Financial Markets

Online FX User Guide



Bendigo Bank

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Creating a FX Trade Using Online FX

Online FX is a solution that is only available to approved Bendigo Bank Business Customers. Only customers that are registered for Online FX will be able to create and complete an FX trade.

Online FX is available between 6.00am and 10.00pm AEST – Monday to Friday excluding Public Holidays in Victoria Australia.

To access Online FX logon to e-banking.





2. Select FX Deals, select Currency Pair

All foreign exchange transactions must be completed against the Australian Dollar, you cannot deal non-Australian dollar transactions.

3	Bendigo Bank	FX Deals	Settled FX Deals								
Ð	Accounts	Create FX Deal	Ŷ								
6	Move Money	AUD /	Currency 🗸						Save	Car	ncel
٨	Activity		USD EUR GBP								
2	Contacts	Unsettled FX Dea	A NZD CAD								
	Cards	Number	CHF DKK	Direction	Base Amount	Terms Amount	Rate	Value Date	Counterparty		
3	Online FX	3348218	JPY) SGD THB	l Buy USD	AUD \$145.67	USD \$100.00	0.6865	25 Jun 2020		Pty Ltd	8
٠	What's New	3348217	ZAR PHP INR EID	l Buy USD	AUD \$145.92	USD \$100.00	0.6853	25 Jun 2020		Pty Ltd	8
?	Support		NOK SEK IDR								
\$	Settings										
€	Log Out										

3. Select Save



- 4. Currency Pair will be saved for future use.
- 引 Bendigo Bank Settled FX Deals FX Deals Accounts Create FX Deal S Move Money Currency Pair AUD / USD + I Buy USD - I Sell USD ···· E Activity 🔁 Contacts + Add Currency Pair 🚍 Cards Unsettled FX Deals Online FX FX Deal Number Currency Pair Base Amount Terms Amount Direction Rate Value Date What's New I Buy 25 Jun AUD / USD 3348218 AUD \$145.67 USD \$100.00 0.6865 Pty Ltd 8 Support USD 2020 l Buy USD 25 Jun 3348217 AUD / USD AUD \$145.92 USD \$100.00 0.6853 Pty Ltd 8 2020 🔅 Settings ➔ Log Out
- 5. Create an FX Deal, select Currency Pair. Select I Buy (Importer) or I Sell (Exporter)



6. Instructions for an importer / purchase of foreign currency

> I Buy, Select Counterparty, Currency and insert Amount, select Next



7. Review new **FX Deal** and **Accept**.

You have 20 seconds to accept deal. To decline select **Back** or allow time to expire.



8. Instructions for an exporter / sale of foreign currency

I Sell, Select Counterparty, Currency and insert Amount, select Next





Review **New FX Deal** and **Accept**.

You have 20 seconds to accept deal. To decline select **Back** or allow time to expire.



9. Unsettled **FX Deals** will display.

To settle **FX Deal**, select green dollar symbol of unsettled deal.

You may have to refresh browser, pressing the F5 function key or Ctrl+R if using Windows, or Command+R if using a MAC will refresh the web page being viewed.



引 Bendigo Bank	FX Deals Settle	ed FX Deals							
Accounts	Create FX Deal								
S Move Money	Currency Pair								
E Activity	AUD / USD							+ I Buy USD -	I Sell USD •••
Contacts	+ Add Currency	/ Pair							
Cards									
S Online FX	Unsettled FX Deals	Currency Pair	Direction	Base Amount	Terms Amount	Rate	Value Date	Counterparty	л
What's New	3348220	AUD / USD	I Buy USD	AUD \$145.65	USD \$100.00	0.6866	29 Jun 2020	Pty Ltd	
Support	2240210		I Prov LISO	ALID \$145.67	USD \$100.00	0.6965	25 Jun 2020	Divided	
	3346216	AOD 7 03D	T Buy 03D	AOD \$145.07	030 \$100.00	0.0805	25 Juli 2020	Ply Llu	80
	3348217	AUD / USD	I Buy USD	AUD \$145.92	USD \$100.00	0.6853	25 Jun 2020	Pty Ltd	8
🔹 Settings									
Dog Out									

