



Bendigo Bulk Payments

Instruction Manual

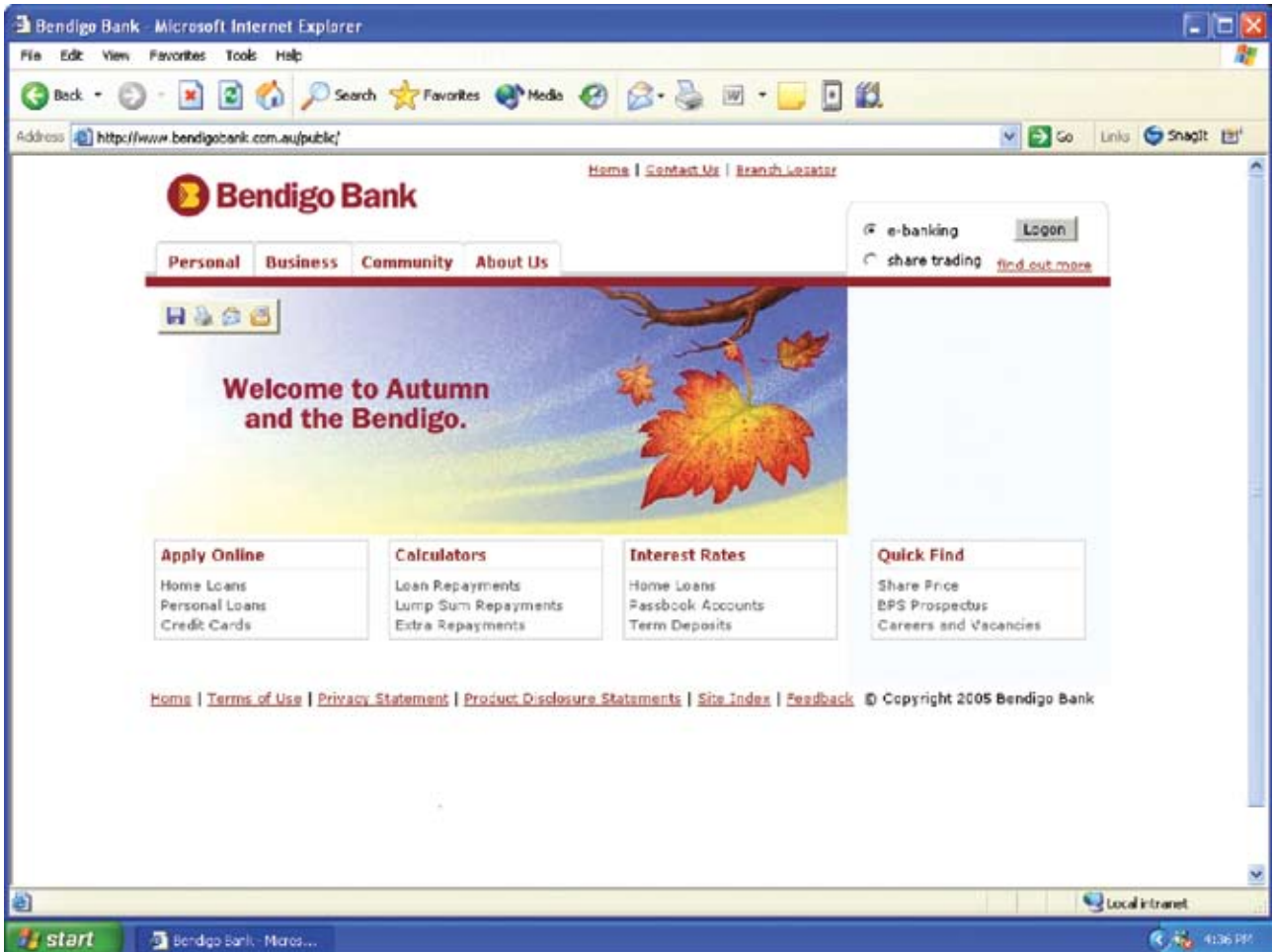
Contents

Section	Topic	Page
1	Logon	3
2	Bulk Payments Upload	6
3	File Authorisation	9
	3.1 Declining a File	12
4	Confirmation & Log off	13
5	View Accepted Files	14
6	Payment History	16
7	Future Payments	18
	7.1 Cancelling Future Payments	19
	7.2 Future Payments – Daily Totals	20
8	Dual Signatories – Authorisation	23
	8.1 Dual Signatories - Declining Files/Transactions	26
	8.2 Authorisation History	27

If you have any queries please contact our Customer Call Centre by calling (toll free) 1300 366 666.

1 Logon

1. Connect to Internet via your Internet Service Provider (ISP).
2. Type in www.bendigobank.com.au in your browser upon connection to visit the Bendigo Bank website.
3. Click on 'e-banking' then click on 'logon'.

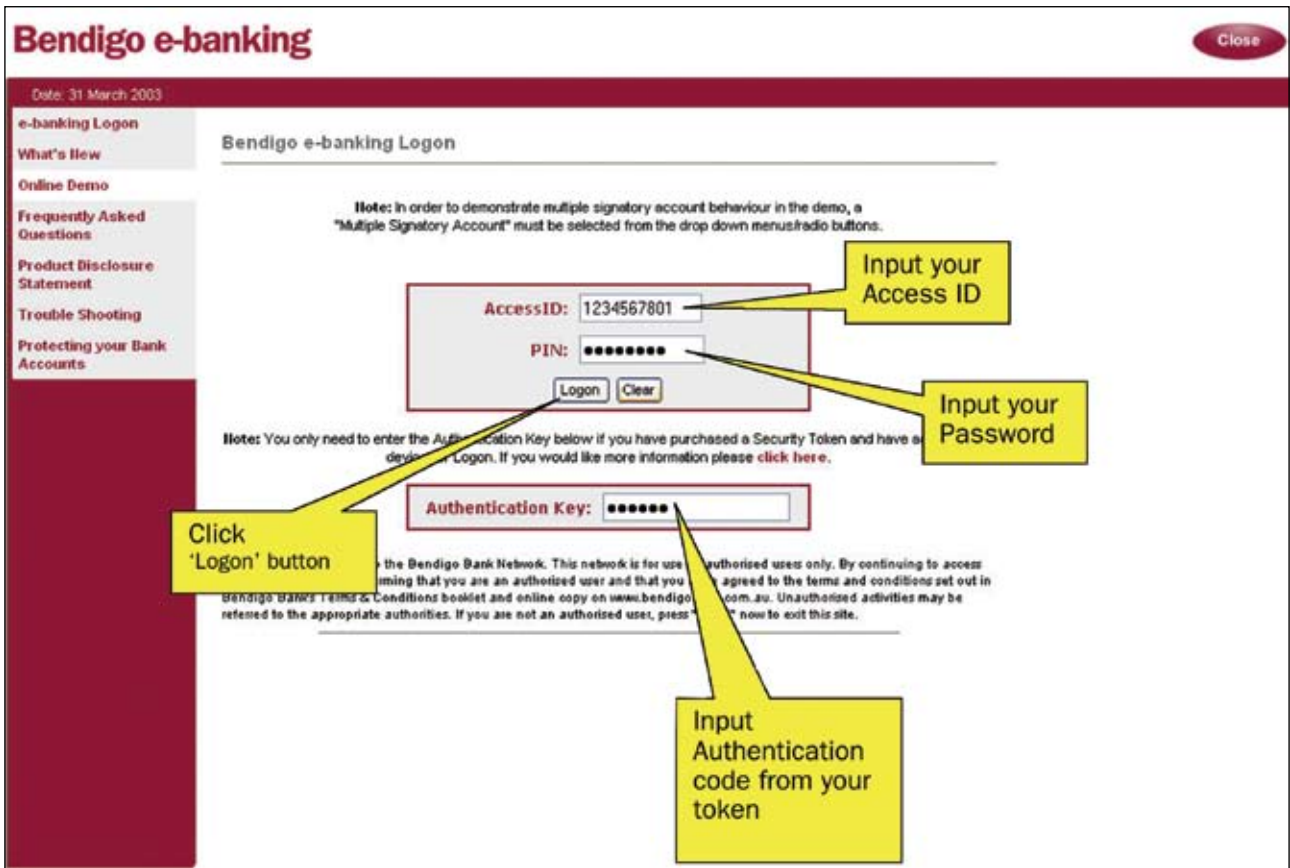


You should now be looking at a screen similar to that shown below:

