

Creating Non CBA Payment Requests

About this guide

This guide shows you how to create non Commonwealth Bank of Australia (CBA) payment requests. This functionality enables you to send payment requests from CommBiz to draw funds from non CBA accounts to any bank in the world.

Important

Only users who are defined on the Electronic Account Authority (EAA) for non CBA account/s can view and submit non CBA payment requests.

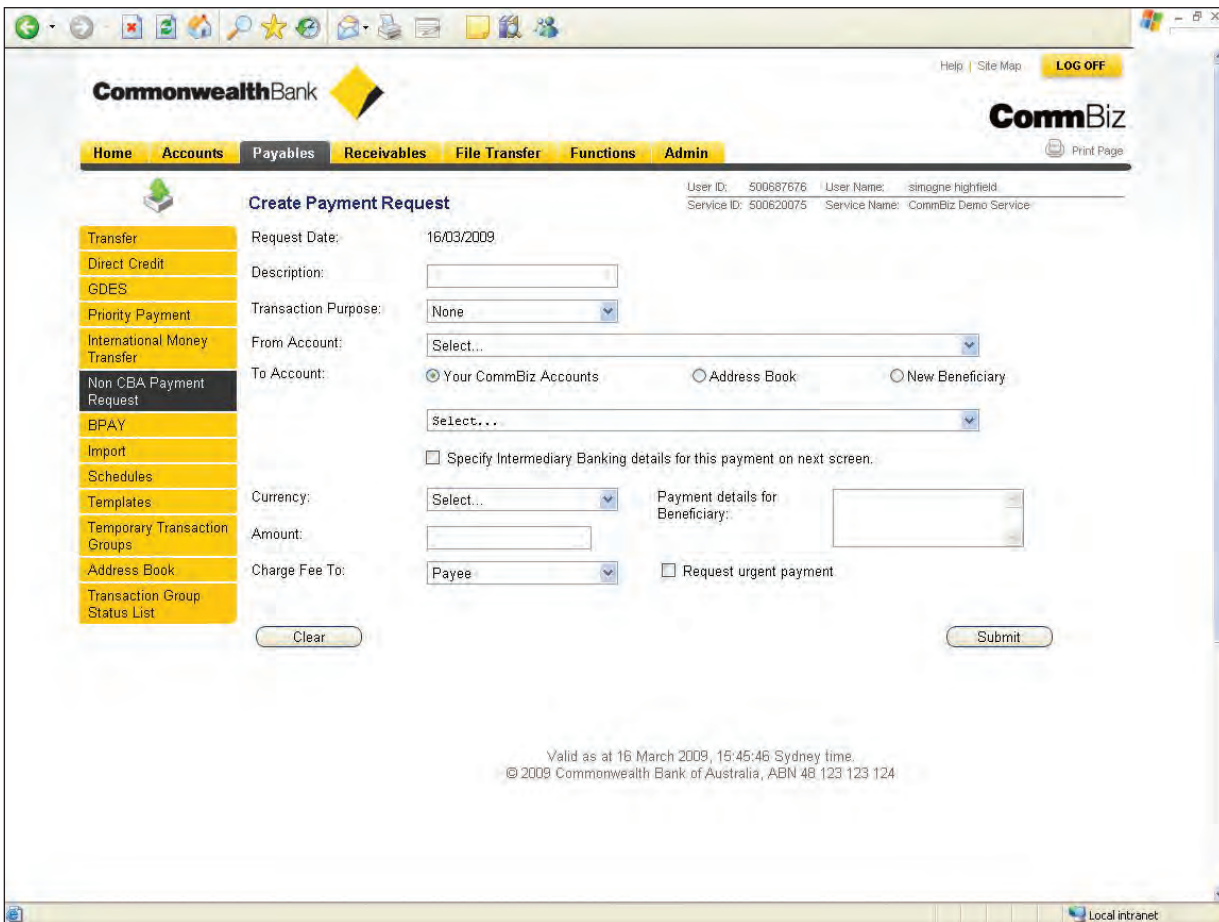
Your non CBA bank must authorise the Commonwealth Bank to send payment requests.

