

Internet Banking Batch Banking Guide

April 2026

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1. Batch Banking

Summerland Bank’s Batch Banking makes it simple to manage multiple payments with confidence and ease. With Batch Payments, you can process up to 500 transactions in a single batch. If you need to make more than 500 payments, simply create an additional batch.

We offer two ways to create batches:

- Manual entry, or
- Centex (ABA) file upload

2. Getting started with Batch Banking

- Before you access Batch banking, log in to your Internet Banking
- If you need help logging in, refer to the Internet Banking Guide, or contact our Customer Contact Centre on 1300 728 728

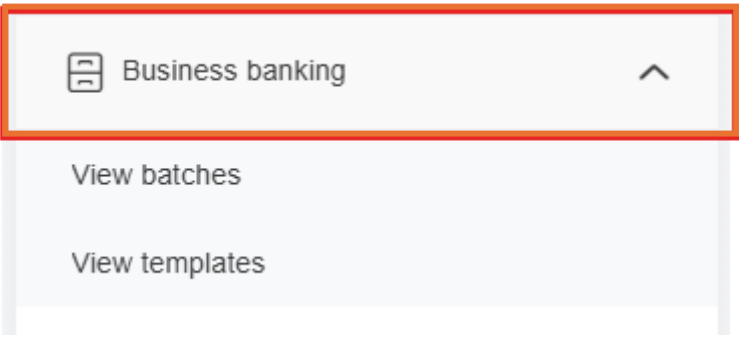
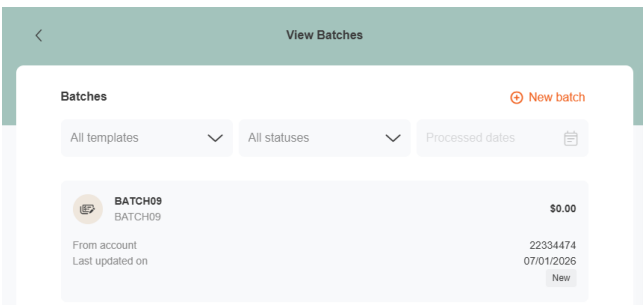
3. Templates

Templates are a helpful tool designed to streamline regular or recurring payments. By grouping batches with a shared purpose, templates make it faster to search, retrieve, and reconcile related transactions – especially handy for customers who manually create batches rather than upload a file.

For example, a business might use a **payroll template** to pay the same team members each week. When staff create a new batch using this template, the usual payment details will automatically populate. If an employee works additional hours, you can simply update their individual payment in that batch – without changing the original template.

At year-end, when you need to review all payroll-related payments, you can easily filter by template to find and reconcile every relevant batch.

4. Converting processed batch to a Template

<p>Go to Business banking in the main menu and expand the menu options.</p> <p>Select ‘View Batches’</p>	
<p>Click on the relevant processed batch</p>	

Click **“here”** on notice that says:

Batch is not linked to a template.
Please attach this batch to a template before approving or processing the batch. Click **here** to attach the batch to a template.

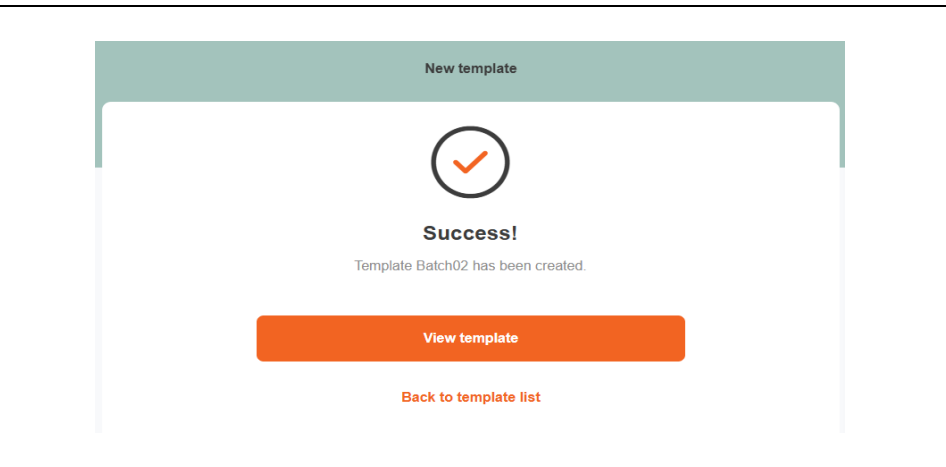


Click **“Convert to template”** > **“confirm”**

Convert to template: Converts batch into a brand-new template.
Attach to template: Attaches the batch to a pre-existing template