10. To check details before settling an **FX deal**, select **Details**.

> If correct select **Settle**. You will automatically be redirected to **Move Money.**

🖁 Bendigo Bank	FX Deals Settle	d FX Deals								
Accounts	Create FX Deal									
S Move Money	Currency Pair									
E Activity	AUD / USD							+ I Buy	USD -	- I Sell USD •••
Contacts	+ Add Currency	Pair								
Cards										
Online FX	Unsettled FX Deals									п
What's New	FX Deal Number	Currency Pair	Direction	Base Amount AUD \$145.65	Terms Amount USD \$100.00	Rate 0.6866	Value Date 29 Jun 2020	Counterparty	Pty Ltd	
? Support	3348218	AUD / USD	I Buy USD	AUD \$145.67	USD \$100.00	0.6865	25 Jun 2020		Pty Ltd	8
	3348217	AUD / USD	I Buy USD	AUD \$145.92	USD \$100.00	0.6853	25 Jun 2020		Pty Ltd	8



Move Money.

Select an existing **Payee** or add a **New Payee**.



Add a New Payee



Select Bank **Country**, select **Next** (To Move Money to an **Australian** account, select Australia for **Bank Country** and complete Australian Bank account details and select **Next**. Go to **Step 3** Review **Settlement**).

1.

Note an IBAN (International Bank Account Number) is a beneficiary account number used by European banks. A valid IBAN is required for payments in EUR being sent to countries where the official currency is Euro and also for a number of countries outside Europe. A number of countries outside Europe require a valid IBAN when sending any currency. These include; Bahrain, Jordan, Lebanon, Pakistan, Palestine, Qatar, Saudi Arabia or United Arab Emirates.



٥	Activity	Select Bank Country	
2	Contacts	UGANDA UKRAINE	-
	Cards	UNITED ARAB EMIRATES UNITED KINGDOM	
٤	Online FX	UNITED STATES UNITED STATES MINOR OUTLYING ISLANDS	
٠	What's New	UZBEKISTAN VANI IATI	
?	Support	VANDATO VATICAN CITY STATE VENEZUELA VIET NAM VIRGIN ISLANDS, BRITISH VIRGIN ISLANDS, U.S. WALLIS AND FUTUNA WESTERN SAHARA YEMEN ZAIRE or CONGO, THE DEMOCRATIC REPUBLIC OF THE ZAIRE IN CONGO, THE DEMOCRATIC REPUBLIC OF THE	
В	Bendigo Bank	← New Payee	
8	Accounts	Country IBAN	_
\$	Move Money	Bank Country	
٥	Activity	UNITED STATES	
2	Contacts		
	Cards	Next	
જી	Online FX		
٠	What's New		

2. Complete new **Payee** details.

A **SWIFT code** is an international bank code that identifies particular banks worldwide and is used to transfer money between banks from different countries. Select **Next**.



3. Review **Settlement** details.

Select **Transfer From** and add **Description**, select **Next**.

igo Bank	← Settlement	
	Jane Jones	
		Pate 0.65
	AGD T GSD	Nate 0.00
	I Buy USD	USD \$1
	I Sell AUD	AUD \$
	Rate	
	Value Date	29 Ju
	EX Deal Number	3.
	Counterparty	
	Transfer From	
	AUTOCORPORATEAA	
	Statement Account	
	Pay TT fee from a different account	
	Description	
	Invoice 987456	
	Back	Nex

4. Confirm settlement details and Enter your security token number, select Submit.



5. Payment Receipt. Option to Print receipt, Email receipt and Pay another.



6. Print receipt



7. Email receipt. Insert Recipient Email, From and select Send.



В	endigo Bank	
To Jan	e Jones	
+	Account Name	City of New York
#	Account No. / IBAN	123 456 789
Ē	Bank Name	Bank of America
	SWIFT Code	BOFAUS6S
Ē	Bank Branch Number	123 999
\$	Amount	\$100.00 USD
0	Status	Processing
	Date	16 Jul 2020 at 4:26pm
+	From	John Smith Pty Ltd
Þ	Invoice 987456	
Intern	ational Transfers will usual business	lly be received within 2 to 7 days.