Before you start

You must add non CBA account/s to your CommBiz service to be able to submit non CBA payment requests. (Refer to the Add non CBA Accounts user guide for details.)

Creating non-CBA Payment Requests

1. Open your internet browser, visit www.commbiz.com.au and log in to CommBiz.
2. On the top menu, mouse over **Payables**, then select **Non CBA Payment Request** from the dropdown menu.
3. The **Create Payment Request** screen is displayed.

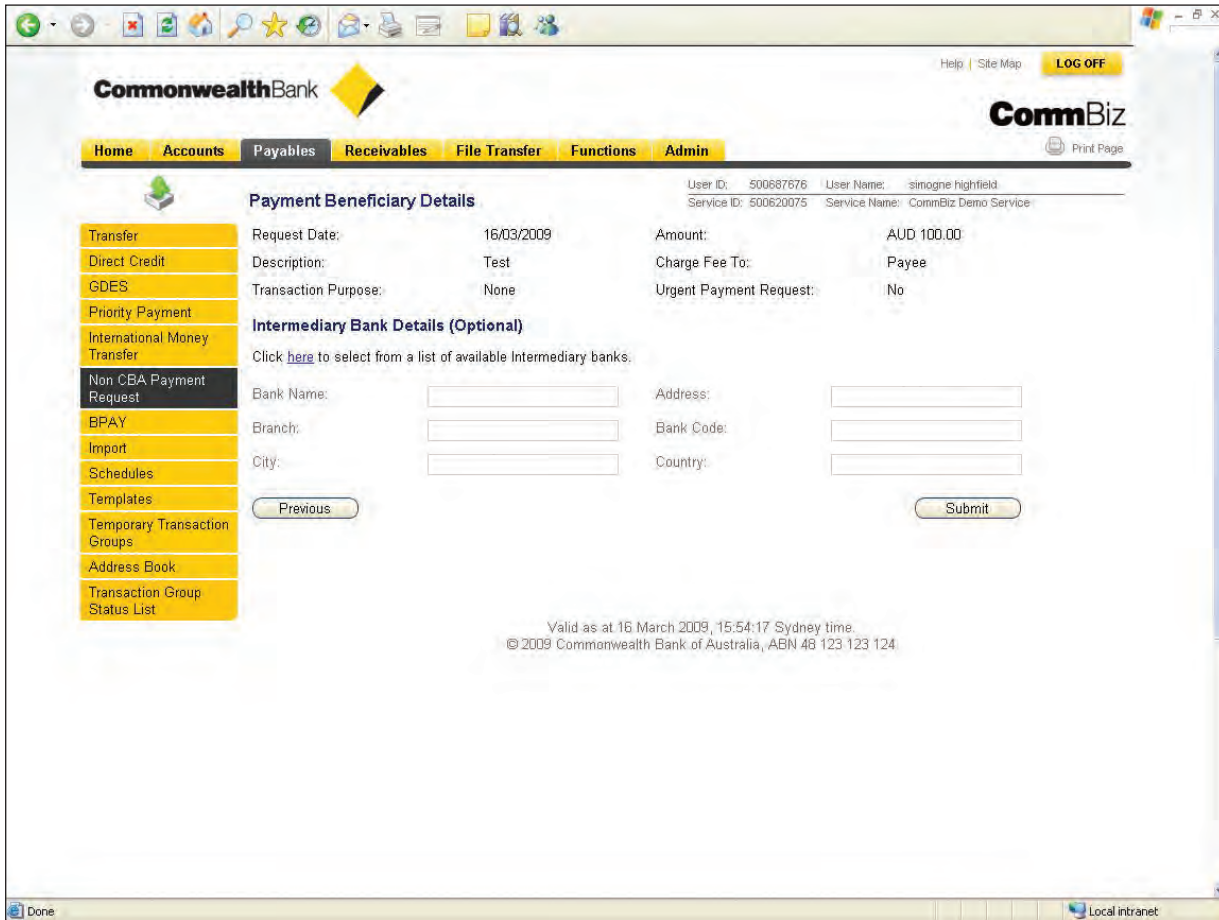


4. Complete the details for the payment request as follows:
5. Enter a description — this will appear on your statement.
6. Select the account from which you want the payment to be made.
7. For 'To Account' (that is, the account the payment is to be made to), you can select from:
 - Your CommBiz accounts;
 - Your address book accounts; or
 - Add a new beneficiary account (details will be captured on the next screen)

