



Northern Inland
CREDIT UNION

SMART THINKING

Online Business Banking User Manual

Version 1.0

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Table of Contents

1. Online Business Banking	3
1.1 What is Online Business Banking?	4
1.1.1 Business Banking Administration	5
1.1.2 Levels of Access for Online Business Banking.....	5
2. Business Banking Administration.....	6
2.1 Business Banking Administration	7
2.2 Actions and Other Options.....	9
2.2.1 Change Login Access Code	10
2.2.2 Add Data Entry Login	11
2.2.3 Modify Data Entry Login	13
2.2.4 Delete a Data Entry Login	14
2.2.5 Add Internet Signing Authority Login	15
2.2.6 Modify Internet Signing Authority Login	17
2.2.7 Delete an Internet Signing Authority.....	18
3. Working with Online Business Banking	19
3.1 Processing Transactions with Online Business Banking.....	20
3.2 What is different on the Home Page?.....	20
3.2.1 Pending Authorisations.....	21
3.2.2 List of Accounts	21
3.2.3 Future Payments	21
3.3 The Payments Menu.....	22
3.3.1 What's different with transaction processing using Online Business Banking?	23
3.4 Pending Authorisations	27
3.4.1 List of Pending Authorisations	27
3.4.2 View Detail of a Transaction.....	29
3.4.3 Authorise a Pending Transaction from the Detail View screen.....	30
3.4.4 Authorise Transactions from the List	31

1. Online Business Banking

This section covers...

- What is Online Business Banking?
- An Overview of Business Banking Administration

1.1 What is Online Business Banking?

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

Features of Online Business Banking include:

- The ability for businesses to create and maintain access to Online business banking for their employees without the need to contact NICU. This includes creating and deleting Internet signing authorities and data entry logins, as well as changing passwords and access levels.
- Online Data Entry Operators can enter data for transactions without having access to the business' funds, print or download statements, load and maintain business payees and perform other administrative tasks.
- Internet Signing Authorities on business accounts are for employees with an Authority to Operate on these accounts. As well as approving transactions entered by Data Entry Operators, Internet Signing Authorities may also enter transaction data and then approve payment.
- The Internet Signing Authority provides a business with increased flexibility and the ability to have different levels of access for the Internet compared to non-online banking activities. A signatory does not need to be given Internet access. If Internet access is provided, then the Signatory may have restrictions and transaction limits for Online Banking that are different to their non-Internet access.
- Where multiple signatories are required to authorise an Internet transaction, the signatories do not need to be present in the one location or at the one time. Transactions can be stored as 'Pending Authorisations' for later approval and those with the authority to approve transactions may be notified by emails generated by Business Banking.
- Business To Business relationships allow related Business clients to be linked together to simplify Business Banking Administration and allow Data Entry Operators, Internet Signing Authorities to perform transactions for several related organisations using a single Online Banking login.

1.1.1 Business Banking Administration

A business must register as an Online **Business Banking** member. Once registered, one or more individual members may be set up as administrators by creating a special non-operational relationship between the individual member and the business member.

To access funds in a business account, a member must have Signing Authority on that account.

Once the business has been registered for Online Business Banking, access can be provided to the Business Banking Administrators, who in turn, can give Signing Authority access to the business accounts within the organisation.

1.1.2 Levels of Access for Online Business Banking

Once the business is registered for Online Business Banking, members are set up to administer the Business Banking function and control access to accounts.

There are different levels of access for Business Banking that control what someone can do.

Business Banking Administrator

A Business Banking Administrator manages the Online Business Banking access of other users. The Business Banking Administrator can create logins, determine which accounts are accessible, set authorisation limits and resets passwords.

A login is created for the Administrator who can then access Online Banking and use the Business Banking options to manage Online Banking logins for other users.

The option is found in the 'Account Options' menu, but will not be displayed unless the business nominates a user to be set up as an Administrator. The Administrator cannot create other Administrators.

A business user can specify the number of Administrators required to authorise the creation or modification of the Business Banking logins.

Internet Signing Authority

An Internet Signing Authority is a login that may be created by an Administrator for any signatory that has an Authority To Operate (ATO) relationship with one or more of the business accounts. The login is linked to the individual member but is limited to accessing only those business accounts to which an ATO relationship exists.

An authorisation limit is set for the login. This is the maximum transaction value the login may authorise.

Data Entry User

A Data Entry user can create transactions but cannot authorise them.

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

An Administrator may create a Data Entry User login. The login is linked to the business membership. One or more of the business accounts can be made accessible for the login.

2. Business Banking Administration

This section covers...

- Business Banking Administration

In particular, Business Banking Administration at the customer level, including the following

- Add Data Entry Login
- Change Login Access Code
- Add a Signing Authority Login
- Modify Data Entry Login
- Delete a Data Entry Login
- Modify Signing Authority Login
- Delete a Signing Authority

2.1 Business Banking Administration

This page allows you to examine who has access to Online Business Banking and to change access levels. This page is accessed through the **Business Banking** option and is only available to Business Banking Administrators.

You cannot create or modify Administrators. If you need to add or delete an Administrator you will need to contact Northern Inland.

N.B. Northern Inland Online Banking uses a dynamic menu structure; as such the following screenshots may not represent the menu options available to your login.

