

**Baptist Financial Services  
Australia Limited (BFS)**

ABN 56 002 861 789

Phone: 1300 650 542

Fax: 1300 784 699

Email: [info@bfs.org.au](mailto:info@bfs.org.au) Website: [www.bfs.org.au](http://www.bfs.org.au)

# **BFSOnline Business**

## **ADMINISTRATOR'S MANUAL**



## What is BFSOnline Business?

BFSOnline Business focuses on the transactional and account operating needs of Church, Christian Organisations and business enterprises.

BFSOnline Business allows the same interface and Internet access point to be used for both personal and business clients while at the same time maintaining business security and the separation of personal and business account access enquiry or transaction processes.

BFSOnline Business provides the same functionality that is available to personal internet account access clients with the added ability to specifically tailor Internet account access to the needs of different businesses.

Features of BFSOnline Business include:

- The ability for clients to create and maintain internet account access for Officers and employees without the need to contact BFS. This includes creating and deleting Internet signing authority and data entry/enquiry only logins, as well as changing passwords and access levels.
- Online data entry via the Internet using specialised online Data Entry Operators who can set up transactions, print or download statements, load and maintain business payees and perform other administrative tasks without the ability to approve transactions.
- Internet Signing Authorities on business accounts for persons with an Authority to Operate on these accounts who can either approve transactions entered by Data Entry Operators or enter the transaction data themselves and then approve payment.
- Increased flexibility to have different levels of access to accounts via the Internet compared to non-Internet account access. A Signatory Authority (Signatory) to an account does not need to be given access to the account via the Internet. If Internet access is provided, then the Signatory may have restrictions and transaction limits on the Internet that are different to their non-Internet account access.
- Signatories do not need to be present in the one location at the same time where more than one signatory is required to authorise an Internet transaction. Transactions can be stored as 'Pending Authorisations' for later approval by Signatories who may have computer internet access anywhere in the world. These signatories receive email notification generated by BFSOnline Business that a transaction is awaiting their approval.
- Ability to upload electronic payment files in ABA file format from popular payroll and accounting software.

## Introduction to BFSOnline Business Administration

A business client must complete an 'Authority for BFSOnline Business Registration' form to register as a BFSOnline Business client. This authority will nominate one or more individuals as Administrator/s who may administer the business account individually or jointly. Where more than one Administrator is registered, all Administrators must be present at the same computer and at the same time to set up or make changes to user logins.

All Administrators must have previously submitted an 'Identification Record for a Signatory to an Account' form in accordance with 'AUSTRAC' requirements and also an 'Application for BFSOnline Access' form.

The Administrator/s cannot transact on the entity's accounts via BFSOnline unless they are also an Authorised Signatory to the account. They can then only operate the account/s in accordance with the existing 'Notice of Authorised Signatories' authority after creating a new Internet Signing Authority login for themselves.

Registration for BFSOnline Business will automatically cancel all previous passwords established for individual BFSOnline users to access accounts under the business client number.

## Levels of Access for BFSOnline Business

There are different levels of access for BFSOnline Business that control what an individual can do.

### **BFSOnline Business Administrator**

A BFSOnline Business Administrator (Administrator) manages the Internet Business account access of other users. The Administrator can create logins, determine which accounts are accessible, set authorisation limits and reset passwords.

The Administrator can access 'BB Admin' in BFSOnline and manage BFSOnline logins for other users.

The 'BB Admin' option is found in the 'Other' menu, and will be displayed when BFS provides the BFSOnline Business functionality. An Administrator cannot create other Administrators.

An Administrator requiring internet access to the accounts must create a separate Data Entry login, Internet Signing Authority Login or View Only Login for themselves as required.

The business account holder can specify the number of Administrator/s required to authorise creation or modification of the Business logins.

## Internet Signing Authority

An Internet Signing Authority is a Business account login that may be created by an Administrator for any client that is an Authorised Signatory (also referred to as an ATO) to one or more of the business accounts. The login is linked to the individual client and is limited to accessing only the business accounts set up under the same client number.

An authorisation daily limit is set by the Administrator for the login within the maximum daily limit approved by BFS. The Administrator may set differing limits for each login.

Internet Signing Authorities with authority to operate multiple BFS client numbers are NOT able to access all accounts using the same login.

Internet Signing Authorities may only conduct transactions on behalf of the entity in accordance with the entity's signing authority held by BFS from time to time.

## Data Entry User

A Data Entry user can create transactions but cannot approve them. They do not need to be registered with BFS and therefore cannot authorise transactions.

The purpose of Data Entry logins is to allow administrative tasks such as downloading statement information, preparing payments to be approved, maintaining business payees, etc. to be performed by users who are not authorised signatories on any of the business accounts.

The Administrator may create a Data Entry User login. The login is linked one or more of the accounts set up under the same business client number.

## Terms and Conditions

The Administrator/s must provide the latest copy of the BFSOnline and BFSOnline Business Terms and Conditions set out in the Product Disclosure Statement from BFS prior to set up of the login and password for all users including Internet Signing Authorities, Data Entry or View Only Users.

On each occasion that a user accesses BFSOnline, they will be required to acknowledge their acceptance of the latest terms and conditions applying at that time.

The Administrator/s must observe the terms and conditions of BFSOnline and BFSOnline Business and must note the section starting '**The Security of your codes is very important**' particularly in respect of passwords created for other users who have not yet accessed BFSOnline for the first time to establish their own passwords.

# Using BFSONline Business

This section of the manual covers...

- Add Data Entry Login
- Change Login Password
- Add Internet Signing Authority Login
- Modify Data Entry Login
- Delete a Data Entry Login
- Modify Internet Signing Authority Login
- Delete an Internet Signing Authority

## **BFSONline `BB Admin`**

This screen allows you to examine who has access to BFSONline Business Internet account access and to change access levels. This screen is accessed through the **BB Admin** option and is only available to a BFSONline Business Administrator/s.

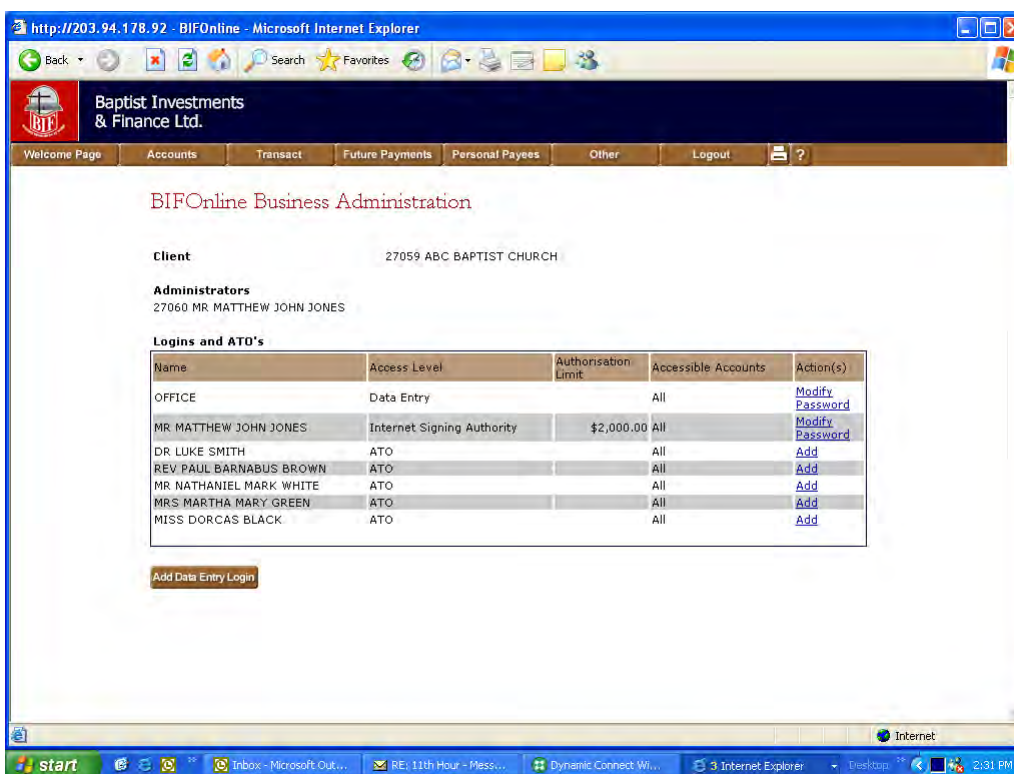
You cannot create or modify BFSONline Business Administrators. If you need to add or delete a BFSONline Business Administrator an `Authority for BFSONline Business Registration` will need to be sent to BFS.