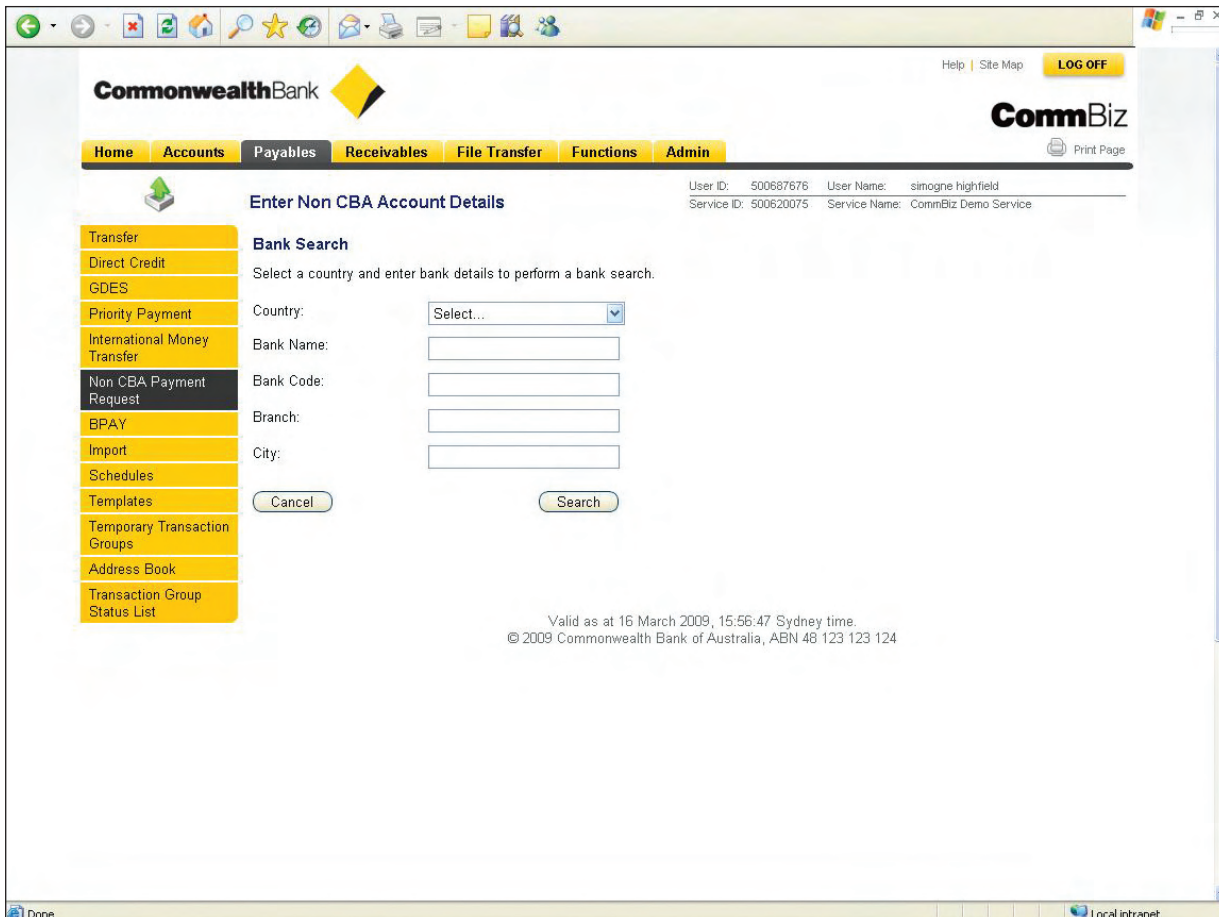
In this example we have selected Your CommBiz accounts.