Step 1

To access the Business Banking Administration screen, from the Online Banking menu, click on **Account Options**, and then **Business Banking**.

The screenshot shows the Northern Inland Credit Union website interface. At the top right, it says 'SMART THINK BSB 802 298 PH 1300'. A navigation menu includes 'home', 'accounts', 'loans', 'payments', 'inbox', 'my preferences', 'account options', and 'services & help'. A 'Print' button is visible. Under 'account options', the 'business viewpoint' option is highlighted with a red circle. Below this, there are sections for 'Account Details' (a table of accounts), 'Pending Authorisations', 'New Messages', 'personalise account names', 'organise accounts' (for account 71116S1), and 'Future Payments'.

If the Administrator does not have access to any accounts, they may be taken directly to the Business Banking page.

Your screen will appear similar to the following:

The screenshot shows the 'Business Viewpoint' administration page. At the top, it says 'Northern Inland CREDIT UNION' and 'SMART THINKING BSB 802 298 PH 1300 65 65 81'. A navigation menu includes 'home', 'accounts', 'loans', 'payments', 'inbox', 'my preferences', 'account options', and 'services & help'. Below the menu, there are tabs for 'business viewpoint', 'personalise account names', and 'organise accounts'. The 'business viewpoint' tab is active. The page displays the member name '71117 ABC COMPANY PTY LTD' and the administrator '71116 MR HUGH MANN'. Under 'Logins and ATO's', there is a table with columns: Name, Access Level, Authorisation Limit, Accessible Accounts, and Action(s).

Name	Access Level	Authorisation Limit	Accessible Accounts	Action(s)
ABCCOMP1	View Only		All	Modify Access Code
ABCCOMP2	Data Entry		All	Modify Access Code
ABCCOMP3	Data Entry		All	Modify Access Code
MR FRED CREAMER	Internet Signing Authority	\$5,000.00	All	Modify Access Code
MR HUGH MANN	Internet Signing Authority	\$2,000.00	All	Modify Access Code
MR RAY BARR	ATO		None	Add

At the bottom left, there is a button labeled 'Add data entry login'.

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

Select Member	This field is only displayed if you are the Business Banking Administrator for more than one business member that is not linked to other Business Banking members. To change members, select another member from the drop down list.
Linked Members	This field is only displayed if the Business Banking member has links to other related memberships for Business Banking administration. These are clients linked by a Business To Business (BTB) relationship. Refer to the Business To Business Relationships section for additional information.
Administrators	This is a list of all Business Banking Administrators for the member.
Logins and ATO's	This table contains details of Data Entry logins and Authorities To Operate (ATOs).
Name	This table contains details of logins for Data Entry (which may also be restricted to View Only) and the names of ATOs/Internet Signing Authorities.
Login Blocked	This column is only displayed if there is at least 1 login that is blocked (e.g. due to excessive password violations). Resetting the Access Code will unblock the login. Refer to Change Login Access Code for additional information.
Access Level	The Access Level for the login. ATO will be displayed in the 'Access Level' column if an Authority To Operate does not have a Login as an Internet Signing Authority.
Authorisation Limit	The maximum amount an Internet Signing Authority can approve.
Accessible Accounts	This field will show ALL if all accounts for the Business member can be accessed by the login or ATO. If only selected accounts can be accessed, they will be displayed individually.
Action(s)	This column contains links to perform various actions on Logins and ATOs. Refer to Actions and Other Options for additional information.
Modify	Click on Modify to change an existing Access Level or change the accounts that the user can access. You can also remove access using this option. If you are changing the details of a Data Entry login (including 'View Only'), refer to Modify Data Entry Login . If you are changing the details of an Internet Signing Authority, refer to Modify Internet Signing Authority Login .
Access Code	Click on Access Code to change the Access Code for a user. See Change Login Access Code .
Add	Click on Add to create an Internet Signing Authority and create a Login and Access Code for them. See Add Internet Signing Authority Login .
Add Data Entry Login (button)	Click on the Add Data Entry Login button to create a login to Online Banking, initial Access Code and provide access to accounts. See Add Data Entry Login .