**Step 1** To access the BFSONline Business Administration screen, from the BFSONline menu, click on **Other**, and then **BB Admin**.



Some menu options may not be available. Menu names may differ from those displayed above.

**Step 2** Your screen will appear similar to the following:



Refer to the following table for a description of screen fields, actions and other options.

<b>Select `Client`</b>	This field is only displayed if you are the BFSOnline Business Administrator for more than one business client. To change clients, select another client from the drop down list.
<b>`Administrators`</b>	This is a list of all BFSOnline Business Administrators for the selected client.
<b>`Logins and ATO's`</b>	This table contains details of Data Entry logins, ATO's (Authorised Signatories or Internet Signing Authority) and View Only logins.
<b>`Name`</b>	This table contains the name of user logins for Data Entry, View Only and ATO's/Internet Signing Authorities.
<b>`Login Blocked`</b>	This column is only displayed if at least 1 login is blocked (e.g. due to excessive password violations). Resetting the Password will unblock the login. Refer to <b>Change Login Password</b> for additional information.
<b>`Access Level`</b>	The Access Level for the login. `ATO' will be displayed in the 'Access Level' column if an Authorised Signatory (Authority To Operate) does not have a Login set up to use BFSOnline Business as an Internet Signing Authority.

`Authorisation Limit`	The maximum amount an Internet Signing Authority can approve per day for transfers to an external account.
`Accessible Accounts`	This field will show `ALL` if all accounts for the Business client number can be accessed by the login or ATO. If only selected accounts can be accessed, those accounts will be displayed individually.
`Action(s)`	This column contains <a href="#">links</a> to perform various actions on Logins and ATOs. Refer to <b>Actions and Other Options</b> for additional information.
`Modify`	<p>Click on <b>Modify</b> to change an existing Access Level or change the accounts that the user can access. You can also remove access using this option.</p> <p>If you are changing the details of a Data Entry or View Only login, refer to <b>Modify Data Entry Login</b>.</p> <p>If you are changing the details of an Internet Signing Authority, refer to <b>Modify Internet Signing Authority Login</b>.</p>
`Password`	Click on <b>Password</b> to change the Password for a user. See <b>Change Login Password</b> .
`Add`	Click on <b>Add</b> to make an ATO (Authorised Signatory) an Internet Signing Authority and create a Login and Password for them. See <b>Add Internet Signing Authority Login</b> .
`Add Data Entry Login` (button)	Click on the <b>Add Data Entry Login</b> button to create a new login to BFSOnline Business, set up an initial Password and provide access to accounts. See <b>Add Data Entry Login</b> .

## Actions and Other Options

This section of the manual covers...

- Add Data Entry **Login**
- Change Login **Password**
- Add Internet Signing Authority Login
- Modify Data Entry Login
- Delete a Data Entry Login
- Modify Internet Signing Authority Login
- Delete an Internet Signing Authority

### **Add Data Entry Login**

Use the **'Add Data Entry Login'** option to create a login to BFSOnline Business, set the initial Password for the login, control the level of access, and which accounts the Login can access.

**Step 1** To access the Add Data Entry Login screen, click on the **Add Data Entry Login** button located on the BFSOnline Business Administration screen.

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### Add Data Entry Login

Business Viewpoint Client 27059 ABC BAPTIST CHURCH

New Login

Password

Confirm Password

**Access Level and Accessible Accounts**

Access Level Data Entry

**Select Accessible Accounts**

Select All Unselect All


27059S6 ABC BAPTIST CHURCH	<input checked="" type="checkbox"/>
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**Approve New Login**

Save Cancel

**Step 2** Enter the appropriate details. Refer to the following table.



`New Login`	Enter the login name. The login name must conform to the rules issued by BFS. This requires a minimum of 5 and maximum number of 12 numbers or characters. Please consult BFS if you are uncertain about the requirements for this field.
`Password`	Enter the password for the new login. The password must conform to the rules issued by BFS. This will require a minimum of 6 and a maximum number of 12 characters including at least 2 numerals. Please consult BFS if you are uncertain about the requirements for this field.
`Confirm Password`	Re-enter the code you entered in the 'Password' box.
`Access Level`	The default Access Level is <b>Data Entry</b> . If required, change the Access Level to <b>View Only</b> .
`Select Accessible Accounts`	<p>This section controls the accounts that the Login will have access to. By default, all accounts will be selected when you create a new Data Entry Login.</p> <p>Do one of the following:</p> <p>Click on the <b>Select All</b> button to select all of the accounts shown; or</p> <p>Click on the <b>Unselect All</b> button to clear all of the account selections; and then</p> <p>Click in the boxes next to the individual accounts to select/deselect one or more accounts.</p> <p> There must be at least 1 accessible account.</p>
`Approve New Login`	This section contains one or more boxes depending on the number of BFSOnline Business Administrators that must approve these changes.
`Password`	<p>The BFSOnline Business Administrator who is currently signed into BFSOnline must enter his or her Password in this box.</p> <p>This field is present only where more than one Administrator is registered.</p>
`Login Name Password`	<p>There will be an extra Login Name and Password box for each additional BFSOnline Business Administrator that must approve the changes.</p> <p>Each administrator must be present at the same time and at the same computer to enter their <b>Login Name</b> and <b>Password</b> before the changes are saved.</p>

**Step 3** After entering the details and the Passwords for the Administrator/s, click on the **Save** button.

You are returned to the BFSONline Business Administration screen.

### **Change Login Password**

Use the **Password** link to change the Password for BFSONline Business logins. This can include changing the Password when a login is blocked due to excessive password violations, or if a user forgets their Password.

**Step 1** To access the Change Login Password screen, click on the appropriate **Password** link in the Action(s) column located on the BFSONline Business Administration screen.

Change Login Password

Business Viewpoint Client 27059 ABC BAPTIST CHURCH

Login: MATTHEW

New Password:

Verify New Password:

Password must contain a minimum of 6 and a maximum of 12 characters (with a minimum of 2 numbers).

**Step 2** Enter the 'New Password' code. Note that rules for the password are displayed under the buttons.

**Step 3** Re-enter the 'New Password' code in the 'Verify New Password' box.

**Step 4** Click on the **Save** button. You are returned to the BFSONline Business Administration screen.



Changing the password does not require additional authorisations.