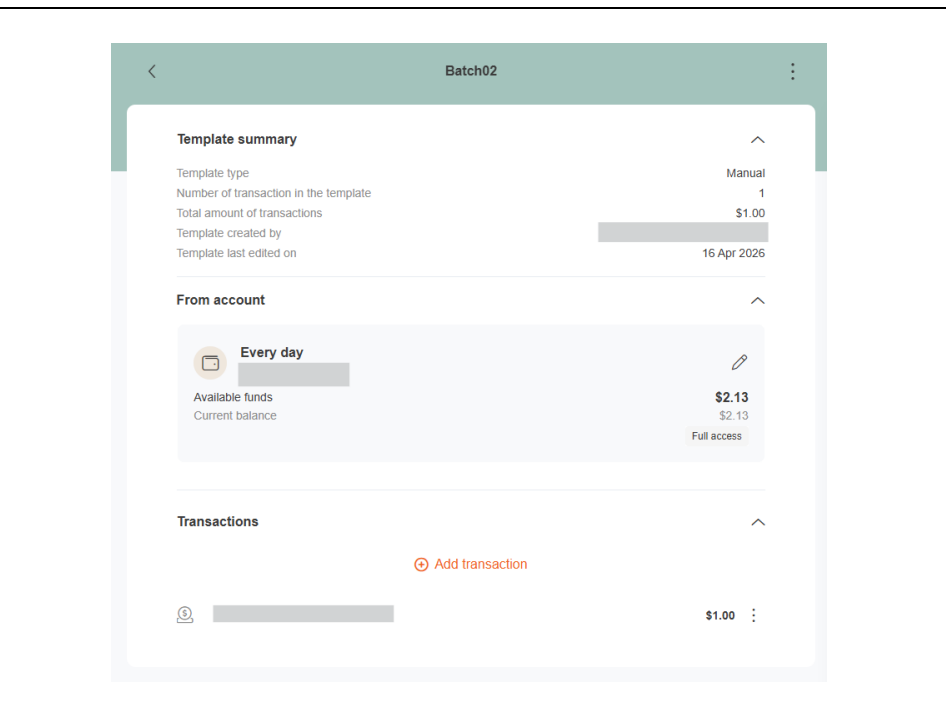


Click **“View template”**



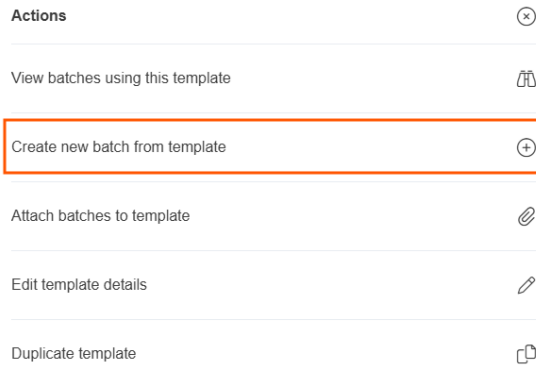
Check the **Template summary** details, including:

- General template details (at the top)
- From account is correct
- Transaction details



Click on the ellipsis (...) located at top right of the **Template summary** – this will open your **Actions menu**

Click **“Create new batch from template”**



Give your batch a new, unique name so that it can be reconciled in the future

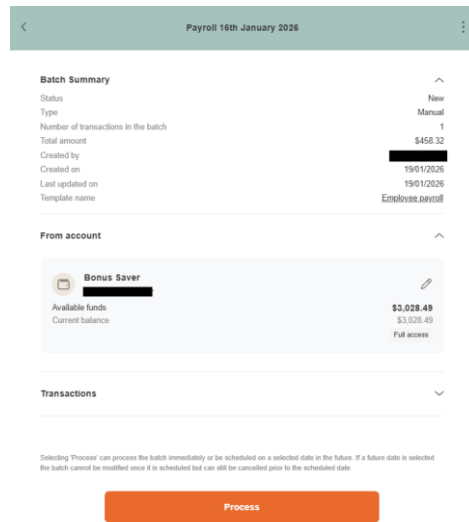
Click **‘Create batch’**



Check Transactions and Batch:

- A summary of your batch and transactions will then be shown
- To view the transactions, click the down arrow to the side of **Transactions** and if all details are correct, proceed to select **‘Process’**
- Your 2FA code will be required

*Note: If a batch created is under a non-personal membership that requires multiple signatories, the **Process** button may not appear. An authorised signatory will need to log in to their Internet Banking or the Summerland Bank App to review and action the batch.*

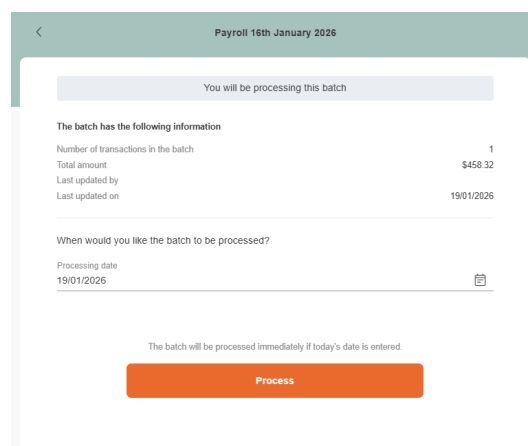


Final Check:

One final check will then be presented, allowing you to change the **Processing Date** if you wish the batch to be processed in the future. Once you are happy with the setup, click on **‘Process’**.

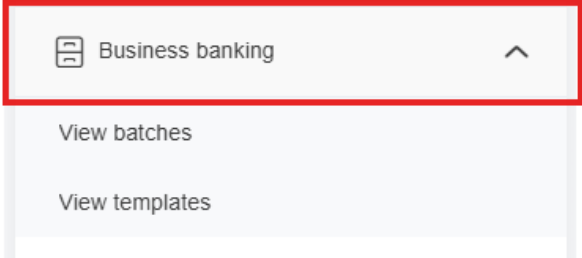

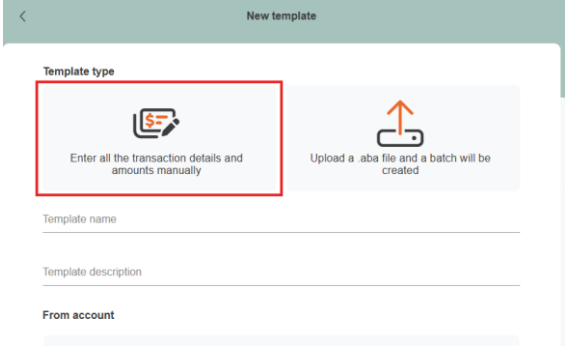
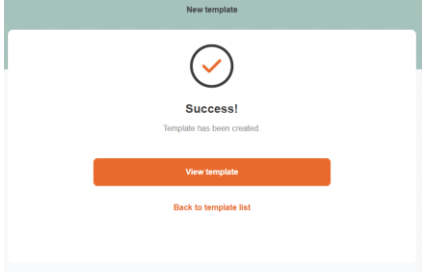
When a batch has been run successfully, it cannot be run again.