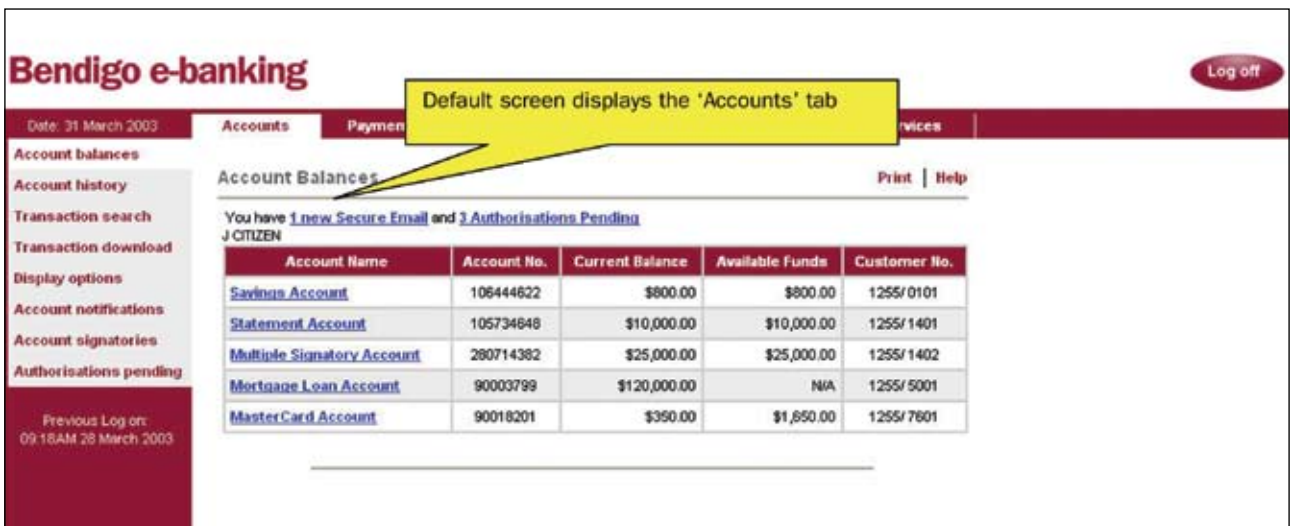
4. Input your Access ID and Password.
5. Obtain Authentication Key from your security token*.
6. Input 6 digit code from security token into Authentication Key field*.
7. Click on Logon.

Steps 5 & 6 only apply where a security token has been activated for logon.

*If logon is not successful please contact our call centre on 1300 366 666 for further assistance.



Upon successful logon you should now be looking at a screen similar to that shown below:
 This screen will display all the 'Accounts' associated with your logon provided.



2 Bulk Payments Upload

1. Click on the 'Payments' tab.

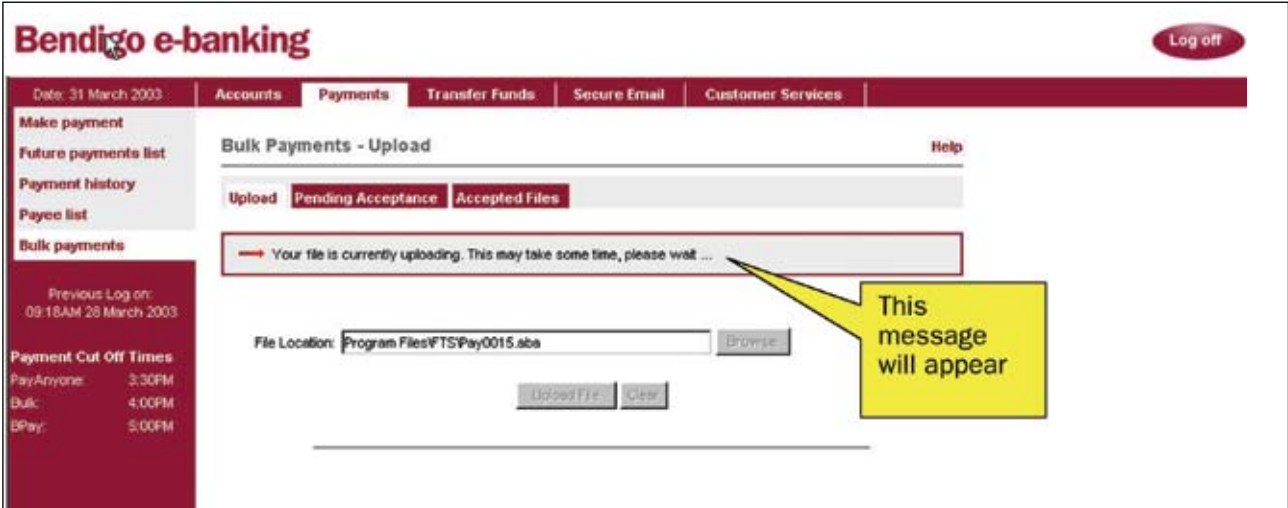
The screenshot shows the 'Bendigo e-banking' interface. At the top, there is a navigation bar with 'Accounts', 'Payments', and 'Customer Services' tabs. A yellow callout box points to the 'Payments' tab with the text 'Click on the 'Payments' tab'. On the left side, there is a sidebar menu with options like 'Make payment', 'Future payments list', 'Payment history', 'Payee list', 'Bulk payments', and 'Telegraphic transfer'. A yellow callout box points to the 'Bulk payments' option with the text 'Select the 'Bulk Payments' option'. The main content area is titled 'Make Payment' and contains a form with fields for 'From' (106444622 - Savings Account - (0101) - \$800.00), 'To' (BP02 - 4321 - XYZ PHONE COMPANY - 000005259619), and 'Amount' (80.00). There are also options for 'Where' (Now, Once on, Recurring) and 'Ending' (No end date, End after, End on). At the bottom of the form are 'Make Payment' and 'Clear' buttons.

The screenshot shows the 'Bendigo e-banking' interface for 'Bulk Payments - Upload'. The navigation bar includes 'Accounts', 'Payments', 'Transfer Funds', 'Secure Email', and 'Customer Services'. The sidebar menu is similar to the previous screenshot. The main content area is titled 'Bulk Payments - Upload' and has tabs for 'Upload', 'Pending Acceptance', and 'Accepted Files'. Below the tabs is a 'File Location' input field with a 'Browse...' button. A yellow callout box points to the input field with the text 'Type your file location'. Another yellow callout box points to the 'Browse...' button with the text 'Or click on the browse button to locate file'. Below the input field are 'Upload File' and 'Clear' buttons. A yellow callout box points to the 'Upload File' button with the text 'Click on 'Upload File' button to commence transmission of file.'.