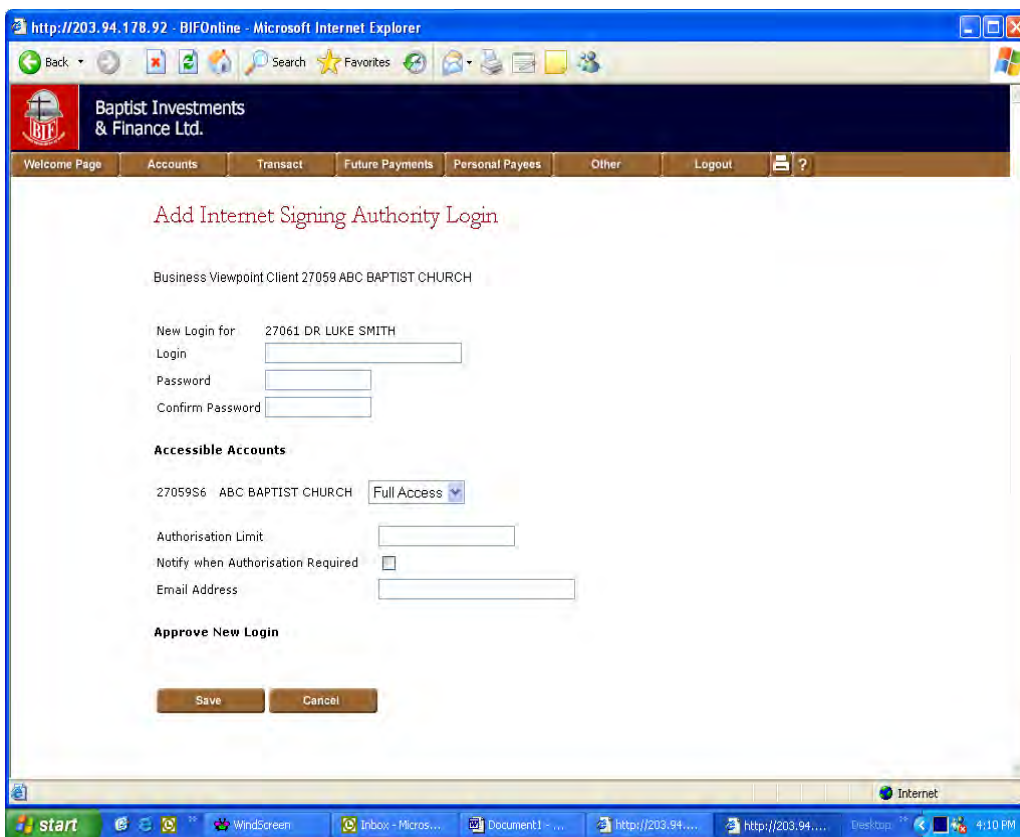
### Add Internet Signing Authority Login

Use the **Add** link to create a new Internet Signing Authority login for BFSOnline Business from a user with an ATO (Authority To Operate / Authorised Signatory) over at least one of the Business accounts.

This process provides a new Login and Password for the ATO, specifically for BFSOnline Business for a single business entity. This ensures that personal and business banking are kept separate, and also, if an ATO has access to several business accounts, operations for each business entity are kept separate.


**Step 1** Click on the **Add** link for the ATO you want to make an Internet Signing Authority.

The **Add** link is located in the Action(s) column in the table of 'Logins and ATO's' in the BFSOnline Business Administration screen.



**Step 2** Enter the appropriate details. Refer to the following table.

<p><b>`Login`</b></p>	<p>Enter the login name. The login name must conform to the rules issued by BFS. This will require a minimum of 5 and a maximum of 12 numbers or characters. Please consult BFS if you are uncertain about the requirements for this field.</p>
<p><b>`Password`</b></p>	<p>Enter the password for the new login. The password must conform to the rules issued by BFS. This will require a minimum of 6 and a maximum number of 12 characters including at least 2 numerals. Please consult BFS if you are uncertain about the requirements for this field.</p>

`Confirm Password`	Re-enter the code you entered in the 'Password' box.
`Accessible Accounts`	<p>This section controls the access to accounts for the Login. By default, all accounts on which the client is an ATO will be selected when you create a new Internet Signing Authority Login.</p> <p>Click in the boxes next to the individual accounts to select/deselect one or more accounts.</p> <div data-bbox="531 450 1299 562" style="border: 1px solid gray; padding: 5px;">  There must be at least 1 account with 'View Only' or 'Full Access' selected. </div>
`Authorisation Limit`	Enter the Authorisation Limit in dollars (the dollar sign itself is not required). The value must be greater than 0.
`Notify when Authorisation Required`	Check the 'Notify when Authorisation Required' box if email verification of pending authorisations is required.
`Email Address`	The 'Notify when Authorisation Required' box must be checked and an email address entered for the user to receive emails to notify of pending authorisations.
`Approve New Login`	This section contains one or more boxes depending on the number of BFSOnline Business Administrators that must approve these changes.
`Password`	<p>The BFSOnline Business Administrator who is currently signed into BFSOnline must enter his or her Password in this box.</p> <p>This field is present only where more than one Administrator is registered.</p>
`Login Name Password`	<p>There will be an extra Login Name and Password box for each additional BFSOnline Business Administrator that must approve the changes.</p> <p>Each administrator must be present at the same time and at the same computer to enter their <b>Login Name</b> and <b>Password</b> before the changes are saved.</p>

**Step 3** After entering the details and the Passwords for the Administrator/s, click on the **Save** button.

You are returned to the BFSOnline Business Administration screen.

### Modify Data Entry Login

The Modify Data Entry Login screen is displayed when you click on the **Modify** link in the Action(s) for a Data Entry login.

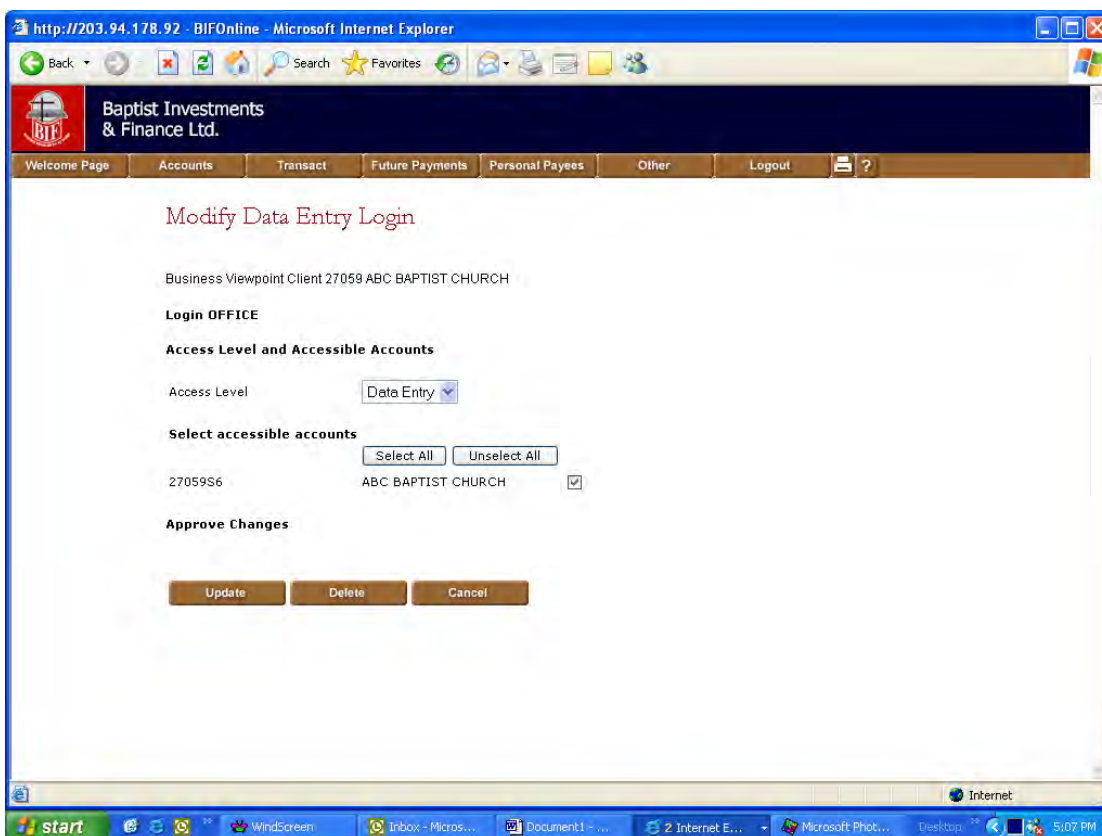
Data Entry logins can be identified by the Login Name in the Name column (rather than the actual name) and the notation 'Data Entry' or 'View Only' in the Access Level column.