2.2 Actions and Other Options

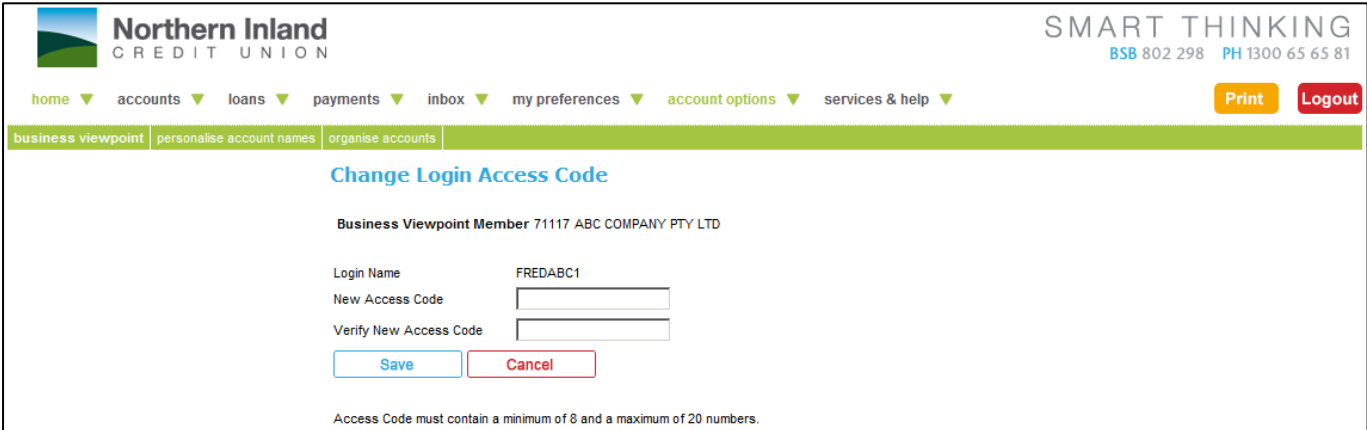
- Change Login Access Code
- Add Data Entry Login
- Modify Data Entry Login
- Delete a Data Entry Login
- Add Internet Signing Authority Login
- Modify Internet Signing Authority Login
- Delete an Internet Signing Authority

2.2.1 Change Login Access Code

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

Step 1

To access the Change Login Access Code page, click on the appropriate **Access Code** link in the Action(s) column located on the **Business Banking** page.



The screenshot displays the Northern Inland Credit Union website interface. At the top left is the logo for Northern Inland Credit Union. To the right, it says "SMART THINKING" with contact numbers "BSB 802 298" and "PH 1300 65 65 81". Below the logo is a navigation menu with items like "home", "accounts", "loans", "payments", "inbox", "my preferences", "account options", and "services & help". There are also "Print" and "Logout" buttons. The main content area is titled "Change Login Access Code" and shows the user is a "Business Viewpoint Member 71117 ABC COMPANY PTY LTD". The "Login Name" is "FREDABC1". There are input fields for "New Access Code" and "Verify New Access Code". Below these are "Save" and "Cancel" buttons. A note at the bottom states: "Access Code must contain a minimum of 8 and a maximum of 20 numbers."

Step 2

Enter the **New Access Code**. Note that rules for the access code are displayed under the buttons.

Step 3

Re-enter the code in the **Verify New Access Code** box.

Step 4

Click on the **Save** button. You are returned to the Business Banking Administration page.



Changing the password does not require additional authorisations.

2.2.2 Add Data Entry Login

Use the **Add Data Entry Login** option to create a login to Online Banking, set the initial Access Code for the login, control the level of access, and which accounts the Login can access.

Step 1

To access the Add Data Entry Login page, click on the **Add Data Entry Login** button located on the Business Banking page.

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home ▼ accounts ▼ loans ▼ payments ▼ inbox ▼ my preferences ▼ account options ▼ services & help ▼

Print Logout

business viewpoint | personalise account names | organise accounts

Add Data Entry Login

Business Viewpoint Member 71117 ABC COMPANY PTY LTD

New Login Name

Access Code

Confirm Access Code

Access Level and Accessible Accounts

Access Level

Select Accessible Accounts

Select All Unselect All


71117S30 ABC COMPANY PTY LTD

Save Cancel

Step 2

Enter the appropriate details. Refer to the following table.

New Member Login	Enter the login name. The login name must conform to the rules issued by Northern Inland. This will require a minimum and maximum number of characters and may also require a minimum number of numerals. Please consult Northern Inland if you are uncertain about the requirements for this field.
Access Code	Enter the access code for the new login. The access code must conform to the rules issued by Northern Inland. This will require a minimum and maximum number of characters and may also require a minimum number of numerals. Please consult Northern Inland if you are uncertain about the requirements for this field.
Confirm Access Code	Re-enter the access code you entered in the 'Access Code' box.
Access Level	The default Access Level is Data Entry . If required, change the Access Level to View Only .

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> <ul style="list-style-type: none"> • Click on the Select All button to select all of the accounts shown. • Click on the Unselect All button to clear all of the account selections. • Click in the boxes next to the individual accounts to select/deselect one or more accounts. <p> There must be at least 1 accessible account.</p>
Approve New Login	<p>This section contains one or more boxes depending on the number of Business Banking Administrators that must approve these changes.</p>
Access Code	<p>The Business Banking Administrator who is currently signed into Online Banking must enter his or her Access Code in this box.</p>
Login Name Access Code	<p>There will be an extra Login Name and Access Code box for each additional Business Banking Administrator that must approve the changes.</p> <p>Each administrator must enter their Login Name and Access Code before the changes are saved.</p> <p>Additional security options may be displayed.</p>

Step 3

There may be additional security requirements not shown in this example.

After entering the details and the Access Codes for the administrator(s), click on the **Save** button.

You are returned to the Administration page.

2.2.3 Modify Data Entry Login

The **Modify Data Entry Login** page 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** page, click on the appropriate **Modify** link for a Data Entry login in the Action(s) column in the Administration page.