Pay an existing Payee

1. Select an existing **Payee.**

Accounts Q Search contacts
Move Money Search contacts
Activity New Payee
Contacts
Cards
Online FX Jaile Julies Paid \$145.65 on 29 Jun
What's New John Smith Paid \$155.88 on 18 May
Support John Smith
John Smith Peld \$10000 on 16 Jun

2. Select account Transfer From, add Description and select Next.

← Settlement	
(J) Jane Jones	
AUD / USD	
- 19m116D	
- Tady GD	
I Sell AUD	
Rate	
Value Date	
EX Deal Number	
Counterparty	
Transfer From	
AUTOCORPORATEAA	
Statement Account Available \$99,596.70	
2 To SignStatement Aveilable \$10.118.32	
3 To SignStatement Available \$10.118.32	
Pay TT fee from a different account	
Description	
Invoice 987456	
Back	



3. Confirm details. Enter your security token and Submit.

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Identification Identifi	
 AUD 514565 From Statement From Statement Account Name Account Name Account Name Barik Barik Barie Barik Barie Barie Barik Address Switt Code RX Deal Namba RX Deal Namb	
Add 31-835-11 From Statement A Acceurt Name Address Address Bank Name Bank Branch Namt Bank Branch Namt Bank Branch Namt Bank Address Switt Code Bank Address Switt Code Switt Code Switt Code FX Deal Number Switt Code FX Deal Number FX Deal Number FX Deal Number FX Deal Number FX Deal Number FX Deal Number To Externey To Externey To Externey To Externey Code FX Deal Number FX Deal N	
From Statement Account Account Name Account Name Account Name Account Name Account Name Account Name Account Name Bank Banch Number Bank Account FX Deal Number FX Deal State Free Invoice 987/456 Enter your security token Tim 156236 Enter ware security token Fin Baneticiary Bank or Inter Fin Secure State Inter Fin Beneticiary Bank or Inter Fin The Beneticiary State or Inter Fin T	
 Account Name Account Name Account Name Address Bank Name Bank Name Bank Address Switt Code FX Deal Number F	
Account No. / BAN Address Address Bank Name Bank Name Bank Banch Number Bank Address Swift Code Swift Code Swift Code Fix Deal Number Fix Deal Rate Fix	
P Address Image: Bank Name Bank Name Image: Bank Address Bank Address Image: Bank Address Image: Bank Address Image: Bank Addres	
m Bank Branch Number P Bank Address P Bank Address P Bank Address P Switt Cole P FX Deal Number P FX Deal Rate P Fee P Invoice 987/556 Enter your security loken m Im 156236 Presse ensure the details you provid sent incorrectly. The Beneficiary Bank or Intermedian may receive less thin the annual or Intermedian may receive less thin the annual point Inverseers will usually be linternational Transfers will usually be linternational Transfer	
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 FX Deal Number FX Deal Currency FX Deal Rate Fe Fe Free Free Fourier spour security token 156236 On Check the above details Pease ensure the details you provide set incorrectly. The Beneficiary Bank or Intermediary may receive less that the amount set into entrance and intermediary may receive less that the amount set into entrance and intermediary may receive less that the amount set into entrance and intermediary may receive less that the amount set into entrance and intermediary may receive less that the amount set into entrance and intermediary may receive less that the amount set into entrance and intermediary may receive less that the amount set into entrance and intermediary may receive less that the amount set into entrance and intermediary may receive less that the amount set into entrance and intermediary may receive less that the amount set into entrance and intermediary may receive less that the amount set into entrance and intermediary may receive less that the amount set into entrance and intermediary may receive less that the amount set into entrance and intermediary may receive less that the amount set into entrance and intermediary may receive less that the amount set into entrance and intermediary may receive less that the amount set into entrance and intermediary may may be apprecision and intermediary may may	
 FX Deal Currency FX Deal Rate Fe Fe Invoice 987456 Enter your security token Image: 156236 Passe ensure the details you provide sent incorrectly. The Bendiciary Bank or Intermediary may receive less that the amounts are intermediary may receive less that are mounts are intermediary may receive	
 FX. Deal Rate Rec Involice 98/456 Enter your security token 156:336 Check the above details Reservance the details you provide sent incorrectly. The Beneficiary Bank or Intermediary may receive less that the amounts are intermediary may receive less that are instant	
Fee Invoice 9874556 Enter your security token 156236 Check the above details Pease ensure the details you provide sent incorrectly. The Beneficiany Bank or Intermediany I	
Invoice 98/456 Enter your security taken If 156236 Check the above details Rease ensure the details you provide sent incorrectly. The Beneficiany Bank or Intermediany The Beneficiany Bank or Intermediany The Beneficiany Bank or Intermediany	
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The Beneficiary Bank or Intermediary may receive less than the amount ser International Transfers will usually be	
International Transfers will usually be	