**Step 1** To access the Modify Data Entry Login screen, click on the appropriate **Modify** link for a Data Entry login in the Action(s) column in the BFSONline Business Administration screen.

**Logins and ATO's**

Name	Access Level	Authorisation Limit	Accessible Accounts	Action(s)
OFFICE	Data Entry		All	<a href="#">Modify</a> <a href="#">Password</a>
MR MATTHEW JOHN JONES	Internet Signing Authority	\$2,000.00	All	<a href="#">Modify</a> <a href="#">Password</a>
DR LUKE SMITH	ATO		All	<a href="#">Add</a>
REV PAUL BARNABUS BROWN	ATO		All	<a href="#">Add</a>
MR NATHANIEL MARK WHITE	ATO		All	<a href="#">Add</a>
MRS MARTHA MARY GREEN	ATO		All	<a href="#">Add</a>
MISS DORCAS BLACK	ATO		All	<a href="#">Add</a>

The Modify Data Entry Login screen is displayed:



**Step 2** Update the appropriate details. Refer **Add Data Entry Login** for field descriptions.

**Step 3** If displayed, enter approval Login Names and Passwords in the **Approve Changes** section.

**Step 4** Click on the **Update** button.

Delete a Data Entry Login

You also use the **Modify** link to delete a Data Entry Login.



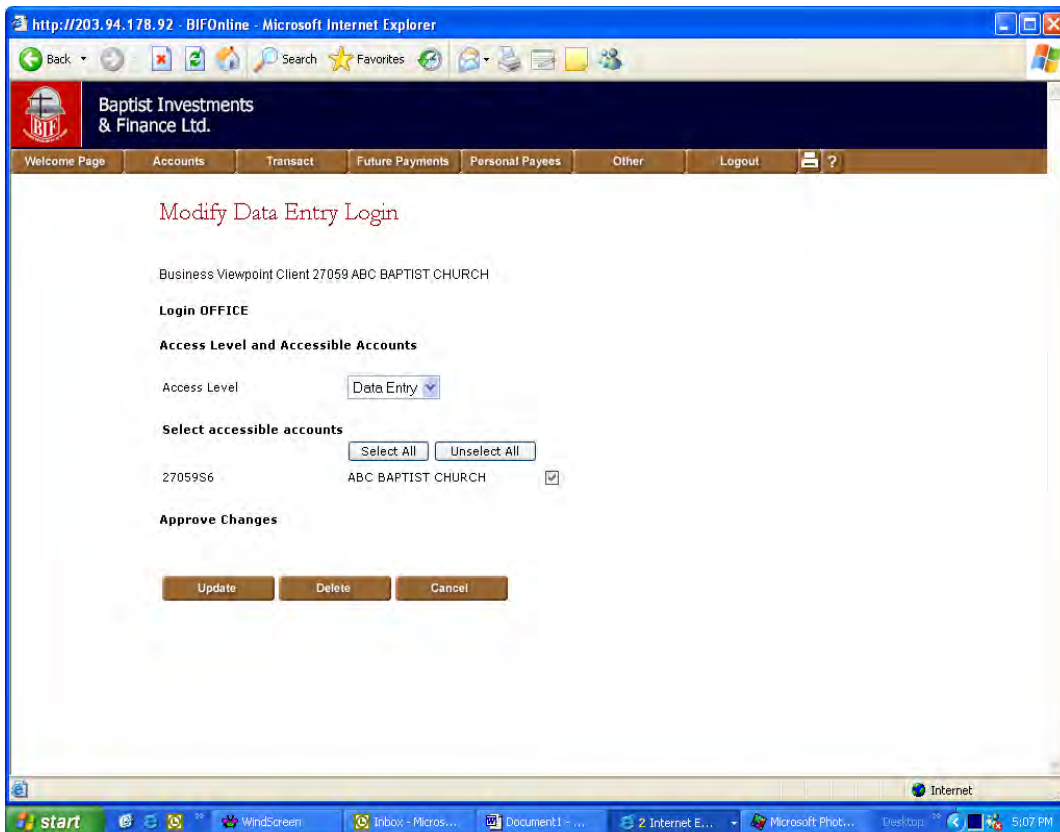
You cannot back out of a deletion after clicking on the **Delete** button.

**Step 1** To access the Modify Data Entry Login screen, click on the appropriate **Modify** link for a Data Entry login in the Action(s) column in the BFOOnline Business Administration screen.

**Logins and ATO's**

Name	Access Level	Authorisation Limit	Accessible Accounts	Action(s)
OFFICE	Data Entry		All	<a href="#">Modify</a> <a href="#">Password</a>
MR MATTHEW JOHN JONES	Internet Signing Authority	\$2,000.00	All	<a href="#">Modify</a> <a href="#">Password</a>
DR LUKE SMITH	ATO		All	<a href="#">Add</a>
REV PAUL BARNABUS BROWN	ATO		All	<a href="#">Add</a>
MR NATHANIEL MARK WHITE	ATO		All	<a href="#">Add</a>
MRS MARTHA MARY GREEN	ATO		All	<a href="#">Add</a>
MISS DORCAS BLACK	ATO		All	<a href="#">Add</a>

The Modify Data Entry Login Screen is displayed:



**Step 2** If displayed, enter approval Login Names and Passwords in the **Approve Changes** section.

**Step 3** Click on the **Delete** button.

## Modify Internet Signing Authority Login

The Modify Internet Signing Authority Login screen is displayed when you click on the **Modify** link in the Action(s) for an Internet Signing Authority.

Internet Signing Authority logins can be identified by the actual name of the user in the Name column (rather than the Login Name) and the notation 'Internet Signing Authority' in the Access Level column.

**Step 1** To access the Modify Internet Signing Authority Login screen, click on the appropriate **Modify** link for an Internet Signing Authority in the Action(s) column in the BFOOnline Business Administration screen.

**Logins and ATO's**

Name	Access Level	Authorisation Limit	Accessible Accounts	Action(s)
OFFICE	Data Entry		All	<a href="#">Modify</a> <a href="#">Password</a>
MR MATTHEW JOHN JONES	Internet Signing Authority	\$2,000.00	All	<a href="#">Modify</a> <a href="#">Password</a>
DR LUKE SMITH	ATO		All	<a href="#">Add</a>
REV PAUL BARNABUS BROWN	ATO		All	<a href="#">Add</a>
MR NATHANIEL MARK WHITE	ATO		All	<a href="#">Add</a>
MRS MARTHA MARY GREEN	ATO		All	<a href="#">Add</a>
MISS DORCAS BLACK	ATO		All	<a href="#">Add</a>

The Modify Internet Signing Authority Login screen is displayed:

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### Modify Internet Signing Authority Login

Business Viewpoint Client 27059 ABC BAPTIST CHURCH

Modify Login for MATTHEW MR MATTHEW JOHN JONES

**Accessible Accounts**

27059S6 ABC BAPTIST CHURCH Full Access

Authorisation Limit 2,000.00

Notify when Authorisation Required

Email Address info@bif.com.au

**Approve New Login**

Update Delete Cancel

**Step 2** Update the appropriate details. Refer **Add Internet Signing Authority Login** for field descriptions.

**Step 3** If displayed, enter approval Login Names and Passwords in the **Approve Changes** section.

**Step 4** Click on the **Update** button.

## Delete an Internet Signing Authority

You also use the Modify link to delete an Internet Signing Authority.