If the account is Two-to-sign , a message will be sent to the other signatories alerting them that the batch requires their attention.



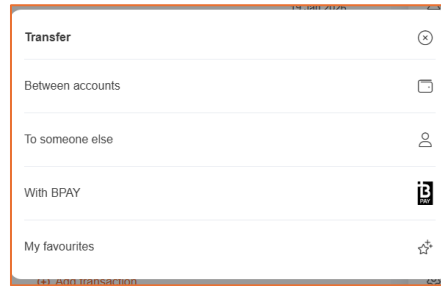
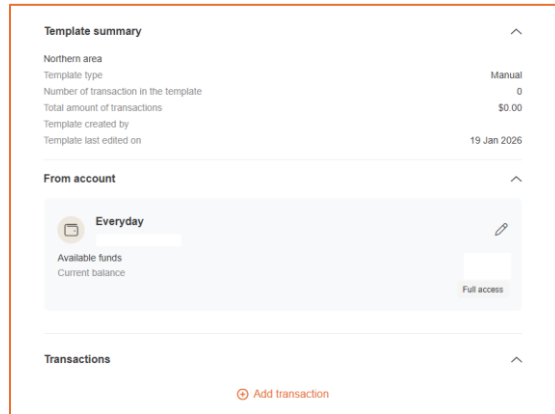
5. Creating a brand-new Template

5.1 Create a Manual template

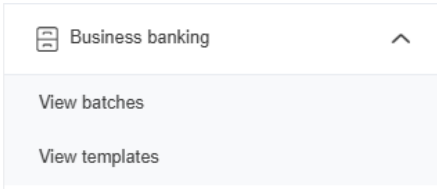

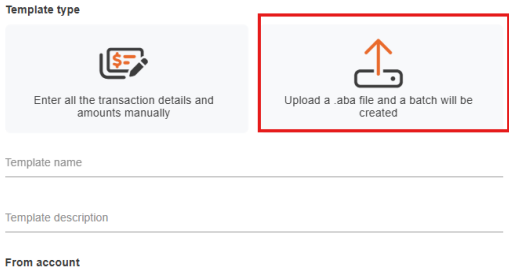
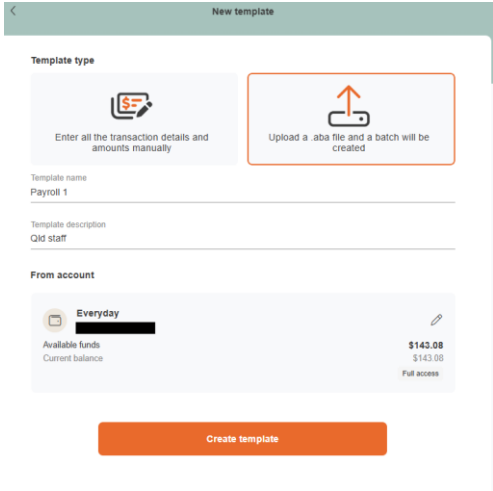
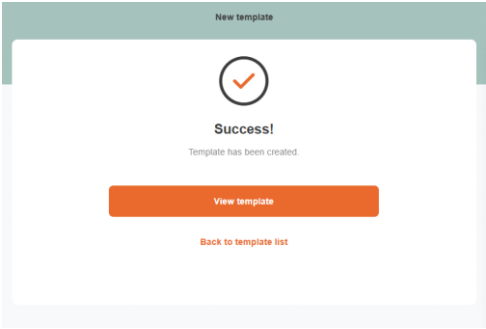
<p>Go to Business banking in the main menu and expand the menu options.</p> <p>Select 'View Templates'</p>	 <p>A screenshot of a mobile application menu. The 'Business banking' option is highlighted with a red box. Below it, the 'View templates' option is also highlighted with a red box.</p>
<p>Click 'Create'</p>	 <p>A screenshot of the 'View templates' screen. A red box highlights the 'Create' button in the top right corner.</p>
<ul style="list-style-type: none">• Select the 'Manual Batch' template• Enter a template name and template description, e.g. 'Wages'• Select the account number to be debited• Click on 'Create template'	 <p>A screenshot of the 'New template' form. The 'Manual Batch' option is highlighted with a red box. Below the options are input fields for 'Template name', 'Template description', and 'From account'.</p>
<ul style="list-style-type: none">• A notification confirming the template has been successfully created should then be displayed	 <p>A screenshot of the 'Success' notification screen. It displays a green checkmark icon, the text 'Success! Template has been created.', and two buttons: 'View template' and 'Back to template list'.</p>

Add transactions to your template:

- Select your template
- Select **'Add transaction'**
- Your Two-Factor authentication (2FA) will then be requested
- You can add all types of transactions to the batch:
 - Internal transfers
 - External transfers
 - BPAYs, or
 - Select from your **My Favourites**
- Click on **'Add transaction'**, and a selection box will appear
- Select the transaction type required and complete the details
- Once you have added all your transactions, your Template is now complete