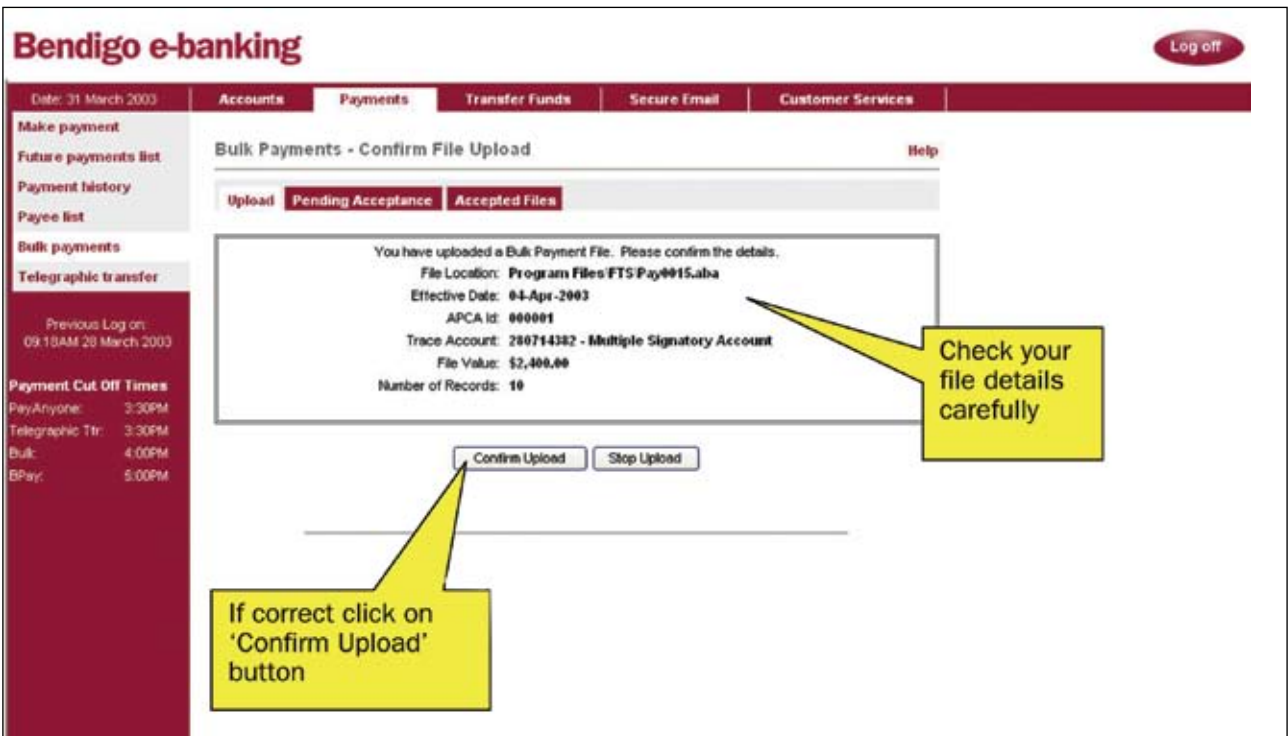
You should now be looking at a screen similar to that shown below:

3. Type your file location or use the browse button to locate your file
4. Click on the 'Upload File' button to commence transmission of file.

A message will appear stating that the 'Your file is currently uploading' as shown below:



Upon the upload of your file, confirmation of your file details will then appear as shown below:



5. Please check your file confirmation page carefully.
6. If your file details are correct then click on 'Confirm Upload' button.

If the details are not correct then click on the 'Stop Upload' button.

This will then take you back to the previous screen to allow you to complete the file location part of the process again.

Bendigo Bulk Payments

A message will then appear advising that the upload of your file was successful.

The screenshot shows the Bendigo e-banking interface. At the top left, the date is 31 March 2003. The main navigation bar includes Accounts, Payments, Transfer Funds, Secure Email, and Customer Services. A Log off button is in the top right. The left sidebar contains links for Make payment, Future payments list, Payment history, Payee list, Bulk payments, and Telegraphic transfer, along with previous log-in information and payment cut-off times. The main content area is titled 'Bulk Payments - Upload' and has a 'Help' link. Below the title are tabs for Upload, Pending Acceptance, and Accepted Files. A message box states: 'File Pay0015.aba has been successfully uploaded and is now Pending Acceptance.' Below this is a 'File Location:' field with a 'Browse...' button, and 'Upload File' and 'Clear' buttons. A yellow callout box points to the message with the text: 'Message will appear advising the upload was successful'.

3 File Authorisation

The file has now been uploaded and awaiting authorisation before transmission to Bendigo Bank will occur.

1. Click on the 'Pending Acceptance' tab

Bendigo e-banking

Date: 31 March 2003

Accounts | **Payments** | Transfer Funds | Services

Make payment
Future payments list
Payment history
Payee list
Bulk payments
Telegraphic transfer

Previous Log on:
09:18AM 28 March 2003

Payment Cut Off Times
PayAnyone: 3:30PM
Telegraphic Tfr: 3:30PM
Bulk: 4:00PM
BPay: 5:00PM

Bulk Payments - Pending Acceptance List

Upload | **Pending Acceptance** | Accepted Files

Accept Decline View File

	Uploaded/ Effective	APCA Id	From Account/ To Account	File Value	No of Records
<input checked="" type="radio"/>	28-Mar-2003 31-Mar-2003	000002	105734648 - Statement Account - (1401) - \$10,000.00 Bills0014.aba	\$1,300.00	3
<input type="radio"/>	31-Mar-2003 04-Apr-2003	000001	280714382 - Multiple Signatory Account - \$25,000.00 Pay0015.aba	\$2,400.00	10

Accept Decline View File

Click on the 'Pending Acceptance' tab

Select which file you wish to authorise

Click here if you wish to view or print the file

When you are ready to proceed, click on the 'Accept' button

2. Select the file you wish to authorise.
3. You may at this time choose to view the file by clicking on the 'View File' button. This will allow you to view the information within the file and print a copy before accepting the file.
4. Should you wish to now accept the selected file, click on the 'Accept' button.

*If you do not wish to proceed then click the 'Decline' button and proceed to step 3.1.

Bendigo Bulk Payments

You should now be looking at a screen similar to that shown below:

Bendigo e-banking Log off

Date: 31 March 2003 | Accounts | **Payments** | Transfer Funds | Secure Email | Customer Services

Bulk Payments - Authenticate File Help

Upload | Pending Acceptance | **Accepted Files**

You requested a Bulk Payment File to be accepted

Effective Date: **04-Mar-2003**
From Account: **286714382 - Multiple Signatory Account**
To Account: **Pay9915.Laba**
File Value: **\$2,400.00**
Number of Records: **10**
Authentication Key:

This payment will be effective 04-Mar-2003, pending authorisation.

To authorise the transaction now please enter one of the other Authorised Signatory's Access ID and PIN below or leave blank to authorise later.

AccessID:
PIN:

Note: This box will only appear where dual authorisation is required.

Payment Cut Off Times:
PayAnyone: 3:30PM
Telegraphic Tr: 3:30PM
Bulc: 4:00PM
BPay: 5:00PM

This screen confirms the details of the file and seeks your authentication key as issued by your security token.

How to use a Professional Security Token

Remove the cover from the token.

Press the arrow key located on right-hand side of token.

Input your four digit pin number which you have set for your token.

This will generate a 6 digit number on your security token display screen.

Note: the 6 digit password is valid for 60 seconds only.



How to use a One-Touch Security Token

Press the grey button on the left hand side of your token.

This will generate a 6 digit number on your security token display screen.

Note: The 6 digit password is valid for 60 seconds only.



- Input your 6 digit number in 'Authentication Key' field.

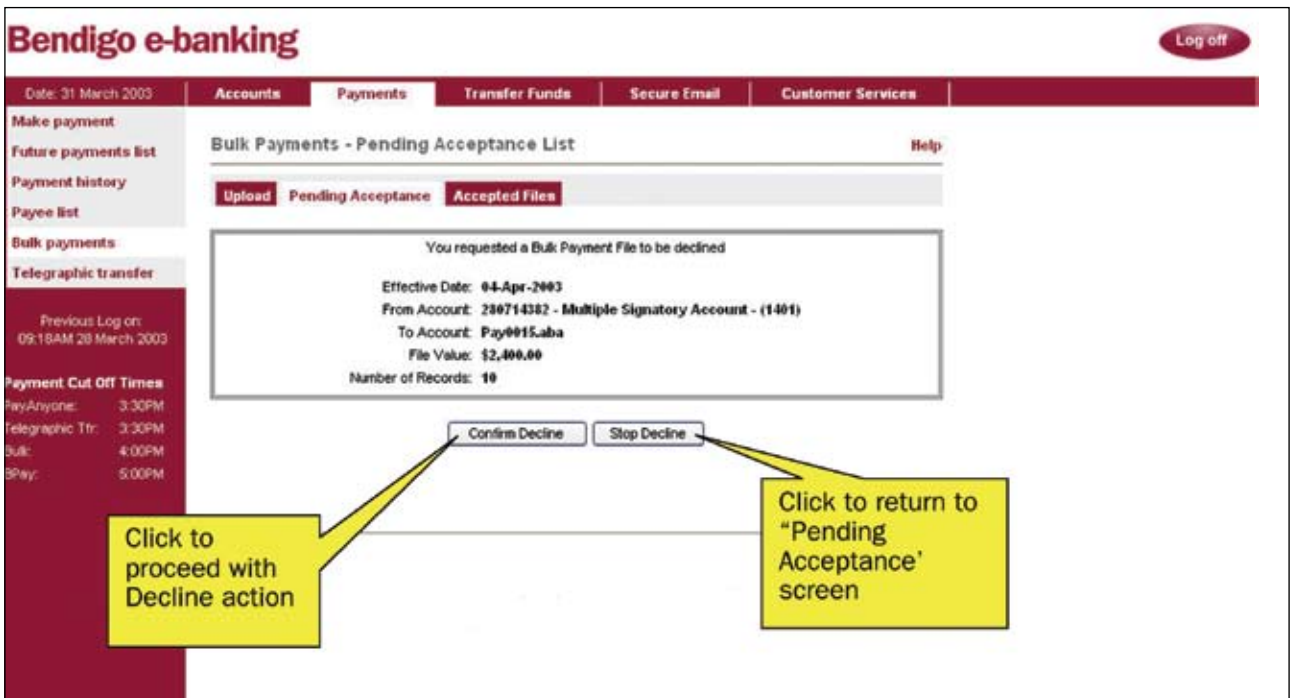
The screenshot shows the 'Bulk Payments - Authenticate File' page in the Bendigo e-banking system. The page includes a navigation menu with 'Accounts', 'Payments', 'Transfer Funds', 'Secure Email', and 'Customer Services'. A sidebar on the left contains links for 'Make payment', 'Future payments list', 'Payment history', 'Payee list', and 'Bulk payments'. The main content area displays transaction details: Effective Date: 04-Mar-2003, From Account: 200714382 - Multiple Signatory Account - (1402), To Account: Pay0015.aba, File Value: \$2,400.00, and Number of Records: 10. An 'Authentication Key' field is present with a callout: 'Input your 6 digit 'Authentication Key''. Below this, a message states: 'This payment will be effective 04-Mar-2003, pending authorisation. To authorise the transaction now please enter one of the other Authorised Signatory Access id and PIN below or leave blank to authorise later.' There are 'AccessID:' and 'PIN:' input fields, with a callout: 'Second signatory can authorise file at this step by input of their access id and pin.' At the bottom, there are 'Approve' and 'Cancel' buttons, with a callout: 'Click on the 'Approve' button'. A final callout states: 'File can also be authorised at a later time. Refer Section 8 of this manual'.