You cannot back out of a deletion after clicking on the **Delete** button. Deleting an Internet Signing Authority does not remove the client's Authority to Operate on the accounts.

**Step 1** To access the Modify Internet Signing Authority Login screen, click on the appropriate **Modify** link for an Internet Signing Authority in the Action(s) column in the BFOOnline Business Administration screen.

### Logins and ATO's

Name	Access Level	Authorisation Limit	Accessible Accounts	Action(s)
OFFICE	Data Entry		All	<a href="#">Modify</a> <a href="#">Password</a>
MR MATTHEW JOHN JONES	Internet Signing Authority	\$2,000.00	All	<a href="#">Modify</a> <a href="#">Password</a>
DR LUKE SMITH	ATO		All	<a href="#">Add</a>
REV PAUL BARNABUS BROWN	ATO		All	<a href="#">Add</a>
MR NATHANIEL MARK WHITE	ATO		All	<a href="#">Add</a>
MRS MARTHA MARY GREEN	ATO		All	<a href="#">Add</a>
MISS DORCAS BLACK	ATO		All	<a href="#">Add</a>

The Modify Internet Signing Authority Login screen is displayed:

http://203.94.178.92 - BFOOnline - Microsoft Internet Explorer

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### Modify Internet Signing Authority Login

Business Viewpoint Client 27059 ABC BAPTIST CHURCH

Modify Login for MATTHEW MR MATTHEW JOHN JONES

**Accessible Accounts**

27059S6 ABC BAPTIST CHURCH Full Access

Authorisation Limit 2,000.00

Notify when Authorisation Required

Email Address info@bif.com.au

**Approve New Login**

Update Delete Cancel

**Step 2** If displayed, enter approval Login Names and Passwords in the **Approve Changes** section.

**Step 3** Click on the **Delete** button.



# Working With BFSONline Business

This section of the manual covers...

- *Processing Transactions with BFSONline Business*
- *What is different on the Welcome Screen?*
- *The Transact menu*
- *Upload (MultiTrans)*
- *Pending Authorisations*

## **Processing Transactions with BFSONline Business**

In most respects, BFSONline Business users will notice few differences when processing transactions compared to other users, especially if they are familiar with performing transactions in accounts where more than one signature is required.

## **What is different on the Welcome Screen?**

There is little difference on the Welcome Screen for BFSONline users and BFSONline Business users although you may not be familiar with some of the functionality if you are a previous BFSONline user.

Account number	Name of the Account	Description	Created	Amount	Detail
100005453	SEVENTY SEVEN	100004528 G A MITCHELL	21 NOV 06	\$0.10	<a href="#">Detail</a>
100005453	SEVENTY SEVEN	100004528 G A MITCHELL	21 NOV 06	\$0.10	<a href="#">Detail</a>
100005453	SEVENTY SEVEN	100004528 G A MITCHELL	21 NOV 06	\$0.10	<a href="#">Detail</a>
100005453	SEVENTY SEVEN	100004528 G A MITCHELL	21 NOV 06	\$0.10	<a href="#">Detail</a>
100005453	SEVENTY SEVEN	100004528 G A MITCHELL	21 NOV 06	\$0.10	<a href="#">Detail</a>

Account Number	Account Name	Current Balance	Available Balance
100005453	SEVENTY SEVEN	\$0.90	\$0.90

Periodical Payments  
Due Before or On the 08 DEC 2006  
There are no Periodical Payments to display.



BFS will determine the facilities available to you in BFSONline. BFS may customise the menu options and the menu names may differ from those shown above.

The following information highlights the main areas of interest as a Data Entry Operator, View Only Operator or an Internet Signing Authority for BFSOnline Business:

### ***Pending Authorisations***

The 'Pending Authorisations' section is displayed if you have access to BFSOnline Business accounts as a Data Entry User or an Internet Signing Authority and there are payments loaded but not fully authorised (referred to as Pending Authorisations). An Internet Signing Authority is the Internet equivalent of an Authorised Signatory (ATO).

As previously noted, the Pending Authorisations section is also displayed to other BFSOnline users with an account where more than 1 signature is required to authorise payment.

### ***View a full list of Pending Authorisations***

Click on the 'Full Pending Authorisations' link in the list of Pending Authorisations or choose **Transact, PendAuths** from the menu to view a full listing of all Pending Authorisations.

### ***View detailed information on a single Pending Authorisation***

Click on a 'Detail' hyperlink to view details of a single Pending Authorisation transaction. Refer to **Pending Authorisations** for additional information.

### ***List of Accounts***

The 'List of Accounts' section by default displays the full list of your accounts available for internet access. If you are logged in as a BFSOnline Business user, these will include the business accounts that you have access to, either for Data Entry purposes, View Only the details or to operate on the accounts as an Internet Signing Authority.

### ***Periodical Payments***

The 'Periodical Payments' section will display Direct Debit or Periodical Payments that are soon to be due. A link at the end of each line will display more details about the Future Payment.

### ***The Transact Menu***

The Transact menu allows you to perform a variety of different types of transactions on your accounts.

The following types of transaction may be available to you from the Transact menu:

- Internal Transfer
- Credit External
- Debit External
- MultiTrans
- PendAuths (Pending Authorisations)



This contains information on how the processing of transactions by BIFOnline Business users differs from other users. Refer to **BFS** for more assistance with the processing of transactions.

## What's different with transaction processing using BIFOnline Business?

The processing of transactions is similar to other BIFOnline users.

### *Data Entry Operators*

If you are a Data Entry Operator, you do not have the authority to authorise transactions. Instead, you need to 'Store' the transactions.

When you store the transaction, you may have the ability to notify Internet Signing Authorities via email that there is a transaction ready to be authorised. You can also include notes associated with the transaction.


The process is essentially the same for all users of BIFOnline. After you enter the transaction details and you click on the **Pay Now** or **Pay Later** buttons, you will need to store the transaction as a 'Pending Authorisation'. Before doing so, you can select Internet Signing Authorities to be notified and add a note to the transaction.

The general process is as follows:

- Step 1** Enter the transaction details and then click on the **Pay Now** or **Pay Later** buttons as appropriate.
- Step 2** If using Pay Later, enter the payment date(s), etc. and then click on the **OK** button.

Name	Status	Notify via email
MRS B H NOTIAS		<input type="checkbox"/>
MR G A MITCHELL		<input type="checkbox"/>

Additional detail will be displayed on the screen:

 The information on the screen will vary, depending on the number of signatures required.

- Step 3** If displayed, check the required 'Notify via email' box of 'other signatories' to send email notifications of the Pending Authorisation. The 'other signatories' are also Internet Signing Authorities.
- Step 4** If required, enter any notes relevant to this transaction in the 'Notes - record only if Transaction is to be authorised later' section.
- Step 5** Click on the **Store** button. After clicking on the **Store** button, the transaction will be placed in the list of 'Pending Authorisations'.



If one or more Internet Signing Authorities are present whilst you are processing the transaction, they can enter their Login Names and Passwords after step 1. You can then click on the **OK** button rather than the **Store** button and also skip Steps 3 to 5 above.

