

Batch Payments and Debits FAQs





Batch Payments – FAQ

What is a batch payment?

A batch payment is a single file containing multiple payees which is usually generated from your accounting system. Batch payments enable you to upload and process payment files into Online Banking for things like payroll or accounts payable. You can store and save templates with payees, account, and payment details for future use.

How can I access batch payment functionality?

If you have a BOQ Specialist OneAccount for Business and are registered for Online Banking you will have access to the functionality in Online Banking under the Batch Payments tab.

How do I make a batch payment?

You need to log into Online Banking and click on the New Batch Payment tab under the Batch Payments tab. You can then import the batch payment file you created from your accounting or payroll system. Processing of the payment in Online Banking is in accordance with the signing instructions on the account and each file must be authorised by the appropriate account signatories.

You can also use a batch template which stores the details of a previous batch and can be used on a regular basis.

The templates can be accessed from the Batch Payment Templates tab.

Batch payments can only be processed if you have sufficient available funds in your account including any unutilised overdraft limit.

What is the maximum number of payees in a batch?

The maximum number of payees that can be processed in a single batch payment is 50.

What are the types of data files that can be imported into a template?

A data file is a file containing electronic transactions in a format that has been agreed by all Australian Financial Institutions. This format is known as Cemtex file format and ends with a file suffix of “.ABA”. This format is generally supported by most accounting packages. Comma Separated Value files are also allowed, ends with file suffix of “.CSV”.

What authorisation is required for batch payments?

Batch payment authorisations are based on the signing instructions on the account i.e. if the account is two to sign then two signatories will need to log into online banking to authorise and release the batch for processing.

Batches processed for payment will require SMS authentication. A security code will be sent to your phone by SMS. You will need to enter this code in Online Banking to authenticate the payment.

What are the batch payment cut-off times for processing?

Batch payments posted in Online Banking before 4pm (excluding weekends and public holidays) will be processed on the same business day, otherwise it will be the next business day.

How do I cancel a batch payment?

If you need to cancel a batch payment that you have processed you must contact the Client Service Centre on 1300 160 160 as soon as possible. You may be able to cancel a whole batch payment, no partial cancellations are permitted.

How do I receive a receipt for the batch payment?

You can receive an email receipt of the payment by linking your email to your BOQ Specialist account and ticking the email box in Online Banking when you process a batch payment.

What happens if I don't have sufficient funds in my account for the whole value of the batch payments?

The entire batch will fail and will not be processed due to insufficient funds. We do not process partial batches.

What will appear on my statement?

Only the total amount of the batch payment will be reflected on your statement. The underlying detail of the transactions in the batch is available in Online Banking under the View Batch Payments Tab.



Batch Direct Debits – FAQ

What is a batch direct debit?

A batch direct debit is a single file containing multiple direct debits. This is usually generated from your accounts system.

Direct debit is an efficient way to manage your cash flow by allowing you to draw funds electronically where you receive regular payments from a number of customers.

How can I access batch direct debit functionality?

You will need to have a BOQ Specialist One Account for Business and apply by completing the Direct Debit application form and associated documents included in the Direct Debit pack. You will need to supply us with the following information:

- Frequency of batch payments;
- Largest expected \$ amount included in a batch;
- Largest expected file size;
- Sample direct debit authority form.

The application form can be obtained by calling our Client Service Centre on 1300 160 160.

All applications will be assessed and access to direct debit batches functionality is subject to approval.

What do I need to do once I have been approved?

Once approved you will become an approved Debit User. You will be allocated a unique Debit User ID number which you will need to process direct debits.

You will need a Direct Debit authority form (we will provide you with the template form) for each customer that authorises you to Direct Debit their accounts. You are required to quote your Debit User ID on the Direct Debit authority form.

When you have been issued with your Debit User ID number and you are registered for Online Banking you will have access to the functionality in Online Banking under the Batch Direct Debits tab.

How do I process a direct debit batch file?

You need to log into Online Banking and click on the New Batch Debit tab under Batch Payments. You can then import the batch direct debit file you created from your accounting system and then authorise to process the file.

You can also use a batch template which stores the details of a previous batch and can be used on a regular basis. The templates can be accessed from the Batch Debit Templates tab.

What is the maximum number of direct debits in a batch?

The maximum number of direct debits that can be processed in a single batch is 50.

What are the types of data files that can be imported into a template?

A data file is a file containing electronic transactions in a format that has been agreed by all Australian Financial Institutions. This format is known as Cemtex file format and ends with a file suffix of ".ABA". This format is generally supported by most accounting packages.

What authorization is required for direct debit batches?

Direct debit batch authorisations are based on the signing instructions on the account. For example, if the account is two to sign then two signatories will need to log into online banking to authorise and release the batch for processing.

What are the direct debit batch cut-off times for processing?

Direct debit batches posted in Online Banking before 4pm (NSW time excluding weekends and public holidays) will be processed on the same business day, otherwise it will be the next business day.

Can a direct debit batch file be recalled once it has been processed?

If you need to cancel a direct debit batch that you have processed you must contact the Client Service Centre on 1300 160 160 before 4pm NSW time on the day you processed the batch. You may be able to cancel a whole batch payment. No partial cancellations are possible.

You can delete any future dated direct debit batch by clicking the delete function which only appears for future dated payments.

What will appear on my statement?

Only the total amount of the batch direct debit will be reflected on your statement. The underlying detail of the transactions in the batch is available in Online Banking under the Batch History & File Import Tab.