Logins and ATO's				
Name	Access Level	Authorisation Limit	Accessible Accounts	Action(s)
ABCCOMP1	View Only		All	Modify Access Code
ABCCOMP2	Data Entry		All	Modify Access Code
ABCCOMP3	Data Entry		All	Modify Access Code
MR FRED CREAMER	Internet Signing Authority	\$5,000.00	All	Modify Access Code
MR HUGH MANN	Internet Signing Authority	\$2,000.00	All	Modify Access Code
MR RAY BARR	ATO		None	Add

The **Modify Data Entry Login** page is displayed:

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BSB 802 298 PH 1300 65 65 81

home ▼ accounts ▼ loans ▼ payments ▼ inbox ▼ my preferences ▼ account options ▼ services & help ▼ Print Logout

business viewpoint | personalise account names | organise accounts

Modify Data Entry Login

Business Viewpoint Member 71117 ABC COMPANY PTY LTD

Login Name ABCCOMP2

Access Level and Accessible Accounts

Access Level

Select accessible accounts

71117S30 ABC COMPANY PTY LTD

Approve Changes

Step 2

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

Step 3

If displayed, enter approval Login Names and Access Codes in the **Approve Changes** section.

Step 4

Click on the **Update** button.

2.2.4 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** page, click on the appropriate **Modify** link for a Data Entry login in the Action(s) column in the Administration page.

Logins and ATO's				
Name	Access Level	Authorisation Limit	Accessible Accounts	Action(s)
ABCCOMP1	View Only		All	Modify Access Code
ABCCOMP2	Data Entry		All	<u>Modify</u> Access Code
ABCCOMP3	Data Entry		All	Modify Access Code
MR FRED CREAMER	Internet Signing Authority	\$5,000.00	All	Modify Access Code
MR HUGH MANN	Internet Signing Authority	\$2,000.00	All	Modify Access Code
MR RAY BARR	ATO		None	Add

The **Modify Data Entry Login Page** is displayed:

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[home](#) ▾
 [accounts](#) ▾
 [loans](#) ▾
 [payments](#) ▾
 [inbox](#) ▾
 [my preferences](#) ▾
 [account options](#) ▾
 [services & help](#) ▾

[Print](#)
[Logout](#)

[business viewpoint](#) | [personalise account names](#) | [organise accounts](#)

Modify Data Entry Login

Business Viewpoint Member 71117 ABC COMPANY PTY LTD

Login Name ABCCOMP2

Access Level and Accessible Accounts

Access Level Data Entry ▾

Select accessible accounts

Select All
Unselect All

71117S30	ABC COMPANY PTY LTD	<input checked="" type="checkbox"/>
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Approve Changes

Cancel
Update
Delete

Step 2

If displayed, enter approval Login Names and Access Codes in the **Approve Changes** section.

Step 3

Click on the **Delete** button.

2.2.5 Add Internet Signing Authority Login

Use the **Add** link to create a new Internet Signing Authority login for Online Banking from a user with an ATO [Authority To Operate] over at least one of the Business accounts.

This process provides a new Login and Access Code for the signatory, specifically for Business Banking for a single business entity. This ensures that personal and business banking are kept separate, and also, if a signatory 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 Administration page.

The screenshot shows the Northern Inland Credit Union website interface. At the top left is the logo for Northern Inland Credit Union. At the top right is the 'SMART THINKING' logo with contact information: BSB 802 298 PH 1300 65 65 81. Below the logos is a navigation menu with links: home, accounts, loans, payments, inbox, my preferences, account options, and services & help. There are 'Print' and 'Logout' buttons on the right. A green navigation bar contains 'business viewpoint', 'personalise account names', and 'organise accounts'. The main content area is titled 'Add Internet Signing Authority Login'. It displays 'Business Viewpoint Member 71117 ABC COMPANY PTY LTD' and 'New Login for Member 71119 MR RAY BARR'. The form includes input fields for 'Login Name', 'Access Code', and 'Confirm Access Code'. Under 'Accessible Accounts', there is a dropdown menu showing '71117S30 ABC COMPANY PTY LTD' with 'Full Access' selected. Other fields include 'Authorisation Limit', a checkbox for 'Notify when Authorisation Required', and 'Email Address'. At the bottom are 'Save' and 'Cancel' buttons.

Step 2

Enter details as per following table

Login Name	Enter the login name. The login name must conform to the rules issued by Northern Inland. This will require a minimum and maximum number of characters and may also require a minimum number of numerals. Please consult Northern Inland if you are uncertain about the requirements for this field.
Access Code	Enter the access code for the new login. The access code must conform to the rules issued by Northern Inland. This will require a minimum and maximum number of characters and may also require a minimum number of numerals. Please consult Northern Inland if you are uncertain about the requirements for this field.
Confirm Access Code	Re-enter the code you entered in the 'Access Code' box.
Accessible Accounts	<p>This section controls the access to accounts for the Login. By default, all accounts on which the member is a Signatory 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> <p>There must be at least 1 account with 'View Only' or 'Full Access' selected.</p>
Authorisation Limit	Enter the authorised Limit in dollars (the dollar sign itself is not required). The value must be greater than 0.
Notify when Authorisation Required	<p>Check the 'Notify when Authorisation Required' box if email verification of pending authorisations is required.</p> <p>This field is only displayed if your financial institution is providing a notification service.</p>
Email Address	<p>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.</p> <p>This field is only displayed if NICU is providing a notification service.</p>
Approve New Login Name	This section contains one or more boxes depending on the number of Business Banking Administrators that must approve these changes.
Access Code	The Business Banking Administrator who is currently signed into Online Banking must enter his or her Access Code in this box.
Login Name Access Code	<p>There will be an extra Login Name and Access Code box for each additional Business Banking Administrator that must approve the changes.</p> <p>Each administrator must enter their Login Name and Access Code before the changes are saved. Additional security options may be displayed.</p>

Step 3

After entering the details and the Access Codes for the administrator(s), click on the **Save** button.