### **Internet Signing Authorities**

- Step 1** Enter the transaction details and then click on the **Pay Now** or **Pay Later** buttons as appropriate.
- Step 2** If using Pay Later, enter the payment date(s), etc. and then click on the **OK** button.


Additional detail will be displayed on the screen:

The screenshot shows a web browser window with the URL <https://online.bif.com.au/>. The page content includes:

- You have requested the following transfer.**
- From Account:** 100005453 - SEVENTY SEVEN  
Current Balance: \$0.90  
Available Balance: \$0.90
- To Account:** 100003645 - B H NOTIAS
- Amount:** \$0.20
- When:** This transaction will occur on 4 DEC 2006
- A text input field for a description: "Enter a description below if you would like to save this Personal Payee for future use"
- A warning: "This account requires 1 more Signatory to authorise a withdrawal."
- The other signatories are:**
- Table with columns: Name, Status, Notify via email
- Row: MR G A MITCHELL, [blank],
- Fields for Login and Password
- Notes field: "Notes - record only if Transaction is to be authorised later"

- Step 3** If displayed, enter your Password.
- Step 4** If additional signatories are required, and if check boxes are displayed check the 'Notify via email' boxes of 'other signatories' to send email notifications of the Pending Authorisation to other Internet Signing Authorities.

**Step 5** If required, enter any notes relevant to this transaction in the 'Notes - record only if Transaction is to be authorised later' section.



If one or more Internet Signing Authorities are present whilst you are processing the transaction, they can enter their Login Names and Passwords after step 1. You can then click on the **OK** button rather than the **Store** button and also skip Steps 4 to 5 above.

**Step 6** Do one of the following:

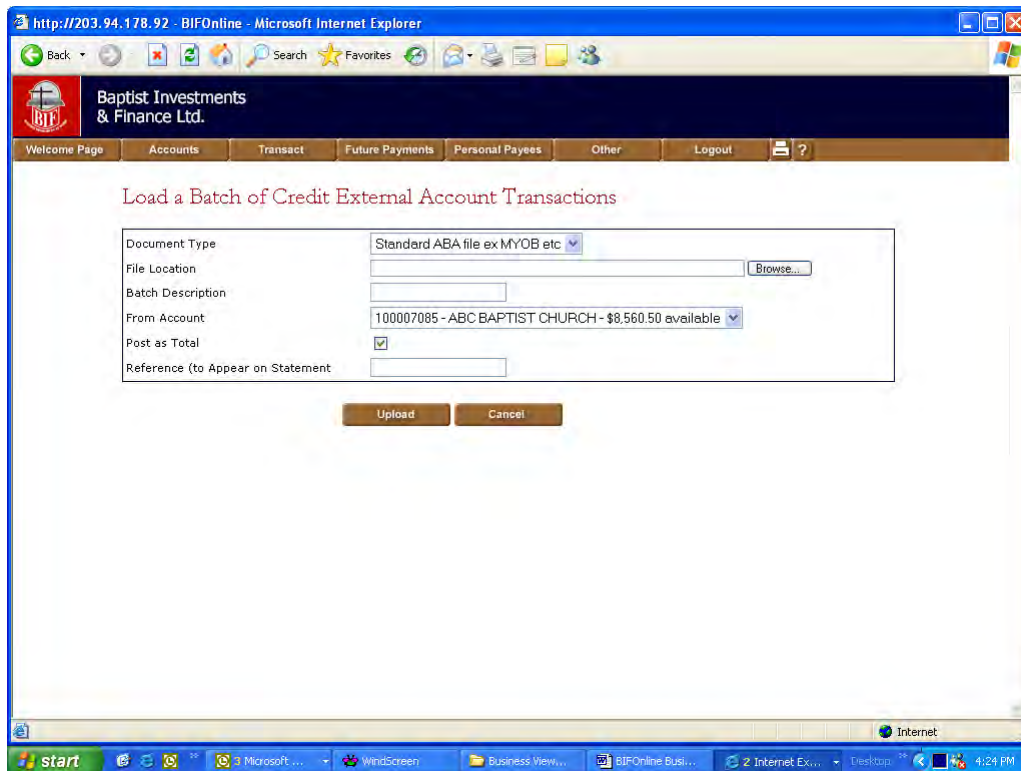
- Click on the **OK** button if no further signatory details are required, or
- If displayed, click on the **Store** button if further signatories are required. After clicking on the **Store** button, the transaction will be placed in the list of 'Pending Authorisations'.

### **Upload (MultiTrans)**

BFSONline Business users have the additional ability to upload files with batches of transactions for multiple transaction processing. The files may be in CEMTEX (ABA) format produced by most popular accounting and payroll software such as MYOB. Make sure the name of the file to be uploaded does not contain any spaces eg `mulitrans' NOT `multi trans'.



**Step 1** Click on the **Upload** button. The 'Load a Batch of Credit External Account Transactions' screen is displayed:



The screenshot shows a web browser window titled "http://203.94.178.92 - BIFOnline - Microsoft Internet Explorer". The page header for "Baptist Investments & Finance Ltd." includes a navigation menu with "Welcome Page", "Accounts", "Transact", "Future Payments", "Personal Payees", "Other", and "Logout". The main heading is "Load a Batch of Credit External Account Transactions". The form contains the following fields:

- Document Type: Standard ABA file ex MYOB etc (dropdown menu)
- File Location: [text input] [Browse... button]
- Batch Description: [text input]
- From Account: 100007085 - ABC BAPTIST CHURCH - \$8,560.50 available (dropdown menu)
- Post as Total:
- Reference (to Appear on Statement): [text input]

At the bottom of the form are "Upload" and "Cancel" buttons. The Windows taskbar at the bottom shows the Start button, several open applications, and the system clock at 4:24 PM.