4. Payment Receipt

Option to **Print** receipt, Email receipt and **Pay another**.

digo Bank	Payn	ment Receipt
Harry	J Jane Jones	\$145.65
e Money	PROCESSING	
ity	Sent at \$100.00 LISD	
cts	Fee	\$30.00
	Account Name	City of New York
	# Account No. / IBAN	123 456 789
	Address	120 Harbour Esplanade, Manhatten NY 10002 UNITED STATES
	Bank Name	Bank of America
	Bank Address	550 5th Avenue, New Yok NY 10036, United States UNITED STATES
	SWIFT Code	BOFAUS6S
	Bank Branch Number	123 999
	FX Deal Number	3348220
	FX Deal Currency	USD
	S FX Deal Rate	0.6866
	Payment Date	29 Jun 2020 at 3:43pm
	Description	Invoice 987456
	# Acknowledgement	88017
	Print receipt	Email receipt S Pay another
	FROM	
	Statement Account 633 000 / 144	\$99,596.70 Available \$99,596.70 > Balance
	PAID TO	
	Jane Jones	5

5. Print Receipt.



6. Email Receipt.

3 E	Bendigo Bank	(
· /	Accounts	Ba
6	Move Money	@
8 <i>i</i>	Activity	Fror
	Contacts	-
۔ چ	Online FX	
ب ا	What's New	Previe
? S	Support	
В	endiao Bank	
To Jan	ne Jones	
•	Account Name	City of New York
#	Account No. / IBAN	123 456 789
Â	Bank Name	Bank of America
SWIT	SWIFT Code	BOFAUS6S
Ē	Bank Branch Number	123 999
\$	Amount	\$100.00 USD
0	Status	Processing
	Date	16 Jul 2020 at 4:26pm

Cancelling a transaction by creating a reverse trade (Must be done prior to settling)

International Transfers will usually be received within 2 to 7 business days.

Jane Jones Pty Ltd

From

Invoice 987456

 Return to Online FX, select FX Deals. Create FX Deal, select Currency Pair. Select I Buy or I Sell instruction that is opposite of the trade to be cancelled.

> Cancelling or reversing a transaction may result in a monetary loss to you due to changes in market valuations.

> Example Original Trade John Smith Pty Ltd I Buy USD \$100.00 Reverse Trade John Smith Pty Ltd I Sell USD \$100.00

📕 Bendigo Bank	FX Deals Settle	ed FX Deals							
Accounts	Create FX Deal								
S Move Money	Currency Pair								
E Activity	AUD / USD							+ I Buy USD -	I Sell USD ***
Contacts	+ Add Currency	y Pair							
Cards									
Online EX	Unsettled FX Deals								
Contract of A	FX Deal Number	Currency Pair	Direction	Base Amount	Terms Amount	Rate	Value Date	Counterparty	
What's New	3348220	AUD / USD	I Buy USD	AUD \$145.65	USD \$100.00	0.6866	29 Jun 2020	Pty Ltd	8
Support	3348218	AUD / USD	I Buy USD	AUD \$145.67	USD \$100.00	0.6865	25 Jun 2020	Pty Ltd	∎ \$
	3348217	AUD / USD	I Buy USD	AUD \$145.92	USD \$100.00	0.6853	25 Jun 2020	Pty Ltd	6

2. Select Counterparty, Currency and Amount, select Next.

Bendigo Bank
Accounts
Move Money
Activity
Contacts
ards
Online FX
What's New
Support

 Review New FX Deal and Accept. To decline select Back or allow time to expire. You have 20 seconds to Accept.



4. Select Settle.

Cancelling or reversing a transaction may result in a monetary loss to you due to changes in market valuations.