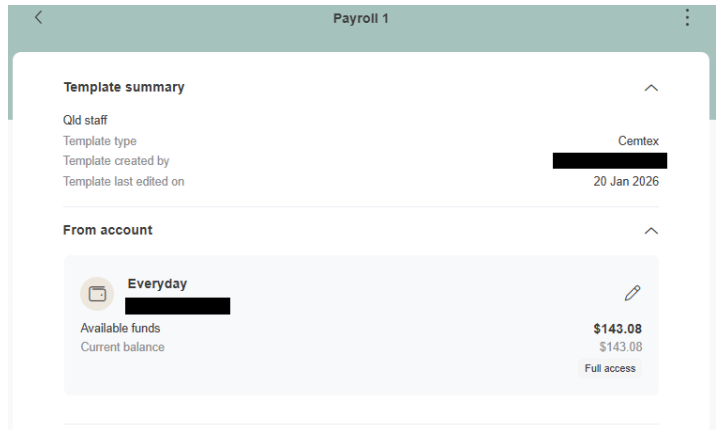


5.2 Create a Cemtex (ABA) file template

<p>Open Batch Banking:</p> <ul style="list-style-type: none"> Go to Batch Banking in the main menu and expand the menu options 	
<p>View Template:</p> <ul style="list-style-type: none"> Batches are created from templates that have been created or previously set up <p>A customer's access to a template is based on their access to the From account of the Batch Template.</p>	
<p>Create a Template:</p> <ul style="list-style-type: none"> Click on 'Create' You can upload a File Template (by uploading an .aba file from your accounting software) 	
<p>Upload Batch Template:</p> <ul style="list-style-type: none"> Select 'Uploaded File Batch' template type Enter the master Template Name and the Template description, e.g. 'Wages' Select the account number to be debited Click on 'Create template' 	
<p>A notification confirming the template has been successfully created should be displayed. Click on 'View template'.</p>	

Uploaded File Batch Templates:

- You do not need to add transactions
- Transaction numbers will always show '0' for Cemtex templates and have a \$0.00 amount. This is due to the .aba file not being loaded until the batch is created



6. Create a Manual Batch from Templates

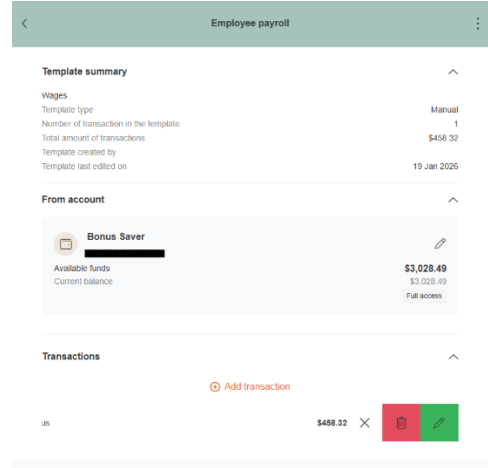
There are two ways to create a new manual batch:

- 5.1 Select '**View Template**' and click on the required manual template, or
- 5.2 Create Batch via **View Batches**

6.1 Create a manual batch from View Template

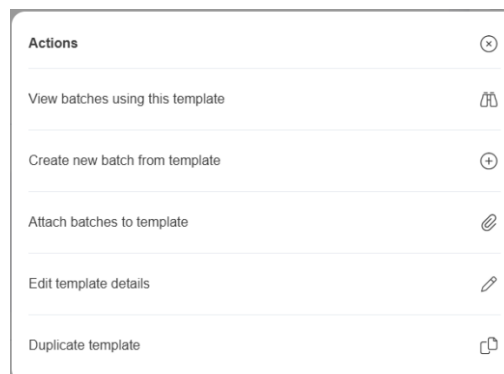
Go to **View template** and click on the required manual template:

- You can then edit the **From account** by clicking on the edit (pencil) icon on the right of the account details
- To edit a transaction, click on the **ellipsis** (three dots) to the right of the transaction



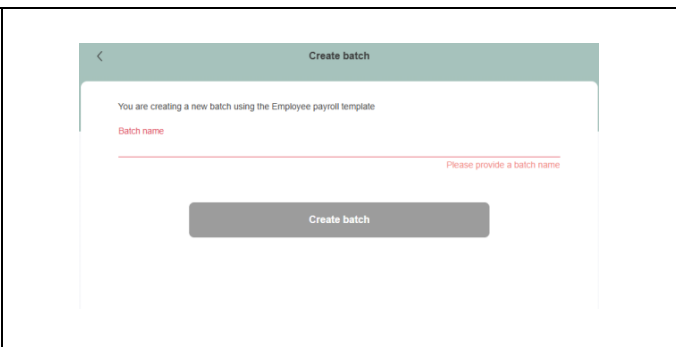
Choose an action:

- Click on the **ellipsis** (three dots) to the top right of the selected batch. An **Actions** screen will then appear
- Select '**Create new batch from template**'



Identify the batch:

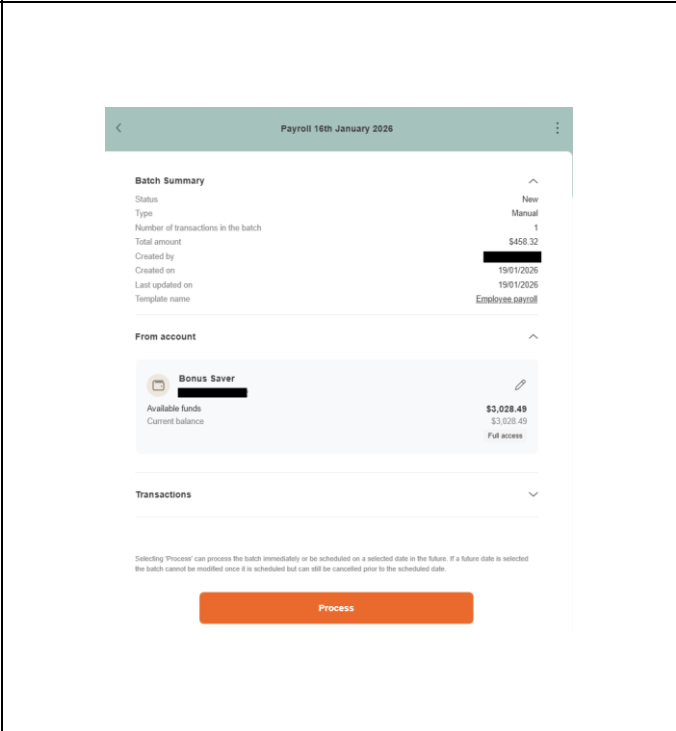
- Give your batch a new, unique name so that it can be reconciled in the future
- Click **'Create batch'**