Note: Should you have dual signatories on your account (ie: two people must sign cheques), you will be required to have another signatory authorise the file acceptance.

- Click on the 'Approve' button.

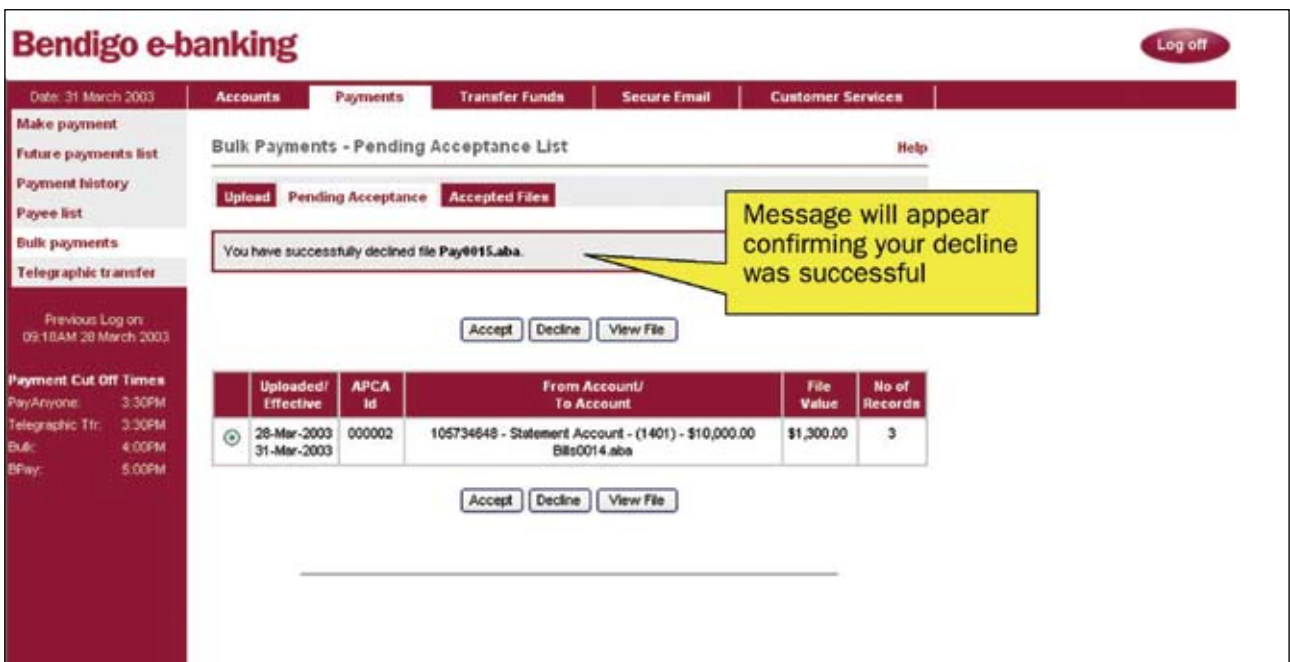
3.1 Declining a File

If you click on the 'Decline' button you will be directed to a screen similar to that shown below:



You now have the option to 'Confirm or Stop' your decline

- If you wish to return to the previous screen (Pending Acceptance screen) then click on the 'Stop Decline' button.
- If you wish to proceed with the action of declining the acceptance altogether then click on the 'Confirm Decline' button. This will then direct you to a screen similar to that shown below, stating that the file has been successfully declined.



4 Confirm and Log off

The file has now been accepted.

You will be provided with an 'acknowledgement number' for your records.

Bendigo e-banking

Date: 31 March 2003

Transfer Funds | Secure Email | **Log off**

Acceptance List | **Print Receipt** | Help

Accepted Files

Your file has been submitted for processing. Your acknowledgement number is 59995. The available balance of your 105734688 - Statement Account - (1401) is \$8,700.00.

Accept Decline View File

Uploaded/ Effective	APCA Id	From Account/ To Account	File Value	No of Records
31-Mar-2003 04-Apr-2003	000001	280714382 - Multiple Signatory Account - \$25,000.00 Pay0015.abs	\$2,400.00	10

Accept Decline View File

Payment Cut Off Times

PayAnyone: 3:30PM
Telegraphic Trf: 3:30PM
Bulk: 4:00PM
BPay: 5:00PM

Previous Log on: 09:18AM 28 March 2003

Click to print receipt

To Exit click on the 'Log off' button

A message will confirm that your file has been accepted and provides you with a acknowledgement number

Selecting the 'Print Receipt' option can print a receipt of this transfer.

Continue this process for any remaining Bulk Payments you now wish to upload.

The screen shown below will then appear:

Bendigo e-banking

Date: 31 March 2003

e-banking Logon | What's New | Online Demo | Frequently Asked Questions | Product Disclosure Statement | Trouble Shooting | Protecting your Bank Accounts

Bendigo e-banking

Thank you for using Bendigo's e-banking service.

Please click here to close this window

or click here to Logon again.