You are returned to the Administration page.

2.2.6 Modify Internet Signing Authority Login

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

Data Entry 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** page, click on the appropriate **Modify** link for an Internet Signing Authority in the Action(s) column in the Administration page.

Logins and ATO's				
Name	Access Level	Authorisation Limit	Accessible Accounts	Action(s)
ABCCOMP1	View Only		All	Modify Access Code
ABCCOMP2	Data Entry		All	Modify Access Code
ABCCOMP3	Data Entry		All	Modify Access Code
MR FRED CREAMER	Internet Signing Authority	\$5,000.00	All	Modify Access Code
MR HUGH MANN	Internet Signing Authority	\$2,000.00	All	Modify Access Code
MR RAY BARR	ATO		None	Add

The **Modify Internet Signing Authority Login** page is displayed:

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home ▾ accounts ▾ loans ▾ payments ▾ inbox ▾ my preferences ▾ account options ▾ services & help ▾

Print
Logout

business viewpoint | personalise account names | organise accounts

Modify Internet Signing Authority Login

Business Viewpoint Member 71117 ABC COMPANY PTY LTD

Modify Login for: FREDABC1 MR FRED CREAMER

Accessible Accounts

71117S30 ABC COMPANY PTY LTD

Authorisation Limit

Notify when Authorisation Required

Email Address

Cancel
Update
Delete

Step 2

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

Step 3

If displayed, enter approval Login Names and Access Codes in the **Approve Changes** section.

Step 4

Click on the **Update** button.

2.2.7 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 member as a signatory on the account/s.

Step 1

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

Logins and ATO's				
Name	Access Level	Authorisation Limit	Accessible Accounts	Action(s)
ABCCOMP1	View Only		All	Modify Access Code
ABCCOMP2	Data Entry		All	<u>Modify</u> Access Code
ABCCOMP3	Data Entry		All	Modify Access Code
MR FRED CREAMER	Internet Signing Authority	\$5,000.00	All	<u>Modify</u> Access Code
MR HUGH MANN	Internet Signing Authority	\$2,000.00	All	Modify Access Code
MR RAY BARR	ATO		None	Add

The **Modify Internet Signing Authority Login** page is displayed:

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home ▼ accounts ▼ loans ▼ payments ▼ inbox ▼ my preferences ▼ account options ▼ services & help ▼

Print Logout

business viewpoint | personalise account names | organise accounts

Modify Internet Signing Authority Login

Business Viewpoint Member 71117 ABC COMPANY PTY LTD

Modify Login for FREDABC1 MR FRED CREAMER

Accessible Accounts

71117S30 ABC COMPANY PTY LTD Full Access ▼

Authorisation Limit 5,000.00

Notify when Authorisation Required

Email Address

Cancel Update Delete

Step 2

If displayed, enter approval Login Names and Access Codes in the **Approve Changes** section.

Step 3

Click on the **Delete** button.

3. Working with Online Business Banking

This section covers...

- Processing Transactions with Online Business Banking
- What is different on the Home Page?
- The Payments Menu
- Pending Authorisations

3.1 Processing Transactions with Online Business Banking

In most respects, Online Business Banking 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.

This section concentrates on the additional functionality for Online Business Banking users and is written from the perspective of the Business Banking customer.

3.2 What is different on the Home Page?

There is little difference on the Home or Welcome page for Online Banking users and Online Business Banking users although you may not be familiar with some of the functionality if you are a previous Online Banking user. For example, in Online Banking, Pending Authorisations are only available to holders of accounts where multiple signatures are required to authorise payment.

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home accounts loans payments inbox my preferences account options services & help Print Logout

Account Details

Account	Name	Current	Available
71117S30	ABC COMPANY PTY LTD	\$119,990.00	\$119,990.00
71117S99	ABC COMPANY PTY LTD	\$10,000.00	\$10,000.00

Pending Authorisations

Account number	Name of the Account	Description	Created	Amount	Detail
71117S30	ABC COMPANY PTY LTD	71117S99 ABC COMPANY PTY LTD	27 SEP 13	\$120.00	Detail
71117S30	ABC COMPANY PTY LTD	71116S1 HUGH MANN	27 SEP 13	\$500.00	Detail
71117S30	ABC COMPANY PTY LTD	71120S30 XYZ COMPANY PTY LTD	27 SEP 13	\$630.00	Detail
71117S30	ABC COMPANY PTY LTD	47571S1 FRED CREAMER	27 SEP 13	\$530.00	Detail
71117S30	ABC COMPANY PTY LTD	Fortnightly 71116S1 HUGH MANN	17 JUL 13	\$500.00	Detail
71117S30	ABC COMPANY PTY LTD	Fortnightly 71116S1 HUGH MANN	25 JUL 13	\$500.00	Detail

Full Pending Authorisations list

New Messages
There are no New Messages

Transaction Details - ABC COMPANY PTY LTD - 71117S30

Date	Description	Debit	Credit	Balance
12 JUL 2013	CASH DEP		\$120,000.00	\$119,990.00
12 JUL 2013	SHARES (client 71117)	\$10.00		-\$10.00
12 JUL 2013	ACCOUNT OPENED - 12 JUL 2013			

View All Download Transactions

Future Payments

Due Before or On the 26 JUL 2013
There are no Future Payments to display.