8. Select the payment currency.
9. Enter the payment amount.
10. Select who will pay the payment processing fees from the Charge Fee To dropdown list.
11. Enter payment details for the beneficiary.
12. Tick the checkbox to request your bank (non CBA) to process the payment urgently
13. If you want to select your own Intermediary Bank, tick the checkbox next to 'Specify Intermediary Banking details for this payment on next screen' before clicking the Submit button. If you leave the box unticked the Bank's default Intermediary Bank will be used.

14. The Payment Beneficiary Details screen is displayed.



15. Click the word 'here' to open a list of available intermediary banks, shown below.



16. Select the relevant country from the dropdown list, then type in the Bank Name. You can also type in the Bank Code, Branch or City if you know them.

17. Click **Search**. A list of available banks will be displayed.

18. Check the radio button next to the correct bank, then click **Select**.

Note: Please ensure the Bank Code matches what the Bank has advised. You will return to the **Payment Beneficiary Details** screen with the bank details filled in.

The screenshot displays the Commonwealth Bank CommBiz interface for creating a payment request. The page title is "Payment Beneficiary Details". On the left, a vertical menu lists various transaction types, with "Non CBA Payment Request" selected. The main content area is divided into several sections: "Payment Beneficiary Details" with fields for Request Date (16/03/2009), Amount (AUD 100.00), Description (Test), and Transaction Purpose (None); "Intermediary Bank Details (Optional)" with a link to select from a list of banks; and a form for entering bank details including Bank Name (HELLENIC BANK PUBLIC CO), Address (11 VASSILISSIS SOFIAS 2 ME), Branch, Bank Code (BIC HEBAGRAAXXX), City (ATHENS), and Country (Greece). Navigation buttons for "Previous" and "Submit" are visible. The footer contains the text: "Valid as at 16 March 2009, 15:58:31 Sydney time. © 2009 Commonwealth Bank of Australia, ABN 48 123 123 124".

19. Click the **Submit** button.

20. The **Confirm Payment Request** screen is displayed.

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CommBiz Print Page

Home Accounts Payables Receivables File Transfer Functions Admin

User ID: 500687676 User Name: simogne highfield
Service ID: 500620075 Service Name: CommBiz Demo Service

Confirm Payment Request

Transaction group may now be confirmed.

Transfer

Direct Credit

GDES

Priority Payment

International Money Transfer

Non CBA Payment Request

BPAY

Import

Schedules

Templates

Temporary Transaction Groups

Address Book

Transaction Group Status List

Payment Details

Request Date: 16/03/2009 Amount: AUD 100
 Description: Test Charge Fee To: Payee
 Transaction Purpose: None Urgent Payment Request: No

From Account

Account Name	Account Number	Bank Name	Branch	Bank Code	City	Country
Aussie test	114-877777	WESTPAC BANKING CORPORATION	FOR ALL NEW SOUTH WALES BRANCHES	ABNAAEAD	SYDNEY	Australia

To Account

Account Name	Account Number	Bank Name	Branch	Bank Code	City	Country
Non CBA - Non Aussie No EAA (change to Aussie)	55577711888-8	AMALGAMATED BANK OF NEW YORK		ANYOUS31XXX	NEW YORK	United States
via (Intermediary)	via (Intermediary)	HELLENIC BANK PUBLIC COMPANY LIMITED		BIC: HEBAGRAA000	ATHENS	Greece