Close

Click on the 'Close' button

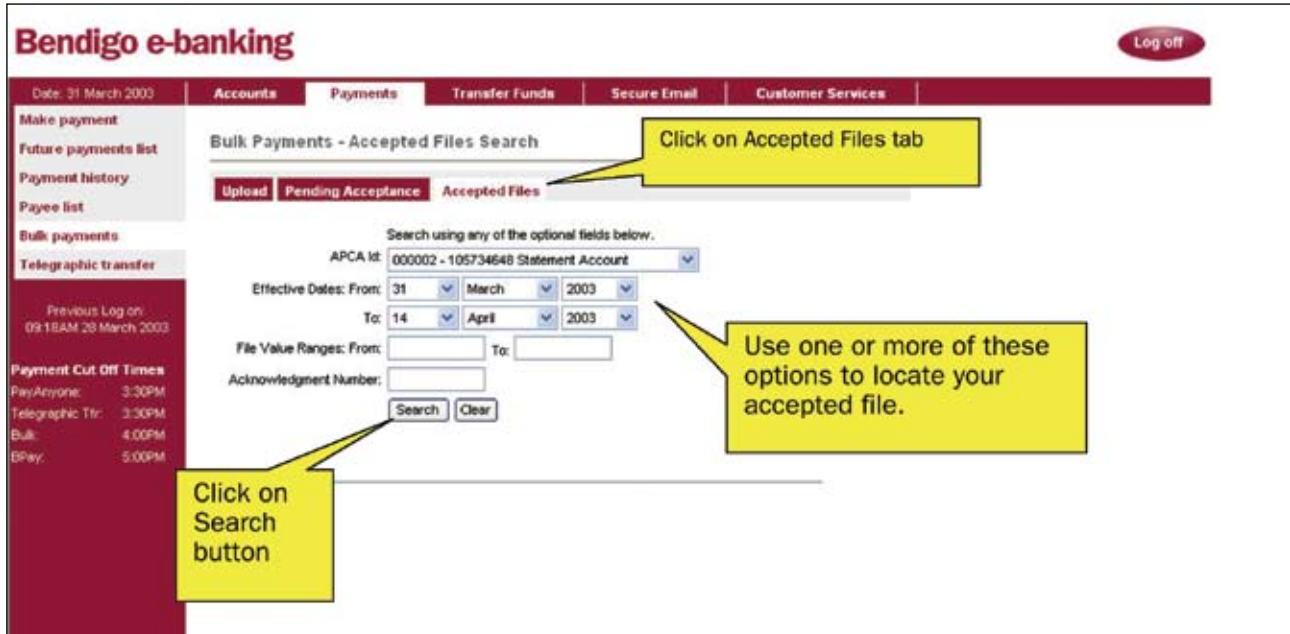
Click on the 'Close' button to exit the system or select an alternative heading to use another of Bendigo Bank's Internet services.

5 View Accepted Files

The 'Accepted files' option will allow you to look at your Bulk Payments file after it has been accepted.

1. Click on the 'Accepted Files' tab

You should now be looking at a screen similar to that shown below:



2. There are four options by which you can search for your accepted file:

- APCA User ID
- Effective Date*
- Dollar Value
- Acknowledgment Number

3. Select one or more of these options

4. Click on Search button

Note: Searches conducted using dates are only for a period of 35 days. Searches by all other options will show all available records held.

When you click on the 'Search' button, you will be directed to a screen similar to that shown below:

The screenshot shows the Bendigo e-banking interface. At the top, there's a navigation bar with 'Accounts', 'Payments', 'Transfer Funds', 'Secure Email', and 'Customer Services'. Below this, there's a sidebar with various service links like 'Make payment', 'Future payments list', 'Payment history', 'Payee list', 'Bulk payments', and 'Telegraphic transfer'. The main content area is titled 'Bulk Payments - Accepted Files List' and includes tabs for 'Upload', 'Pending Acceptance', and 'Accepted Files'. A table displays a list of accepted files with columns for 'Accepted/Effective', 'APCA Id', 'From Account/To Account', 'File Value', 'Status', and 'Ack #'. Below the table are 'View File' and 'Search Again' buttons. Two yellow callout boxes provide instructions: one points to the 'View File' button, and the other points to the 'Search Again' button.

Accepted/Effective	APCA Id	From Account/To Account	File Value	Status	Ack #
28-Mar-03 31-Mar-03	000002	105734648-Statement Account - (1401) - \$10,000.00 Bills0014.aba	\$1,300.00	Processed	59995

You are now looking at the results on your search.

5. Click on the 'View File' button to view the file information selected.
6. Click on 'Search Again' should you wish to complete another search.

6 Payment History

The 'Payment History' function allows you to check if a Bulk Payment file was accepted/processed or failed for a particular reason.

1. Click on 'Payment History' from left hand menu option.

You should now be looking at a screen similar to that shown below:

The screenshot shows the 'Bendigo e-banking' interface. The top navigation bar includes 'Accounts', 'Payments', 'Transfer Funds', 'Secure Email', and 'Customer Services'. The 'Payments' section is active, showing 'Payment History'. A left-hand menu lists options like 'Make payment', 'Future payments list', 'Payment history', 'Payee list', and 'Bulk payments'. The main content area has a search form with the following fields: 'List of payees' (a dropdown menu currently showing 'Bulk Payment'), 'Optional fields below' (containing 'Transaction Dates: From' and 'To' with day, month, and year dropdowns), 'Amount Ranges: From' and 'To' (text input fields), and 'Acknowledgment Number' (text input field). There are 'Search' and 'Clear' buttons at the bottom of the form. Three yellow callout boxes provide instructions: one points to the 'Payment History' menu item, another points to the 'Bulk Payment' dropdown, and a third points to the 'Search' button.

2. Select payment type that you wish to view .
3. There are three options by which you can search for your payment history:
 - Transaction Date
 - Amount
 - Acknowledgement Number
4. Click on Search button.

Upon a successful search being completed, a screen similar to below will appear.

Bendigo e-banking News Area 1
News Area 2 [Log off](#)

Date: 25 November 2002 Accounts Payments Transfer Funds Secure Email Customer Services

Make payment [Print Receipt](#) [Help](#)

Future payments list Payment History - Results

Payment history

Payee list

Bulk payments

	Effectuated Date	From Account/ To Account	Amount	Status	Ack #
<input type="radio"/>	02-Dec-2002	9000027 - Statement Account - (1402) Pay0112.aba	\$6,058.03	Processed	60258
<input type="radio"/>	01-Dec-2002	91014167 - Savings Account - (0101) PA29 - CBA 58158745 Test Message - Minimum Amount - (BRIAN FRENCH)	\$2.00	Processed	13720
<input checked="" type="radio"/>	23-Nov-2002	9000027 - Statement Account - (1402) Pay2111.aba	\$9832.12	Cancelled Insufficient Funds	59925
<input type="radio"/>	22-Nov-2002	9000027 - Statement Account - (1402) Pay2111.aba	\$9832.12	Rescheduled Insufficient Funds	59925
<input type="radio"/>	21-Nov-2002	9000027 - Statement Account - (1402) Pay2111.aba	\$9832.12	Rescheduled Insufficient Funds	59925
<input type="radio"/>		Statement Account - (1402) JA BILL PAYMENT 59523357	\$10.00	Processed	1396

Click on "Print Receipt" button to obtain details

Select file that you wish to view history for

From the example above, we see that a Bulk Payments file for \$9832.12 was attempted for processing over 2 days.

Bulk payments can reschedule your file for another 3 days, should insufficient funds exist within your account on day of lodgment.

Should insufficient funds exist, you will receive an e-mail advising you accordingly following each attempt.

Following the final attempt, if insufficient funds still exist file will be declined.

7 Future Payments

Bulk Payments allows you to review any future dated files that are yet to be processed.

1. Click on Payments tab.
2. Click on 'Future Payments list' from left hand side menu.

You should now be looking at a screen similar to that shown below.

Bendigo e-banking Log off

Date: 31 March 2003

Accounts | **Payments** | Transfer Fu | vices

Make payment | **Future Payments List** | Help

Future payments list | Payment history | Payee list | Bulk payments | Telegraphic transfer

Previous Log on: 09:18AM 28 March 2003

Payment Cut Off Times
PayAnyone: 3:30PM
Telegraphic Tr: 3:30PM
Bulk: 4:00PM
BPay: 5:00PM

Individual Transactions | **Daily Totals**

Cancel Payment

	Effective Date	From Account/ To Account	Amount	When	Status	Ack'd
<input type="radio"/>	04-Apr-2003	106444622 - Savings Account - (0101) PA02 - S CITIZEN - 5228314	\$5.00	Weekly	Authorised	1345836
<input checked="" type="radio"/>	04-Apr-2003	260714362 - Multiple Signatory Account Pay0015.saba	\$2,400.00	Once	Authorised	30074
<input type="radio"/>	07-Apr-2003	106444622 - Savings Account - (0101) BP01 - 1234 - ABC ELECTRICITY COMPANY 82386207634 - (Home Electricity Bill)	\$170.00	Once	Authorised	2001043

Cancel Payment

Click on "Future Payments list"

The above screen will advise you of all future payments set for payment.

7.1 Cancelling Future Payments

Should you wish to cancel a future payment, you simply need to select a particular payment and click on the 'Cancel Payment' button.