Check Transactions and Batch:

- A summary of your batch and transactions will then be shown
- To view the transactions, click the down arrow to the side of **Transactions** and if all details are correct, proceed to select **'Process'**
- Your 2FA code will be required

*Note: If a batch created is under a non-personal membership that requires multiple signatories, the **Process** button may not appear. An authorised signatory will need to log in to their Internet Banking or the Summerland Bank App to review and action the batch.*

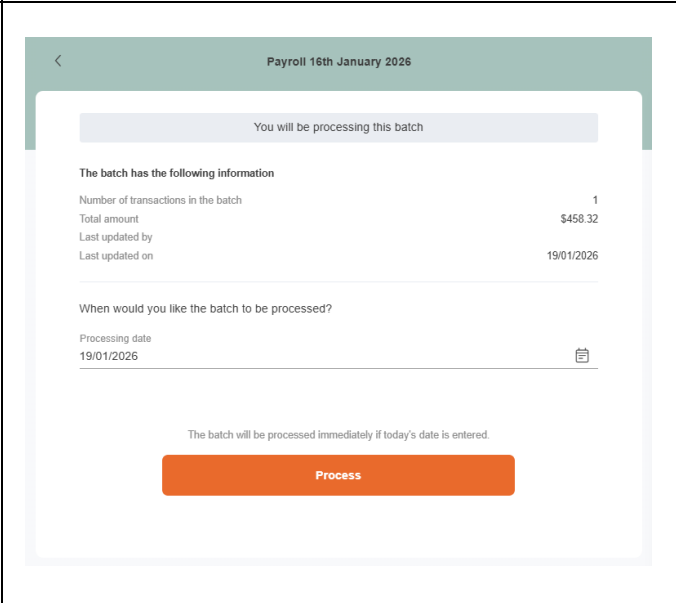


Final Check:

One final check will then be presented, allowing you to change the **Processing Date** if you wish the batch to be processed in the future. Once you are happy with the setup, click on **'Process'**.

When a batch has been run successfully, it cannot be run again.

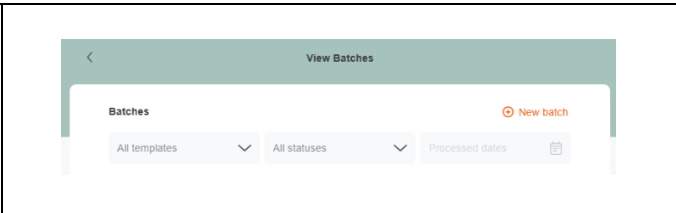
If the account is Two-to-sign , a message will be sent to the other signatories alerting them that the batch requires their attention.



6.2 Create a manual batch via 'View Batches'

Go to **View Batches**:

- Click on **'New Batch'** in the top right corner



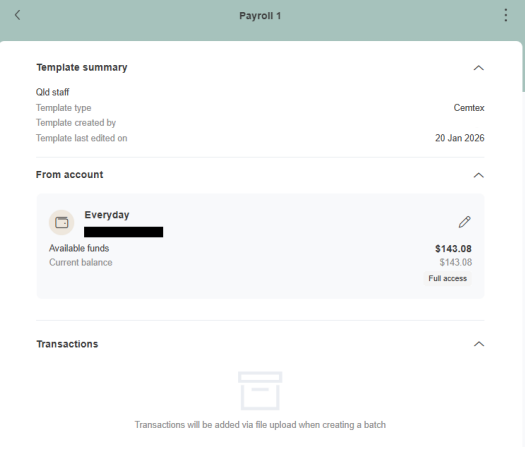
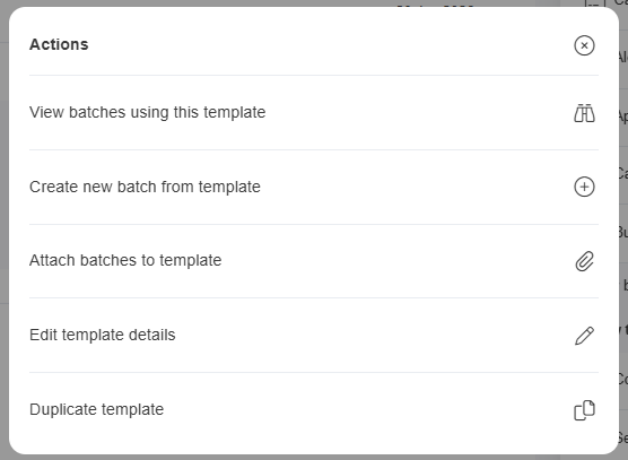
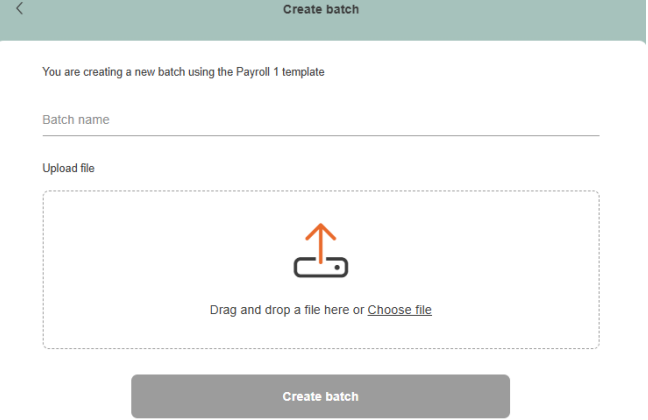
Select a **Template** and follow steps in 5.1