**Step 2** Select the appropriate 'Document Type' from the drop down list.

**Step 3** Enter the 'File Location' including the file name, or click on the **Browse** button and select the file.

**Step 4** Enter a 'Batch Description'.

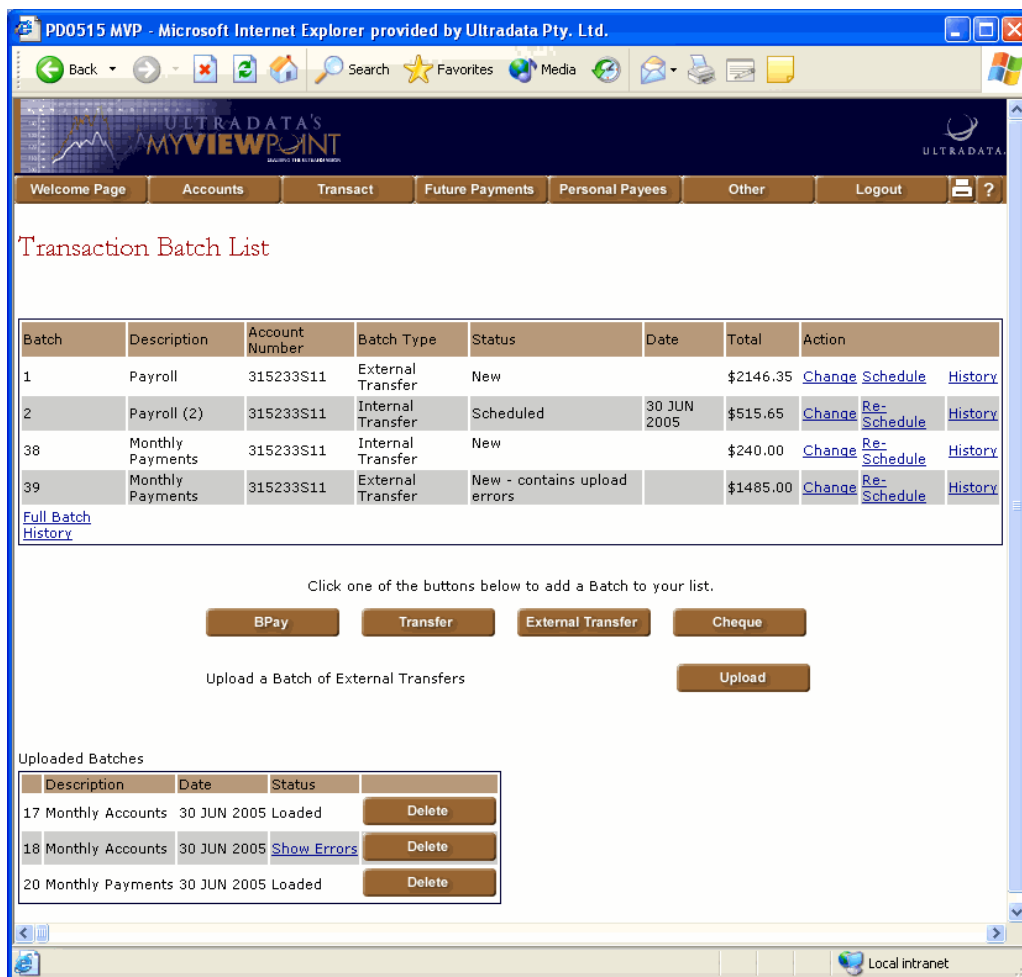
**Step 5** Select the 'From Account'.

**Step 6** Check 'Post as Total' if you want the batch to appear as a single transaction in your account. If not checked, each transaction in the batch will appear separately in your account.

**Step 7** Enter the 'Reference (to Appear on Statement)'

**Step 8** Click on the **Upload** button.

After the batch has successfully uploaded, you are returned to the Transaction Batch List.



**Notes on Uploading Transactions**

When you upload a batch, more than one batch may be created in the Transaction Batch List, e.g. separate batches for Internal Transfer and External Transfer.

If there are any invalid entries (e.g. incorrect account numbers, BSB codes, etc), then the Status will display as 'New - contains upload errors'. You will need to click on **Change** link for the batch, and then the individual change links for the incorrect Payees in the batch.

The whole batch may reject if there are discrepancies in the data, e.g. a mismatch of transaction totals to the batch totals, or a mismatch of transaction count to total transactions.

For this type of error, you will need to determine the cause, fix the source data and upload the batch again. To view details of the Uploaded Batch, click on the **Show Errors** link for the batch. If required, you can delete the details from the 'Uploaded Batches' list by using the **Delete** button for the appropriate item.



## Pending Authorisations

The Pending Authorisations function is available to BFSONline Business users with access to accounts where more than 1 signature is required to authorise payment. It allows signatories to view pending transactions and to authorise those transactions at a later time.

In addition, BFSONline Business users may also:

- Allow Data Entry Operators to enter payment details and create a pending authorisation transaction, even when only one signature is required.
- Generate an email alert to a signatory (i.e. an Internet Signing Authority), to notify a transaction or batch of transactions is ready to be authorised.
- Enter, review and edit notes that have been entered for a pending authorisation.
- Authorisation of transactions is limited to a pre-set value for each Internet Signing Authority as well as daily debit limit on an account that is set by BFS.

## List of Pending Authorisations

**Step 1** Do one of the following:

- On the Welcome Screen, click on the **Full Pending Authorisations** link in the list of Pending Authorisations.

The screenshot displays the BFSONline Business web application interface. The browser address bar shows 'http://203.94.178.92 - BIFOnline - Microsoft Internet Explorer'. The page header includes the logo for Baptist Investments & Finance Ltd. and a navigation menu with options: Welcome Page, Accounts, Transact, Future Payments, Personal Payees, Other, and Logout.

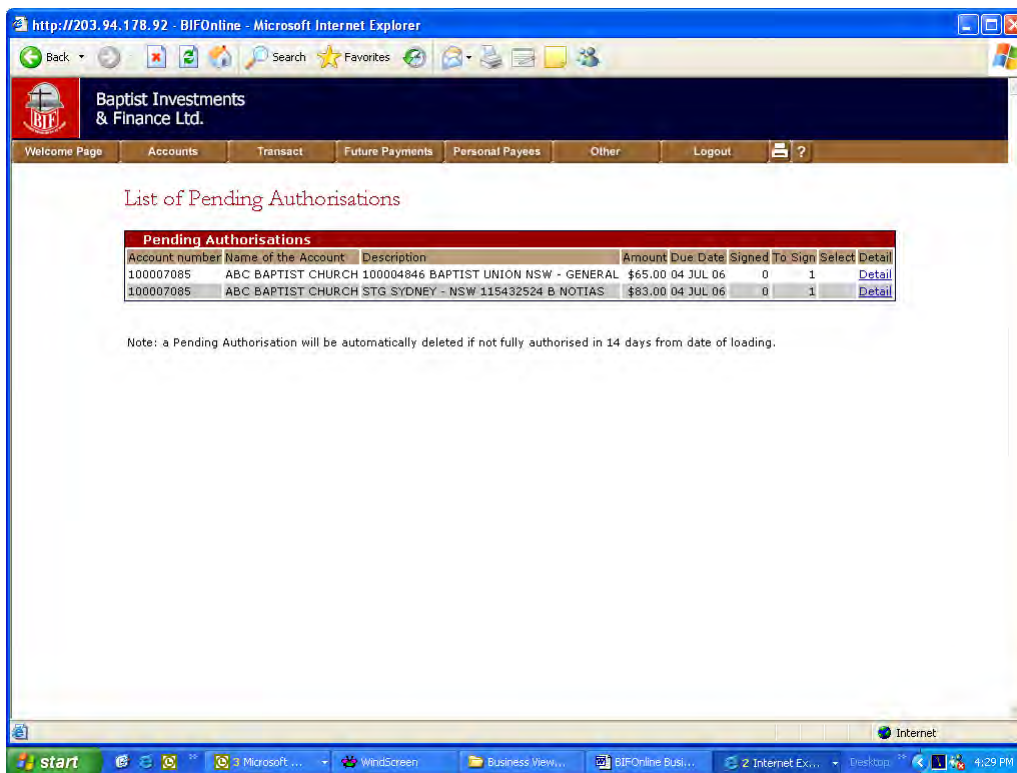
The main content area is divided into several sections:

- Account Transactions:** A table showing the current and available balances for the 'ABC BAPTIST CHURCH Account - (100007085)'. The current balance is \$8,560.50 and the available balance is \$8,560.50. Below this is a table of transactions with columns for Posted Date, Effective Date, Description, Cheque #/Reference, Debit, Credit, and Balance.
- Pending Authorisations:** A table listing pending transactions with columns for Account number, Name of the Account, Description, Created, Amount, and Detail.
- List of Accounts:** A table showing account details with columns for Account Number, Account Name, Current Balance, and Available Balance.
- Periodical Payments:** A section indicating that there are no periodical payments to display.

The Windows taskbar at the bottom shows the Start button and several open applications, including Microsoft Office Word, WindScreen, Business View..., BIFOnline Bus..., and Internet Explorer. The system clock shows 4:28 PM.

Choose **Transact**, **PendAuths** from the menu.

Your screen will look similar to the following:



A check box in the Select column appears only if you can add your authorisation to the payment, i.e. you have full access to the From account as the Internet Signing Authority, your authorisation limit is sufficient to authorise the payment amount, and you have not yet authorised it.