You should now be looking at a screen similar to that shown below:

The screenshot shows the 'Future Payments List' page in Bendigo e-banking. The page title is 'Future Payments List' with 'Print' and 'Help' links. Below the title are tabs for 'Individual Transactions' and 'Daily Totals', and a 'Cancel Payment' button. A table lists three future payments:

	Effective Date	From Account/ To Account	Amount	When	Status	Ack#
<input type="radio"/>	04-Apr-2003	106444622 - Savings Account - (0101) PA02 - S CITIZEN - 5228314	\$5.00	Weekly	Authorized	1349836
<input checked="" type="radio"/>	04-Apr-2003	280714382 - Multiple Signatory Account Pay0015.aba	\$2,400.00	Once	Authorized	30074
<input type="radio"/>	07-Apr-2003	106444622 - Savings Account - (0101) BP01 - 1234 - ABC ELECTRICITY COMPANY 82386207634 - (Home Electricity Bill)	\$170.00	Once	Authorized	2081043

Two yellow callout boxes provide instructions: one points to the radio button for the \$2,400.00 payment, stating 'Select the payment you wish to cancel', and another points to the 'Cancel Payment' button below the table, stating 'Click on 'Cancel Payment' button'.

You should now be looking at a screen similar to that shown below:

The screenshot shows the 'Future Payment - Cancel' confirmation page. The page title is 'Future Payment - Cancel' with a 'Help' link. Below the title are tabs for 'Individual Transactions' and 'Daily Totals'. A central box contains the following text:

You have requested to cancel your future payment

Amount: \$5.00
 From: 106444622 - Savings Account - (0101)
 To: PA02 - S CITIZEN 5228314
 When: 04-Apr-2003

This cancellation will be effective immediately

At the bottom of the page are two buttons: 'Confirm Cancellation' and 'Stop Cancellation'. Two yellow callout boxes provide instructions: one points to the 'Confirm Cancellation' button, stating 'Click on 'Confirm Cancellation' button to cancel payment', and another points to the 'Stop Cancellation' button, stating 'Click on 'Stop Cancellation' button if payment is **not** to be cancelled'.

Bendigo Bulk Payments

Should you choose not to cancel payment at this stage, select 'Stop Cancellation' and you will be returned to the Future Payments screen.

Following cancellation, you will be returned to the Future Payments screen with a message confirming this cancellation as shown below:

The screenshot shows the Bendigo e-banking interface. The 'Future Payments List' is displayed with two tabs: 'Individual Transactions' and 'Daily Totals'. A yellow callout box points to a message box that says 'Your payment has been cancelled with no effect to your balances.' Below this message is a 'Cancel Payment' button. The table below shows two payments:

	Effective Date	From Account/ To Account	Amount	When	Status	Ack#
<input type="radio"/>	04-Apr-2003	280714382 - Multiple Signatory Account Pay0015.aba	\$2,400.00	Once	Authorised	30074
<input type="radio"/>	07-Apr-2003	106444622 - Savings Account - (0101) BP01 - 1234 - ABC ELECTRICITY COMPANY 82386207634 - (Home Electricity Bill)	\$170.00	Once	Authorised	2081043

Below the table is another 'Cancel Payment' button.

7.2 Future Payments - Daily Totals

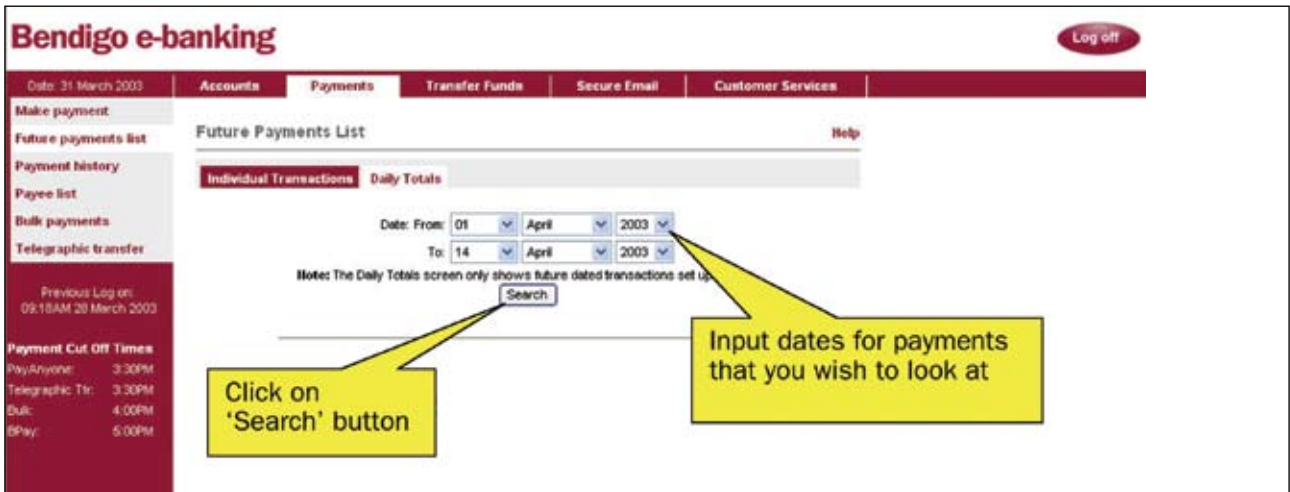
Another function within Future Payments allows you to view all payments due on a particular day and the total amount of these payments due.

1. Click on 'Daily Totals' tab.

The screenshot shows the Bendigo e-banking interface with the 'Daily Totals' tab selected. A yellow callout box points to the 'Daily Totals' tab with the text 'Click on "Daily Totals" tab'. The table below shows three payments:

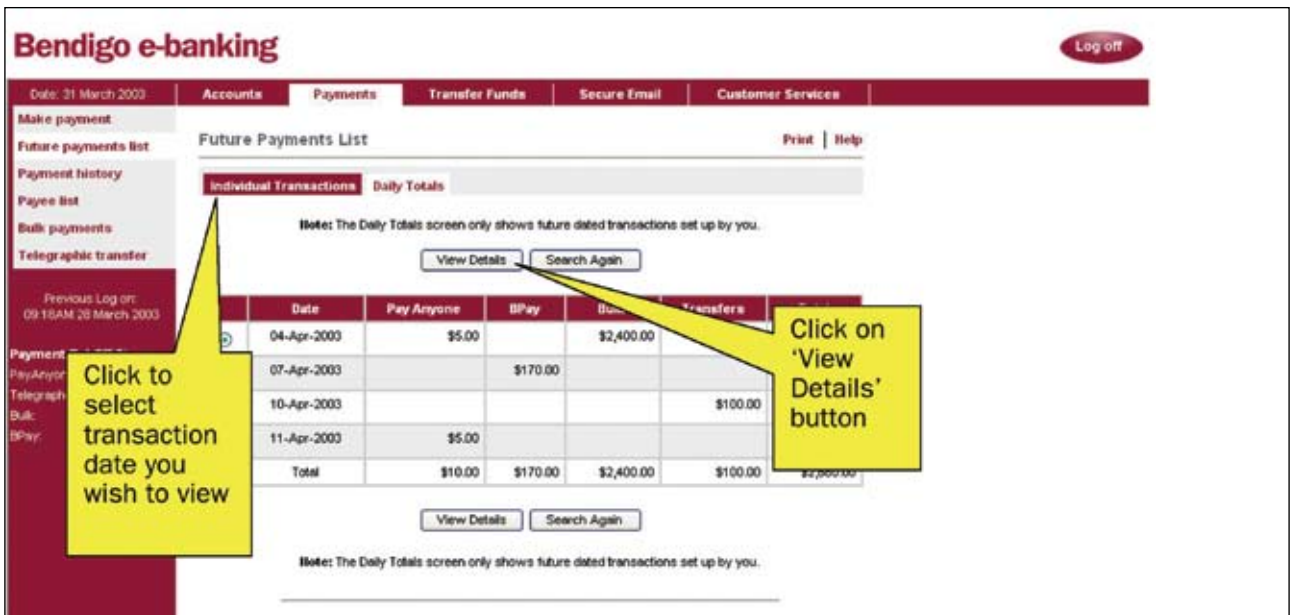
	Effective Date	From Account/ To Account	Amount	When	Status	Ack#
<input type="radio"/>	04-Apr-2003	106444622 - Savings Account - (0101) PA02 - S CITIZEN - 5228314	\$5.00	Weekly	Authorised	1349836
<input checked="" type="radio"/>	04-Apr-2003	280714382 - Multiple Signatory Account Pay0015.aba	\$2,400.00	Once	Authorised	30074
<input type="radio"/>	07-Apr-2003	106444622 - Savings Account - (0101) BP01 - 1234 - ABC ELECTRICITY COMPANY 82386207634 - (Home Electricity Bill)	\$170.00	Once	Authorised	2081043