7. Create a Cemtex (ABA) batch

There are two (2) ways to create a new **Upload** batch:

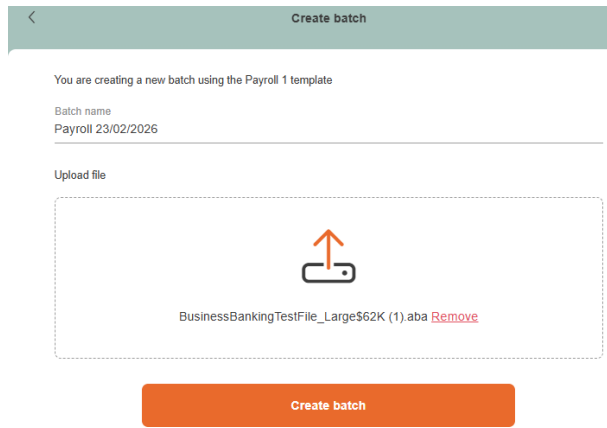
- 6.1 Select '**View Template**' and click on the required **Upload Cemtex** template, or
- 6.2 Create a Batch via **View Batches**

7.1 Create a Cemtex batch via Upload batch

<p>Go to View Template and click on the required Upload Cemtex template.</p> <ul style="list-style-type: none"> • You can edit the From account by clicking on the edit (pencil) icon to the right of the account details • No transactions will appear until after the Cemtex (.aba) file is uploaded 	
<p>Choose an Action:</p> <ul style="list-style-type: none"> • Click on the ellipsis (three dots) to the right of the selected batch. An action screen will then appear. Select 'Create new batch from template' 	
<p>Identify the Batch:</p> <ul style="list-style-type: none"> • Give your new batch a new, unique name so that it can be reconciled in the future • Upload a file by either dragging and dropping your file, or from selecting it from a folder on the device you are using 	

Upload a Cemtex (.aba) file

- Your file should now be visible
- Click '**Create batch**' to continue



Batch Warnings:

- You may be presented with warnings of an insufficient transaction limit amount
- Click on '**Close**'
- You will not be able to proceed and create the batch until the person creating the batch has their limit increased sufficiently

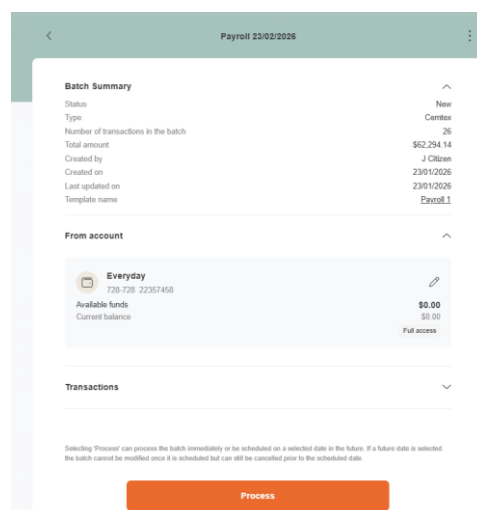
Note: If you have a non-signatory creating batches on your behalf, having their limit increased will not allow them to approve or process the batch.

The Cemtex file contains 1 transaction(s) over the current transaction limit amount of \$100,000.00.

Check Transactions and Batch:

- A summary of your batch and transactions will then be shown
- To view the transactions, click the down arrow to the side of **Transactions** and if all details are correct, to proceed click '**Process**'
- Your 2FA code will then be required

Note: If a batch created is under a non-personal membership that requires multiple signatories, the **Process** button may not appear. An authorised signatory will need to log in to their Internet Banking or the Summerland Bank App to review and action the batch.

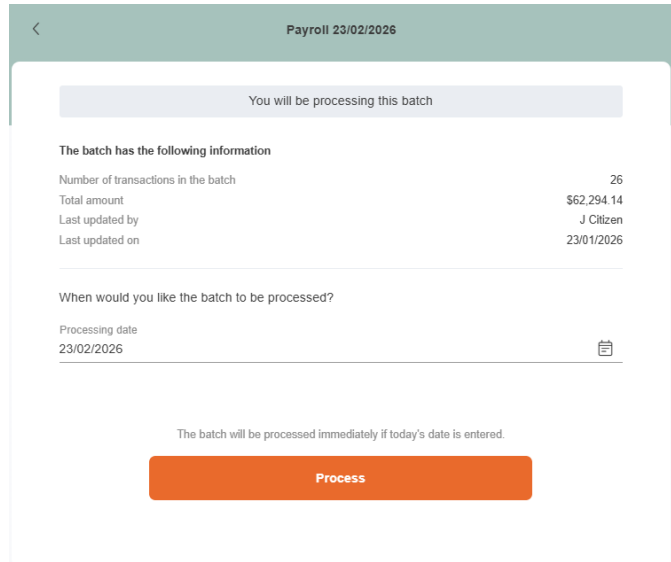


Final Check:

- One final check will then be presented. You can change the **Processing date** if you wish for the batch to be paid in the future
- Once you are happy with the setup, click on **‘Process’**

When the batch is run successfully, it cannot be run again.

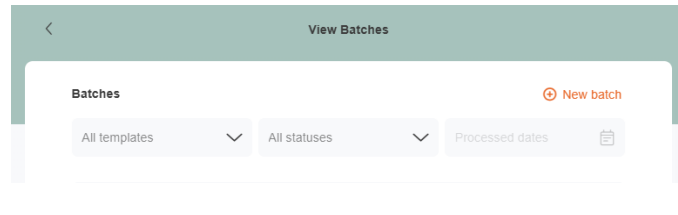
If the account is set up as a Two-to-sign, a message will be sent to the other signatories alerting them about the batch requiring their attention.