### ***How long do transactions remain in the List of Pending Authorisations?***

BFS has pre-defined a period of time that transactions will remain on the system. This is displayed near the bottom of the screen when you are viewing the List of Pending Authorisations.

## View Detail of a Transaction

- Step 1** From the List of Pending Authorisations screen, or the Pending Authorisations section of the Welcome Screen, click on the **Detail** link for the transaction.

The screenshot shows the Baptist Investments & Finance Ltd. web application interface. The browser address bar displays 'http://203.94.178.92 - BIFOnline - Microsoft Internet Explorer'. The page header includes the company logo and navigation tabs: Welcome Page, Accounts, Transact, Future Payments, Personal Payees, Other, and Logout. The main content area is divided into several sections:

- Account Transactions:** A table showing the current and available balances for the 'ABC BAPTIST CHURCH Account - (100007085)'. The current balance is \$8,560.50 and the available balance is \$8,560.50. Below this is a table of transactions:
 

Posted Date	Effective Date	Description	Cheque #/ Reference	Debit	Credit	Balance
05 NOV 2005		TRANSFER EX 10050S6			\$6,800.00	\$8,560.50
05 NOV 2005		TFR TO 112879 123456789		\$189.50		\$1,760.50
05 NOV 2005		TRANSFER EX 11936S1			\$1,000.00	\$1,950.00
05 NOV 2005		TRANSFER EX 11396S1			\$950.00	\$950.00
- Pending Authorisations:** A table listing pending transactions:
 

Account number	Name of the Account	Description	Created	Amount	Detail
100007085	ABC BAPTIST CHURCH	100004846 BAPTIST UNION NSW - GENERAL	04 JUL 06	\$65.00	<a href="#">Detail</a>
100007085	ABC BAPTIST CHURCH	STG SYDNEY - NSW 115432524 B NOTIAS	04 JUL 06	\$83.00	<a href="#">Detail</a>
- List of Accounts:** A table showing account balances:
 

Account Number	Account Name	Current Balance	Available Balance
100007085	ABC BAPTIST CHURCH	\$8,560.50	\$8,560.50
- Periodical Payments:** A message stating 'Due Before or On the 12 NOV 2005' and 'There are no Periodical Payments to display.'

The screenshot shows the 'Pending Authorisation Detail - Internal Transfer' screen. The browser address bar displays 'http://203.94.178.92 - BIFOnline - Microsoft Internet Explorer'. The page header includes the company logo and navigation tabs: Welcome Page, Accounts, Transact, Future Payments, Personal Payees, Other, and Logout. The main content area displays the following details:

**Pending Authorisation Detail - Internal Transfer**

**Withdrawal Detail**

From Account: 100007085 ABC BAPTIST CHURCH  
 Current Balance: \$8,560.50  
 Available Balance: \$8,560.50

To Payee: Account number 100004846 BAPTIST UNION NSW - GENERAL  
 Amount: \$65.00

When: This transaction will occur when fully authorised

Loaded by: OFFICE 04 JUL 2006 04:26pm

Buttons: Pay Now, Delete, Cancel

The details displayed will vary according to the type of transaction.

If you are able to authorise this transaction, and password confirmation on updates is required by BFS, a 'Password' box will be displayed.

If you cannot authorise this transaction, you can add notes, notify another signatory or have another signatory enter their 'Login Name' and 'Password' while the details are displayed.

**Notes - record only if Cheque is to be Authorised Later:**

**This account requires 1 more Signatory to authorise a withdrawal.**

**The other signatories are:**

MR E JONES	Notified	Notify via e-mail
		<input type="checkbox"/>

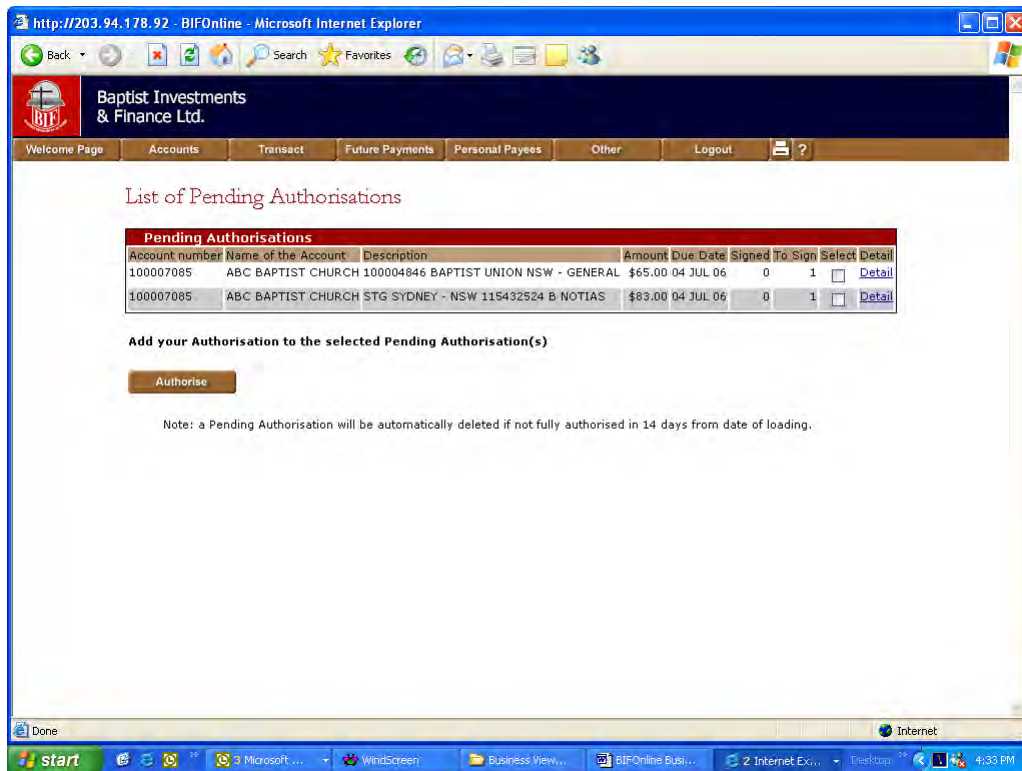
<b>Login Name</b>	<b>Access Code</b>
<input type="text"/>	<input type="text"/>

### ***Authorise a Pending Transaction from the Detail View screen***

- Step 1** Click on the **Detail** link for the transaction in the List of Pending Authorisations.
- Step 2** Enter your 'Password'.
- Step 3** Click on the **Pay Now** button.

## Authorise Transactions from the List

**Step 1** Check the box in the Select column for the transactions you want to authorise.



The screenshot shows a web browser window displaying the BIFOnline interface. The page title is 'List of Pending Authorisations'. Below the title is a table with the following data:

Account number	Name of the Account	Description	Amount	Due Date	Signed	To Sign	Select	Detail
100007085	ABC BAPTIST CHURCH 100004846	BAPTIST UNION NSW - GENERAL	\$65.00	04 JUL 06	0	1	<input type="checkbox"/>	<a href="#">Detail</a>
100007085	ABC BAPTIST CHURCH STG SYDNEY - NSW 115432524	B NOTIAS	\$83.00	04 JUL 06	0	1	<input type="checkbox"/>	<a href="#">Detail</a>

Below the table, there is a section titled 'Add your Authorisation to the selected Pending Authorisation(s)' with an 'Authorise' button. A note below the button states: 'Note: a Pending Authorisation will be automatically deleted if not fully authorised in 14 days from date of loading.'

**Step 2** Enter your 'Password'.

**Step 3** Click on the **Authorise** button.