You should now be looking at a screen similar to that shown below:



2. Select the dates that you wish to view daily totals.
3. Click on Search button.

You should now be looking at a screen similar to that shown below:



4. Click to select the transaction date that you wish to view.
5. Click on 'View Details' button.

Bendigo Bulk Payments

You should now be looking at a screen similar to that shown below:

The screenshot shows the 'Bendigo e-banking' interface. At the top, it says 'Daily Totals - Details for 04-Apr-2003'. Below this are two 'Print' and 'Close' buttons. A table displays transaction details:

From Account/ To Account	Amount	When/ (Ending)	Ack#
106444622 - Savings Account - (0101) PA02 - S CITIZEN - 5228314	\$5.00	Weekly	1349836
PayAnyone total:	\$5.00		
280714382 - Multiple Signatory Account - Pay0015.aba	\$2,400.00	Once	35077
Bulk total:	\$2,400.00		
Total transactions:	\$2,405.00		

Below the table are another 'Print' and 'Close' button. Two yellow callout boxes point to these buttons: one on the left says 'Click on 'Print' button to print details' and one on the right says 'Click on 'Close' button to return to daily totals screen'.

6. Click on Print button to print details.
7. Click on Close button to return to Daily Totals screen.

8 Dual Signatories – Authorisation

Bendigo Bulk Payments has been established to allow for accounts where dual signatories exist and authorisation of both signatories is required.

As previously discussed within this manual, a dual signatory can approve a file for transmission at time of lodgment.

However this may not always be possible for a variety of reasons, therefore a dual signatory can sign into Internet Banking at any time convenient to them and approve files for processing.

Note: Files will not be transmitted for processing until authorised by a dual signatory where such arrangements exist.

1. Dual Signatory logs into Internet Banking.

Upon successful login, you should now be looking at a screen similar to below:

To select files for authorisation, you have two choices available:

- Select 'Authorisations Pending' Hyperlink above account balances; or
- Select 'Authorisations Pending' option from left hand menu

Bendigo Bulk Payments

Upon selection of either of these options, you should now be looking at a screen similar to below:

The screenshot shows the 'Authorisations Pending' screen in the Bendigo e-banking system. The page has a red header with the 'Bendigo e-banking' logo and a 'Log off' button. A navigation bar includes 'Accounts', 'Payments', 'Transfer Funds', 'Secure Email', and 'Customer Services'. A left sidebar contains various account management options. The main content area displays a table of pending authorisations with columns for 'Select All', 'Created/Effective', 'From Account/To Account', 'Amount', 'Authorised by', 'Reqd', and 'Ack#'. Below the table are 'Approve', 'Decline', and 'Cancel' buttons. A 'Show me:' dropdown is set to 'All unauthorised transactions' and a 'Sort by:' dropdown is set to 'Created Date'.

Select All	Created/Effective	From Account/To Account	Amount	Authorised by	Reqd	Ack#
<input type="checkbox"/>	26-Mar-2003 31-Mar-2003	280714382 - Multiple Signatory Account BP02 - XYZ PHONE COMPANY - 00005259619	\$80.00	J CITIZEN	2	1919844
<input type="checkbox"/>	27-Mar-2003 27-Mar-2003	280714382 - Multiple Signatory Account - (1401) 634409752- Savings Account - (1101)	\$200.00	B SMITH	2	3009618
<input checked="" type="checkbox"/>	28-Mar-2003 28-Mar-2003	280714382 - Multiple Signatory Account - (1401) Pay0014 aba	\$1,500.00	B SMITH	2	0670924

At this screen you can choose to approve or decline transactions/files and also view authorisation history.

Some of these options will be discussed in further details later in this manual.

These options will include:

- Authorising a File
- Declining a File
- Viewing Authorisation History

To approve a file, select the relevant file and click on the approve button.

This screenshot is identical to the one above but includes three yellow callout boxes with black text. The first callout points to the 'Select All' checkbox in the table header and contains the text: 'Select file that you wish to approve or use 'Select All' option to approve all transactions'. The second callout points to the 'Sort by:' dropdown menu and contains the text: 'You can choose to sort authorisations should you wish'. The third callout points to the 'Approve' button at the bottom of the screen and contains the text: 'Click on 'Approve' button'.

You should now be looking at a screen similar to below

Bendigo e-banking Log off

Date: 31 March 2003 | Accounts | Payments | Transfer Funds | Secure Email | Customer Services

Account balances | Account history | Transaction search | Transaction download | Display options | Account notifications | Account signatories | Authorisations pending

Previous Log on: 09:18AM 28 March 2003

Authorisation Pending - Approval Help

You have requested to approve

Act #: 0670524 (Bulk Payment)
 Amount: \$1,500.00
 From: 280714382 - Multiple Signatory Account - (1401)
 To: Payroll Labs
 When: 29-Mar-2003

Please be aware that the Effective Date for this payment has past.
 This payment will be effective immediately.

Click on 'Confirm Approval' button

Check details carefully and select ' Confirm Approval' button

The following screen will then appear confirming approval of file/transaction.

Bendigo e-banking Log off

Date: 31 March 2003 | Accounts | Payments | Transfer Funds | Secure Email | Customer Services

Account balances | Account history | Transaction search | Transaction download | Display options | Account notifications | Account signatories | Authorisations pending

Previous Log on: 09:18AM 28 March 2003

Authorisations Pending Print Receipt | Print | Help

Your payment has been submitted for processing. Your acknowledgement number is 1349285.
 The available balance of your 280714382 - Multiple Signatory Account account is now \$23,500.00.

Show me: All unauthorised transactions
Sort by: Created Date

Select All	Created/ Effective	From Account/ To Account	Amount	Authorised by	Reqd	Ack
<input type="checkbox"/>	26-Mar-2003 31-Mar-2003	280714382 - Multiple Signatory Account BP02 - XYZ PHONE COMPANY - 00005259619	\$80.00	J CITIZEN	2	19198
<input type="checkbox"/>	28-Mar-2003 28-Mar-2003	280714382 - Multiple Signatory Account - (1401) 634409752- Savings Account - (1101)	\$200.00	B SMITH	2	30098

Message appears here advising details of approval.

Bendigo Bulk Payments

8.1 Dual Signatories – Declining Files/Transactions

As a dual signatory, you can choose to decline any transaction or file requiring your authorisation.

1. Select file you wish to decline by clicking the button field to the left of file listed
2. Click on Decline button

The screenshot shows the 'Authorisations Pending' page in the Bendigo e-banking system. The page title is 'Authorisations Pending' with 'Print | Help' links. Below the title, it states 'There are pending authorisations.' and includes an 'Authorisation History' button. A 'Show me:' dropdown is set to 'All unauthorised transactions' and a 'Sort by:' dropdown is set to 'Created Date'. There are 'Approve', 'Decline', and 'Cancel' buttons. A table lists three pending transactions:

Select	Created/ Effective	From Account/ To Account	Amount	Authorised by	Reqd	Ack#
<input type="checkbox"/>	26-Mar-2003 31-Mar-2003	280714382 - Multiple Signatory Account BP02 - XYZ PHONE COMPANY - 00005259619	\$80.00	J CITIZEN	2	1919844
<input type="checkbox"/>	27-Mar-2003 27-Mar-2003	280714382 - Multiple Signatory Account - (1401) 634409752 - Savings Account - (1101)	\$200.00	B SMITH	2	3009618
<input checked="" type="checkbox"/>	28-Mar-2003 26-Mar-2003	280714382 - Multiple Signatory Account - (1401) Pay0014.aba	\$1,500.00	B SMITH	2	0670924

Below the table are 'Approve', 'Decline', and 'Cancel' buttons. A yellow callout box points to the 'Decline' button with the text 'Click on 'Decline' button'. Another yellow callout box points to the 'Select' checkbox for the third transaction with the text 'Select file/transaction you wish to decline'.