The following information highlights the main areas of interest as a Data Entry Operator or an Internet Signing Authority for Online Business Banking:

3.2.1 Pending Authorisations

The **Pending Authorisations** section is displayed if you have access to Online Business Banking 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 a Signatory.

As previously noted, the Pending Authorisations section is also displayed to other Online Banking 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 list** link in the list of Pending Authorisations or choose **Payments, Pending Authorisations** 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.

3.2.2 List of Accounts

The **Account Details** section by default displays the full list of accounts available to Online Banking. If you are logged in as an Online Business Banking user, these will be the business accounts that you have access to, either to view the details or to operate on the accounts as an Internet Signing Authority.

3.2.3 Future Payments

The **Future Payments** section will display payments that are soon to be due. A link at the end of each line will display more details about the Future Payment.

3.3 The Payments Menu

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

The screenshot shows the Northern Inland Credit Union website interface. At the top left is the logo for Northern Inland Credit Union. At the top right is the slogan "SMART THINKING" with contact information: BSB 802 298 PH 1300 65 65 81. Below the logo is a navigation menu with items: home, accounts, loans, payments, inbox, my preferences, account options, and services & help. There are "Print" and "Logout" buttons on the right.

The "payments" menu is expanded, showing options: bpay, transfer money, account address book, bpay address book, multiple transfers, and pending authorisations.

Account Details

Account	Name	Available
71117S30	ABC COMPANY PTY LTD	\$119,990.00
71117S99	ABC COMPANY PTY LTD	\$10,000.00

Transaction Details - ABC COMPANY PTY LTD - 71117S30

Date	Description	Debit	Credit	Balance
12 JUL 2013	CASH DEP		\$120,000.00	\$119,990.00
12 JUL 2013	SHARES (client 71117)	\$10.00		-\$10.00
12 JUL 2013	ACCOUNT OPENED - 12 JUL 2013			

View All Download Transactions

Pending Authorisations

Account number	Name of the Account	Description	Created	Amount	Detail
71117S30	ABC COMPANY PTY LTD	71117S99 ABC COMPANY PTY LTD	27 SEP 13	\$120.00	Detail
71117S30	ABC COMPANY PTY LTD	71116S1 HUGH MANN	27 SEP 13	\$500.00	Detail
71117S30	ABC COMPANY PTY LTD	71120S30 XYZ COMPANY PTY LTD	27 SEP 13	\$630.00	Detail
71117S30	ABC COMPANY PTY LTD	47571S1 FRED CREAMER	27 SEP 13	\$530.00	Detail
71117S30	ABC COMPANY PTY LTD	Fortnightly 71116S1 HUGH MANN	17 JUL 13	\$500.00	Detail
71117S30	ABC COMPANY PTY LTD	Fortnightly 71116S1 HUGH MANN	25 JUL 13	\$500.00	Detail

Full Pending Authorisations list

New Messages

There are no New Messages

Future Payments

Due Before or On the 26 JUL 2013
There are no Future Payments to display.

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

- BPAY
- Transfer Money
- Account Address Book
- BPAY Address Book
- Multiple Transactions
- Pending Authorisations

3.3.1 What's different with transaction processing using Online Business Banking?

The processing of transactions is similar to other Online Banking 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 Online Banking. 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 click on the button labelled Next.

Step 2

The confirmation page will appear showing details of the signatories required.

This account requires 1 more Signatory to authorise a withdrawal.

The other signatories are:

Member	Status
<input type="radio"/> MR H MANN	
<input type="radio"/> MR F CREAMER	

Notes - record only if Transaction is to be authorised later

OK Store Previous Cancel

The information on the screen will vary, depending on the number of signatures required. An additional **Notify via email** column may be displayed next to the listing of 'other signatories'.

Step 3

If displayed, check the 'Notify via email' boxes of 'other signatories' to send email notifications of the Pending Authorisation. The 'other signatories' are 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'.

Additional Information

If one or more Internet Signing Authorities have access to your computer while you are processing the transaction, they can check the option button next to their name and then enter their Member Logins and Access Codes and any other security identification details requested at Step 2.

This account requires 1 more Signatory to authorise a withdrawal.

The other signatories are:

Member	Status
<input checked="" type="radio"/> MR H MANN	
<input type="radio"/> MR F CREAMER	

Login Name Access Code

Notes - record only if Transaction is to be authorised later

If all Member Logins and Access Codes for the required number of Internet Signing Authority Authorities have been entered, you can click on the **OK** button rather than the **Store** button. You also skip Steps 3 to 5 above.