🖁 Bendigo Bank	FX Deals Settle	ed FX Deals							
Accounts	Create FX Deal								
S Move Money	Currency Pair								
Activity	AUD / USD							+ I Buy USD	- I Sell USD ····
Contacts	+ Add Currency	Pair							
Cards									
Online FX	Unsettled FX Deals								п
·	FX Deal Number	Currency Pair	Direction	Base Amount	Terms Amount	Rate	Value Date	Counterparty	V
what's New	3348222	AUD / USD	I Sell USD	AUD \$145.16	USD \$100.00	0.6889	29 Jun 2020	Pty Ltd	86
Support	3348221	AUD / USD	I Sell USD	AUD \$145.18	USD \$100.00	0.6888	29 Jun 2020	Pty Ltd	6
	3348220	AUD / USD	I Buy USD	AUD \$145.65	USD \$100.00	0.6866	29 Jun 2020	Pty Ltd	8

Bendi	go Bank
Accou	nts
Move I	Money
Activity	,
Contac	ts
Cards	
	FX
	New
	rt

6. Select account Transfer From, add Description and select Next.

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igo Bank

7. Confirm details, Enter your security token and Submit.





Review Settled and Unsettled FX Deals

- Return to **Online FX** 引 Bendigo Bank FX Deals Settled FX Deals and select Settled FX Deals, view Settled FX Accounts Deals in blotter. S Move Money С 3348103 AUD / USD I Sell USD AUD \$143.27 USD \$100.00 0.698 10 Jun 2020 Pty Ltd Activity 3348102 AUD / USD I Buy USD AUD \$144.20 USD \$100.00 0.6935 10 Jun 2020 Pty Ltd Contacts AUD \$1.33 3348096 AUD / JPY I Buy JPY JPY ¥100 75.18 4 Jun 2020 Pty Ltd 🚍 Cards Online FX 3347918 AUD / EUR I Buy EUR AUD \$134.57 EUR €80.00 0.5945 18 May 2020 Limited 👛 What's New AUD / EUR I Buy EUR AUD \$84.10 EUR €50.00 18 May 2020 3347917 0.5945 Pty Ltd Support 3347916 AUD / USD I Buy USD AUD \$155.42 USD \$100.00 0.6434 18 May 2020 Pty Ltd
- 2. To review **Unsettled FX Deals** return to **Online FX** and select **FX** Deals, view **Unsettled FX Deals** in blotter.

1.

🖁 Bendigo Bank	FX Deals Settle	ed FX Deals							
Accounts	Create FX Deal								
S Move Money	Currency Pair								
E Activity	AUD / USD							+ I Buy USD	- I Sell USD •••
Contacts	+ Add Currency	Pair							
Cards									
Online FX	Unsettled FX Deals	Currency Pair	Direction	Base Amount	Terms Amount	Pata	Value Date	Counternarty	
What's New	3348222	AUD / USD	I Sell USD	AUD \$145.16	USD \$100.00	0.6889	29 Jun 2020	Pty Ltd	₿ \$
Support	3348221	AUD / USD	I Sell USD	AUD \$145.18	USD \$100.00	0.6888	29 Jun 2020	Pty Ltd	₿ \$
	3348220	AUD / USD	I Buy USD	AUD \$145.65	USD \$100.00	0.6866	29 Jun 2020	Pty Ltd	₿ 6

e-banking Disclosure Documents

Bank	Settings	
	Display settings	
	Re-order accounts	
	Hide/show accounts	
	Hide/show charts	
	Manage Your PayIDs	
	Update Your Details	
	BPAY View	
	Edit statement preferences	
	Manage Cards	
	Change Your Password	
	Change Your Token Settings	
	Reduce Daily Limits	
	View Disclosure Documents	
	View Privacy Policy	
	Security Tips	
	Diagnostics	

For further assistance you may contact Financial Markets on 1800 061 783 or if outside business hours (8.30am – 5.30pm) 1300 BENDIGO (1300 236 344). e bendigofx@bendigoadelaide.com.au bendigobank.com.au

Contact us today

Financial Markets 1800 061 783

bendigofx@bendigoadelaide.com.au

bendigobank.com.au