7.2 Create a Cemtex batch via View Batches

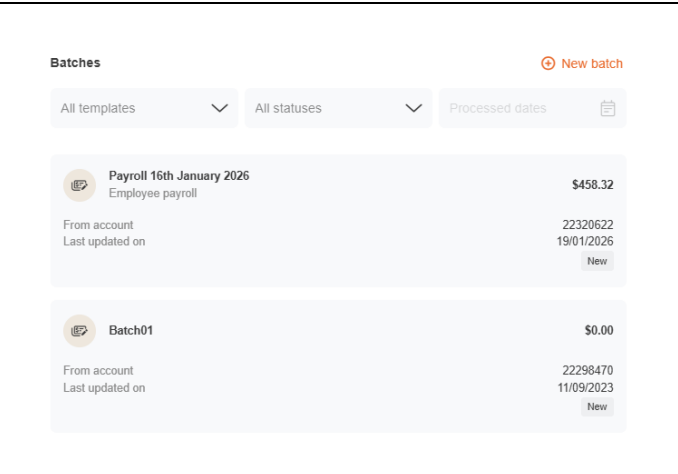
Go to View Batches:

- Click on **‘New Batch’** in the top right corner

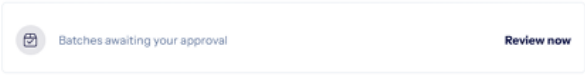
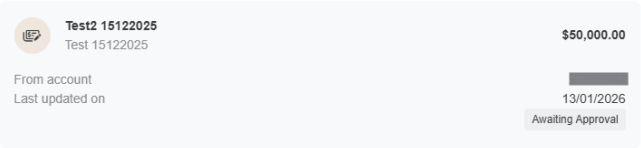


Select a Template:


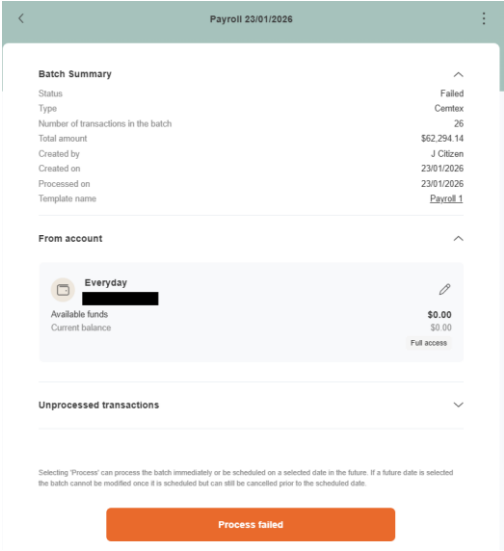
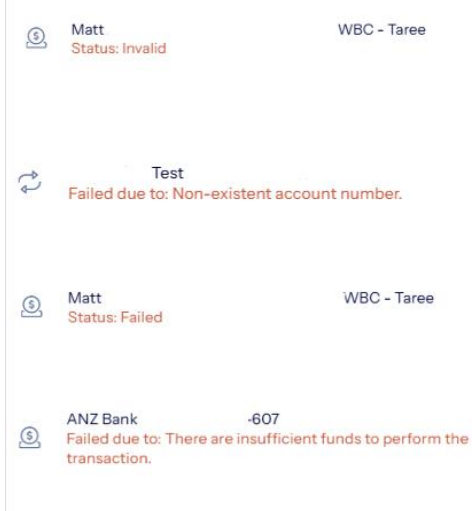
- A list of your templates will then appear. Select the template you require to use and follow the steps outlined in 5.2



8. Batches – Multi-signatory Accounts

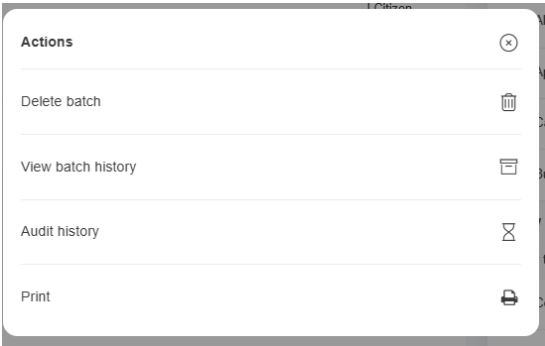
<p>Notification that a batch needs processing:</p> <ul style="list-style-type: none"> Once a batch has been completed and processed by the first signatory, a message will be sent to the Summerland Bank App or Internet Banking of the other signatories. This will appear on the front page of their preferred device 													
<p>Review Batch:</p> <ul style="list-style-type: none"> Click on the batch you want to approve. This will take you to the review screen Click on the batch title, to view the batch summary, where you can check the batch details before processing 													
<p>Process the Batch:</p> <ul style="list-style-type: none"> Select either 'Process' or 'Reject Batch' 	<p>Selecting 'Process' can process the batch immediately or be scheduled on a selected date in the future. If a future date is selected the batch cannot be modified once it is scheduled but can still be cancelled prior to the scheduled date.</p> <p style="text-align: center;"> Process Reject batch </p>												
<p>Final Check:</p> <ul style="list-style-type: none"> One final check will be presented at this point Select the Processing date if you wish the batch to be paid in the future Once you are happy with the setup, you can then click on 'Process' 	<p style="text-align: center; background-color: #e0e0e0; padding: 5px;">You will be processing this batch</p> <p>The batch has the following information</p> <table border="0" style="width: 100%;"> <tr> <td>Number of transactions in the batch</td> <td style="text-align: right;">1</td> </tr> <tr> <td>Total amount</td> <td style="text-align: right;">\$100.00</td> </tr> <tr> <td>Last updated by</td> <td style="text-align: right;">M Sample</td> </tr> <tr> <td>Last updated on</td> <td style="text-align: right;">16/02/2026</td> </tr> <tr> <td>Approvers Remaining</td> <td style="text-align: right;">1</td> </tr> <tr> <td>Approved by</td> <td style="text-align: right;">M Sample</td> </tr> </table> <p>When would you like the batch to be processed?</p> <p>Processing date 16/02/2026 📅</p> <p style="text-align: center; font-size: small;">The batch will be processed immediately if today's date is entered.</p> <p style="text-align: center;"> Process </p>	Number of transactions in the batch	1	Total amount	\$100.00	Last updated by	M Sample	Last updated on	16/02/2026	Approvers Remaining	1	Approved by	M Sample
Number of transactions in the batch	1												
Total amount	\$100.00												
Last updated by	M Sample												
Last updated on	16/02/2026												
Approvers Remaining	1												
Approved by	M Sample												