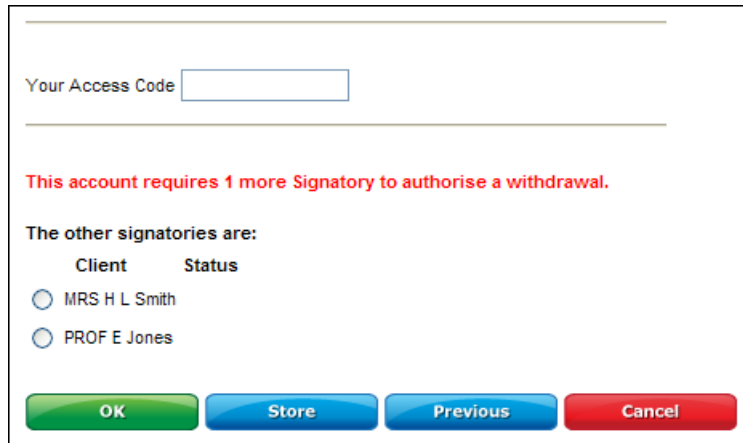
Internet Signing Authorities

Step 1

Enter the transaction details and click on the button labelled **Next**.

Step 2

The confirmation page will appear showing details of the signatories required.



Your Access Code

This account requires 1 more Signatory to authorise a withdrawal.

The other signatories are:

Client	Status
<input type="radio"/> MRS H L Smith	
<input type="radio"/> PROF E Jones	

The information on the screen will vary, depending on the number of signatures required. An additional **Notify via email** column may be displayed next to the listing of 'other signatories'.

Step 3

Enter **Your Access Code** and any other security identification details requested.

Step 4

When other signatories are required and the **Notify via email** check boxes are displayed, you can check the boxes to send email notifications of the Pending Authorisation. The 'other signatories' are 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 additional Internet Signing Authorities are present and have access to your computer while you are processing the transaction, they can check the option button next to their name and then enter their **Member Logins** and **Access Codes** and any other security identification details requested at Step 3.

This account requires 1 more Signatory to authorise a withdrawal.

The other signatories are:

Client	Status
<input checked="" type="radio"/> MRS R Jones	
<input type="radio"/> PROF E Jones	

Member Login	Access Code	Date of Birth	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

If all the **Member Logins** and **Access Codes**, etc. for the required number of Internet Signing Authority Authorities have been entered, skip Steps 4 and 5.

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'.

3.4 Pending Authorisations

The Pending Authorisations function is available to Online Banking 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, even though not all signatories are available at the same time.

In addition, Business Banking 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 the daily debit limit set on an account.

3.4.1 List of Pending Authorisations

Step 1

Do one of the following:

- On the Home page, click on the **Full Pending Authorisations list** link in the list of Pending Authorisations.

The screenshot displays the Northern Inland Credit Union online banking interface. At the top, the logo and name 'Northern Inland CREDIT UNION' are on the left, and 'SMART THINKING' with contact information 'BSB 802 298 PH 1300 65 65 81' is on the right. A navigation menu includes 'home', 'accounts', 'loans', 'payments', 'inbox', 'my preferences', 'account options', and 'services & help'. There are 'Print' and 'Logout' buttons. The main content area is divided into several sections:

- Account Details:** Shows account number 71117S30, name ABC COMPANY PTY LTD, current balance \$119,990.00, and available balance \$119,990.00.
- Transaction Details - ABC COMPANY PTY LTD - 71117S30:** Lists transactions with columns for Date, Description, Debit, Credit, and Balance. Transactions include 'CASH DEP' for \$120,000.00, 'SHARES (client 71117)' for \$10.00, and 'ACCOUNT OPENED - 12 JUL 2013'. There are 'View All' and 'Download Transactions' links.
- Pending Authorisations:** A table with columns: Account number, Name of the Account, Description, Created, and Amount Detail. It lists several pending transactions, including '71117S99 ABC COMPANY PTY LTD' for \$120.00 and '71116S1 HUGH MANN' for \$500.00. A link 'Full Pending Authorisations list' is circled in red at the bottom of this section.
- Future Payments:** A section indicating 'Due Before or On the 26 JUL 2013' and stating 'There are no Future Payments to display.'

- Choose **Payments, Pending Authorisations** from the menu.

Your page will look similar to the following:

Northern Inland
CREDIT UNION

SMART THINKING
BSB 802 298 PH 1300 65 65 81

home accounts loans payments inbox my preferences account options services & help

Print Logout

bpay transfer money account address book bpay address book multiple transfers pending authorisations

Pending Authorisations

Account number	Name of the Account	Description	Amount	Due Date	Signed	To Sign	Select	Detail
71117S30	ABC COMPANY PTY LTD	71117S99 ABC COMPANY PTY LTD	\$120.00	27 SEP 13	0	1	<input type="checkbox"/>	Detail
71117S30	ABC COMPANY PTY LTD	71116S1 HUGH MANN	\$500.00	27 SEP 13	0	1	<input type="checkbox"/>	Detail
71117S30	ABC COMPANY PTY LTD	71120S30 XYZ COMPANY PTY LTD	\$630.00	27 SEP 13	0	1	<input type="checkbox"/>	Detail
71117S30	ABC COMPANY PTY LTD	47571S1 FRED CREAMER	\$530.00	27 SEP 13	0	1	<input type="checkbox"/>	Detail
71117S30	ABC COMPANY PTY LTD	Fortnightly 71116S1 HUGH MANN	\$500.00	17 JUL 13	0	1	<input type="checkbox"/>	Detail
71117S30	ABC COMPANY PTY LTD	Fortnightly 71116S1 HUGH MANN	\$500.00	25 JUL 13	0	1	<input type="checkbox"/>	Detail

Add your Authorisation to the selected Pending Authorisation(s)

Authorise

Note: A Pending Authorisation will be automatically deleted if not fully authorised in 14 days from date of loading.

