bit encryption.

You are also required to have a security token that must be used as part of the bulk payments process.

What will it cost me to use Bendigo Bulk Payments?

Please refer to our Bendigo Business Accounts & Facilities Product Disclosure Statement for further details.

What is a data file?

A data file is a file containing electronic transactions in a format that has been agreed by all Australian Financial Institutions. This format is known as an ABA file format.

Most accounting/payroll packages will enable an ABA file to be created.

Please check with your software supplier regarding ABA file compatibility.

My software cannot create an ABA file. How else can I do this?

Should your software be unable to create an ABA file, Bendigo Bank can supply suitable software to assist you in creating an ABA file.

A cost is applicable for this software.

What is the latest I can lodge a file for overnight processing?

5.30pm (Melbourne time).

Can a file be recalled if I send the file via Bendigo Bulk Payments?

No, once a file is submitted via Bendigo Bulk Payments, it cannot be recalled or cancelled.

Can I choose any account in internet banking to use for Bendigo Bulk Payments?

Each account you wish to use for Bendigo Bulk Payments will need to be registered separately as a unique APCA User ID must be allocated.

Should you require new accounts to be established for use with Bendigo Bulk Payments, you will need to contact Bendigo Bank to arrange establishment of these facilities. Establishment fees will apply.

How do I register for Bendigo Bulk Payments to occur?

You can obtain our Bulk Payments application form by contacting your local branch or Business Banker.

A minimum of 5 working days should be allowed for establishment of your Bendigo Bulk Payments facility.

Will Bendigo Bulk Payments process Direct Debits?

No.

Who do I contact if we have technical problems with Bendigo Bulk Payments?

Please contact Bendigo OnCall on **1300 BENDIGO** and they will be happy to assist you.

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