9. Failed Batches

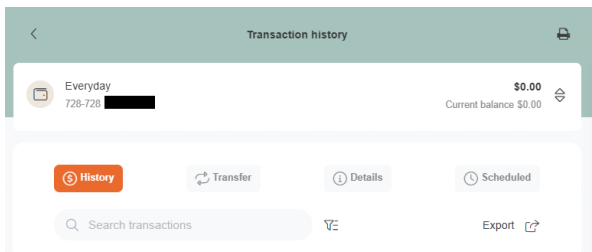
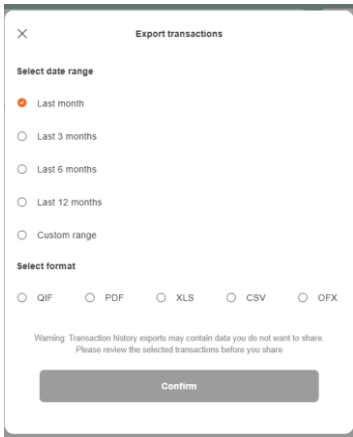
<p>Failed Batch:</p> <ul style="list-style-type: none"> Batches can fail for many reasons. A notice will appear in the Needs Attention section on the front screen if an issue has occurred A batch may also partially fail Review the batch to obtain the reason for payment failure <p><i>Note: You can rerun a failed batch, and this will only process those entries that failed once you have determined the reason for failure and it has been rectified.</i></p>	
<p>Review Failed Batch:</p> <ul style="list-style-type: none"> Under View Batches select 'Failed' and a list of failed batches will then appear Click on the batch in question If only part of the batch fails, you will have two drop-down boxes available to check Click on 'Unprocessed transactions' to see which transactions failed and why 	
<p>Reason for Batch Failure:</p> <p>Invalid</p> <ul style="list-style-type: none"> Invalid account details Account is invalid for the transaction or transaction type <p>Non-existent account number</p> <ul style="list-style-type: none"> Incorrect account details, or a closed account Refer to Confirmation of Payee (CoP) <p>Failed</p> <ul style="list-style-type: none"> General system error Unknown error <p>Insufficient funds</p> <ul style="list-style-type: none"> The account balance has insufficient funds at the time the batch was submitted 	

<p>Failed to Upload File</p> <p>Cemtex (.aba files) can fail to upload for several reasons. Common reasons are:</p> <p>Incorrect:</p> <ul style="list-style-type: none"> • Format • BSB • Account length or characters • Name formatting <p>Your accounting program should have a troubleshooting page on file formats.</p> <p>A sign that the file may be corrupt is if it fails to load, preventing you from proceeding with the batch creation.</p>	
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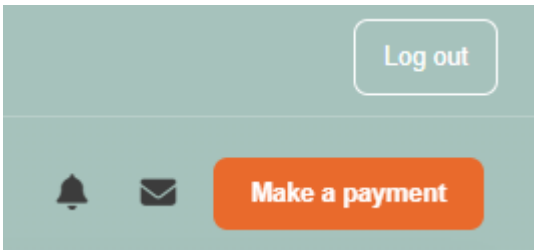
10. Batch History

<p>Checking Batch History:</p> <ul style="list-style-type: none"> • Select the batch you wish to check and click on the ellipsis (three dots) at the top right of the Batch summary • From here, you can delete the batch, view batch history, audit history or print the batch 	
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11. Export or Print History

<p>Export or Print Transaction History:</p> <ul style="list-style-type: none"> • Exporting or printing your transaction history for accounting purposes can be done in multiple formats • Once you have selected the account you wish to export or print, click on 'Export' on the top right of the history 	
<p>Selecting Format:</p> <ul style="list-style-type: none"> • Select a date range required format • Click on 'Confirm'. The document will then be produced for you to download 	

12. Logging out

<p>Logging out:</p> <ul style="list-style-type: none">• To ensure your security, always log out of Internet Banking• Click 'Log out' in the top right corner	
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13. Confirmation of Payee

Before making a payment using Pay Someone, the Confirmation of Payee service checks the account name, BSB, and account number against the recipient's bank records.

- ✔ Match: The account details match the bank records of the intended recipient
- Close Match: The account details closely match the bank records of the intended recipient
- ✘ No Match: The account details entered don't match the bank records of the intended recipient
- ⊘ Account Closed: The account is no longer active
- ? No Record Found: The account does not exist
- ⊖ Error: The service could not confirm that the account details you entered match

What each result means:

Match: The account name, BSB and account number you entered match the account details held by the recipient's bank

Close/No match: You may need to confirm or update the payee's details before proceeding with the payment

Account Closed/No Record Found: The payment will not be processed

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