A check box in the Select column appears only if you can add your authorisation to the payment, i.e. you are an Authority To Operate on the account, 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?

The financial institution providing your Online Business Banking has pre-defined a period of time that transactions will remain on the system. This is displayed near the bottom of the page when you are viewing the List of Pending Authorisations.

3.4.2 View Detail of a Transaction

Step 1

From the **List of Pending Authorisations** page, or the Pending Authorisations section of the Home page, click on the **Detail** link for the transaction.

Pending Authorisations					
Account number	Name of the Account	Description	Created	Amount	Detail
71117S30	ABC COMPANY PTY LTD	71117S99 ABC COMPANY PTY LTD	27 SEP 13	\$120.00	Detail
71117S30	ABC COMPANY PTY LTD	71116S1 HUGH MANN	27 SEP 13	\$500.00	Detail
71117S30	ABC COMPANY PTY LTD	71120S30 XYZ COMPANY PTY LTD	27 SEP 13	\$630.00	Detail
71117S30	ABC COMPANY PTY LTD	47571S1 FRED CREAMER	27 SEP 13	\$530.00	Detail
71117S30	ABC COMPANY PTY LTD	Fortnightly 71116S1 HUGH MANN	17 JUL 13	\$500.00	Detail
71117S30	ABC COMPANY PTY LTD	Fortnightly 71116S1 HUGH MANN	25 JUL 13	\$500.00	Detail

Full Pending Authorisations list

This example shows the list of Pending Authorisations from the Home page.

- 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 the financial institution, an 'Access Code' box will be displayed.

Northern Inland
CREDIT UNION

SMART THINKING
BSB 802 298 PH 1300 65 65 81

[home](#) ▾ [accounts](#) ▾ [loans](#) ▾ [payments](#) ▾ [inbox](#) ▾ [my preferences](#) ▾ [account options](#) ▾ [services & help](#) ▾

Print
Logout

Pending Authorisation Detail - Internal Transfer

Withdrawal Detail

From Account	71117S30	ABC COMPANY PTY LTD	
	Current Balance	\$119,990.00	
	Available Balance	\$119,990.00	
To Payee	Account number	71120S30	XYZ COMPANY PTY LTD
Amount	\$630.00		
When	This transaction will occur when fully authorised		
	Transaction Fee	\$0.40	
Loaded by	ABCCOMP2	27 SEP 2013	11:46am

Cancel
Pay now
Delete

3.4.3 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 **Access Code** and any other security identification details requested.

Step 3

Click on the **Pay Now** button.

3.4.4 Authorise Transactions from the List

Step 1

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

The screenshot shows the Northern Inland Credit Union website interface. At the top left is the logo for Northern Inland Credit Union. At the top right is the slogan 'SMART THINKING' with contact information 'BSB 802 298 PH 1300 65 65 81'. Below the logo is a navigation menu with links: home, accounts, loans, payments, inbox, my preferences, account options, and services & help. There are 'Print' and 'Logout' buttons. A secondary navigation bar contains links: bpay, transfer money, account address book, bpay address book, multiple transfers, and pending authorisations. The main content area is titled 'Pending Authorisations' and contains a table with the following data:

Account number	Name of the Account	Description	Amount	Due Date	Signed	To Sign	Select	Detail
71117S30	ABC COMPANY PTY LTD	71117S99 ABC COMPANY PTY LTD	\$120.00	27 SEP 13	0	1	<input type="checkbox"/>	Detail
71117S30	ABC COMPANY PTY LTD	71116S1 HUGH MANN	\$500.00	27 SEP 13	0	1	<input checked="" type="checkbox"/>	Detail
71117S30	ABC COMPANY PTY LTD	71120S30 XYZ COMPANY PTY LTD	\$630.00	27 SEP 13	0	1	<input type="checkbox"/>	Detail
71117S30	ABC COMPANY PTY LTD	47571S1 FRED CREAMER	\$530.00	27 SEP 13	0	1	<input checked="" type="checkbox"/>	Detail
71117S30	ABC COMPANY PTY LTD	Fortnightly 71116S1 HUGH MANN	\$500.00	17 JUL 13	0	1	<input type="checkbox"/>	Detail
71117S30	ABC COMPANY PTY LTD	Fortnightly 71116S1 HUGH MANN	\$500.00	25 JUL 13	0	1	<input type="checkbox"/>	Detail

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

Step 2

Enter your **Access Code** and any other security identification details requested.

Step 3

Click on the **Authorise** button.