Payment details for Beneficiary

Invoice ABC

Notification

Notify me by channel message

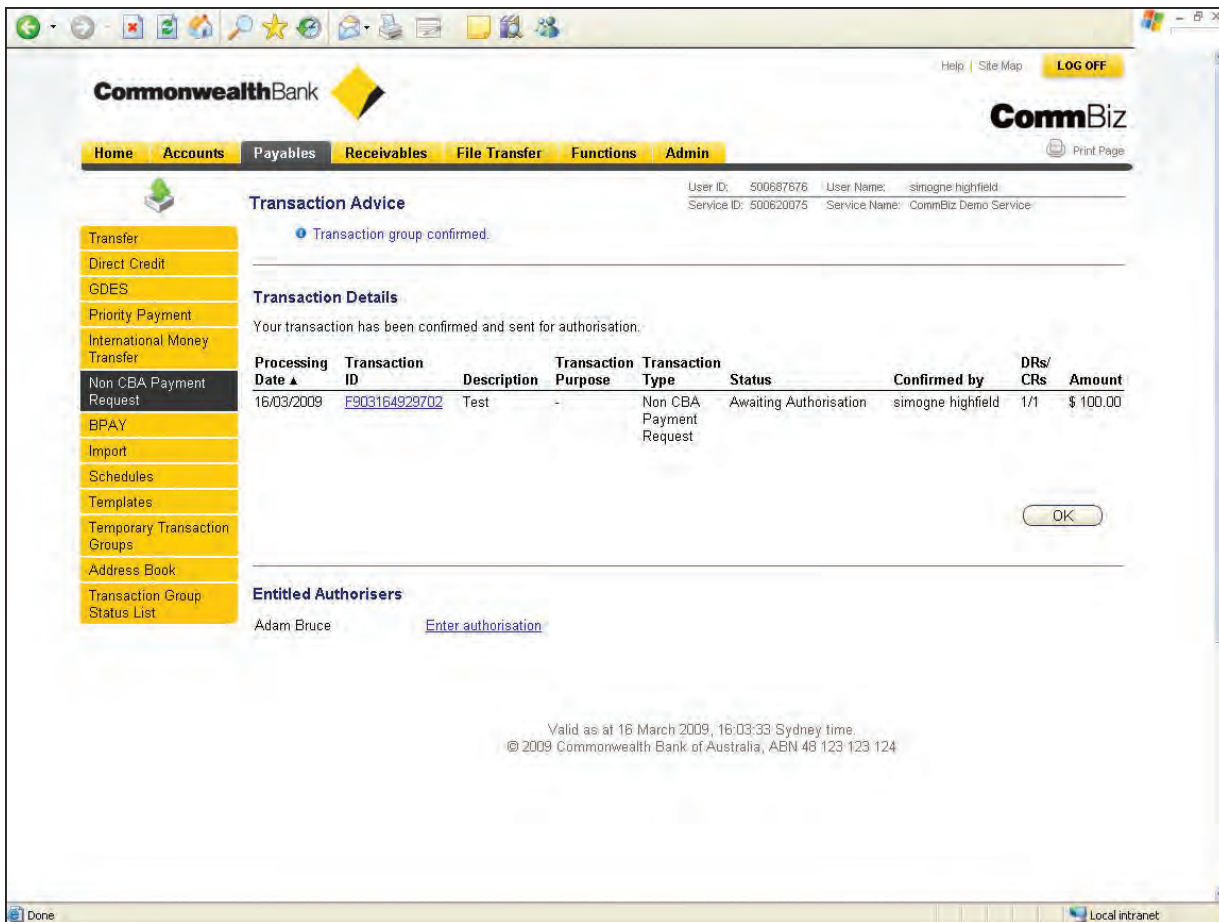
When the payment is:

- Cancelled
- Authorised
- Expired
- Released
- Declined
- At all stages

Valid as at 16 March 2009, 15:59:26 Sydney time.
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21. Check the details. If you need to make any changes, click the **Modify** button. Otherwise, click **Confirm**.

22. The **Transaction Advice** screen is displayed, indicating that the transaction is awaiting authorisation.



Authorising the transaction

23. If an Entitled Authoriser is available they can click Enter Authorisation. They will then be prompted to type their Login ID, Login Password and One Time Password to authorise the payment.

24. If you have permission to authorise a payment, an Authorise button will be displayed.

Note: Transactions Awaiting Authorisation can be viewed from Today's Transactions on the home page, and can be Authorised from Outstanding Authorisations on the home page.

25. Click OK to proceed without Authorisation.