You should now be looking at a screen similar to below

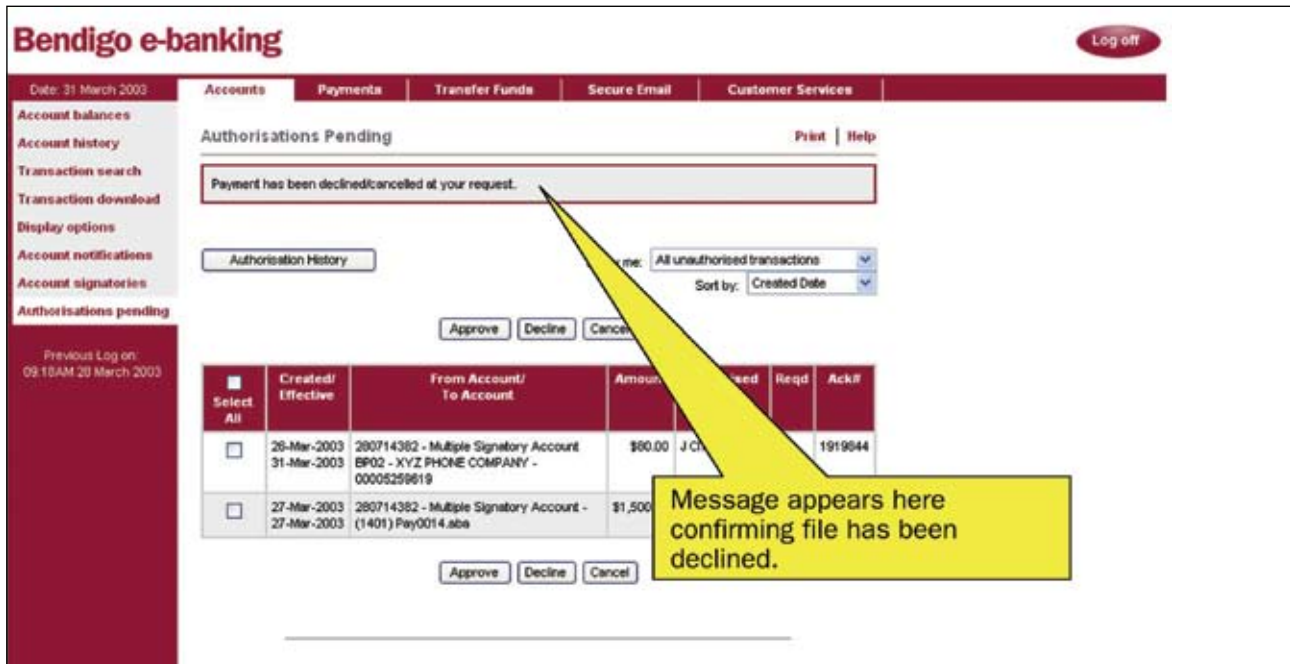
The screenshot shows the 'Authorisation Pending - Decline' page. The title is 'Authorisation Pending - Decline' with a 'Help' link. A central box contains the following information:

You have requested to decline
Ack #: 3009618 (Funds Transfer)
Amount: \$200.00
From: 280714382 - Multiple Signatory Account - (1401)
To: 634409752 - Savings Account - (1101)
When: 31-Mar-2003

Below this box are 'Confirm Decline' and 'Stop Decline' buttons. A yellow callout box points to the 'Confirm Decline' button with the text 'Click on 'Confirm Decline' button'.

Click on 'Confirm Decline' button to decline transaction/file.

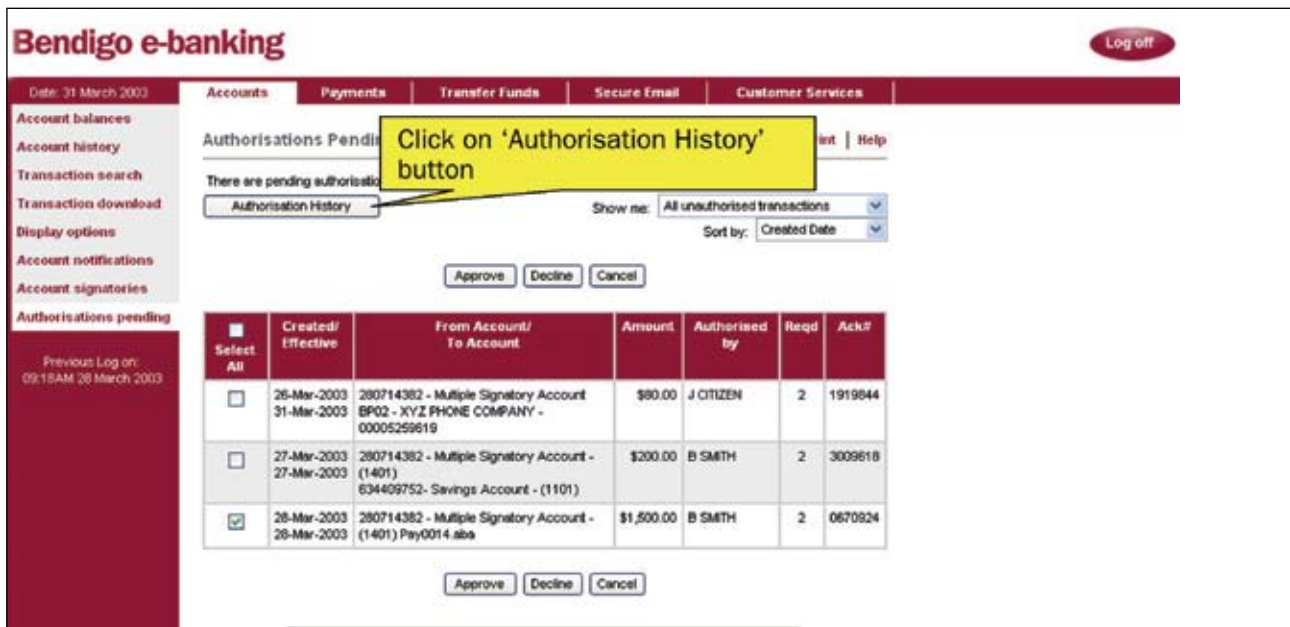
Once decline has been accepted, the following screen will appear with message that "Payment has been declined at your request".



8.2 Authorisation History

You can view previous history regarding authorisation of files/transaction using the Authorisation function.

1. Click on 'Authorisation History' button within Authorisation Pending screen.



Bendigo Bulk Payments

You should now be looking at a screen similar to below:

Bendigo e-banking Log off

Date: 31 March 2003

Account balances
Account history
Transaction search
Transaction download
Display options
Account notifications
Account signatories
Authorisations pending

Previous Log on: 09:18AM 20 March 2003

Accounts | **Payments** | Transfer Funds | Secure Email | Customer Services

Authorisation History Help

Type: - All Transactions -
Status: Approved

Optional fields below

Dates: From: 01 March 2003 To: 14 March 2003

Amount Ranges: From: To:

Acknowledgment Number:

Search Clear Back

Click on 'Search' button

Use one or more of these options to locate your authorisation history

2. There are five options by which you can search for your authorisation history:

- Payment Type
- Approval Status
- Date
- Amount
- Acknowledgement Number

3. Click on Search button.

You should now be looking at a screen similar to below:

Bendigo e-banking Log off

Date: 31 March 2003

Account balances
Account history
Transaction search
Transaction download
Display options
Account notifications
Account signatories
Authorisations pending

Previous Log on: 09:18AM 20 March 2003

Accounts | **Payments** | Transfer Funds | Secure Email | Customer Services

Authorisation History - Results Help

Delete Search Again

	Created/ Effective	From Account/ To Account	Amount	Authorised by	Status	Ack#
⊕	04-Mar-2003 10-Mar-2003	280714382 - Multiple Signatory Account BP02 - COURIERS 'R US - 3940155	\$26.00	B SMITH J CITIZEN	Approved	00137794
○	07-Mar-2003 07-Mar-2003	280714382 - Multiple Signatory Account BP05 - SUPER STATIONERY - 063097	\$130.00	B SMITH J CITIZEN	Approved	20094731
○	12-Mar-2003 14-Mar-2003	280714382 - Multiple Signatory Account PA04 - COMPUTER CENTRE - 7730295	\$1,899.00	B SMITH J CITIZEN	Approved	00137794

Delete Search Again

This represents the end of your Bulk Payments Manual.

Should you have any further queries, please feel free to contact 1300 366 666 for assistance.

