



Baptist Financial Services

ABN 56 002 861 789 – AFSL 311062
("BFS" and "Baptist Financial Services")

A delegated body of Australian Baptist Ministries

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BFSONline (including BFSONline Business)

FREQUENTLY ASKED QUESTIONS (FAQ'S)

If you have a question and cannot find the answer below, please phone us on [1300 650 542](tel:1300650542) during office hours for further assistance.

- Q1.** Can my internet browser access BFSONline?
- Q2.** How do I access BFSONline?
- Q3.** How would I know when my login was last used?
- Q4.** What if I make a mistake in entering my password?
- Q5.** What if I forget my password?
- Q6.** Can I allow other people to access my accounts using BFSONline?
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- Q11.** Can BFSONline be used to transact on accounts where more than one signatory is required to authorise transactions?
- Q12.** How do I set up regular or one-off future payments using BFSONline?
- Q13.** I am a Church Treasurer and I'd like to allow our pastor to view their benefit and/or expense account, but not transact on it. Can this be arranged?
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- Q15.** Can I change the amount I pay on my loan?
- Q16.** Will everything I change online change on my BFS account?
- Q17.** Can I make payments using BPay online?
- Q18.** Can group payments, such as payroll payments to staff, be made online?
- Q19.** Can I stop payment of a cheque/s drawn on my BFS *Cheq* account online?
- Q20.** Can I print out details of transactions on my account from BFSONline?
- Q21.** How do I know that BFSONline is secure?
- Q22.** What should I do if I believe my login or password have been misused, lost, or compromised in any way?
- Q23.** Can I order a cheque book or a deposit book for my account through BFSONline?
- Q24.** When a 2nd authoriser is authorising a future payment, we get an error message that the payment has been altered, however we have not altered the payment?
- Q25.** How do I access my Statements online?

Q1. Can my internet browser access BFSOnline?

A1. BFSOnline *is supported by Internet Explorer 11, Chrome 39, Firefox 33, Microsoft Edge, or Safari 5 on Windows.*

We recommend to always use the latest available release from the above list to ensure you are running the most secure version of your chosen browser. Please ensure that the computer used is secure and has up to date “anti-virus” software and a firewall.

Q2. How do I access BFSOnline?

A2. Send in your signed application for BFSOnline or your registration for BFSOnline Business and we will confirm your registration and set up a login and an initial temporary password.

The first time you access BFSOnline you will be asked to change your temporary password to one of your own choice. Your password must be between 6 and 12 characters, at least 2 of which must be numbers. We suggest two or three easily remembered words with alternative characters such as ‘!0vef0rd(@r\$’

This will then become your secure password, which should be changed regularly as required by our terms and conditions.

To subsequently change your password, click on ‘**My Preferences**’ from the menu and select ‘**Change Password**’.

Officers and staff of Business clients registered for BFSOnline Business and requiring access **should contact their nominated Administrator/s**. Refer to the Business Admin Manual for helpful information at www.bfs.org.au/Forms Access .

Q3. How would I know when my login was last used?

A3. The screen will display the last time your login was accessed. You should take note of this security feature and advise us of any unauthorised login.

Q4. What if I make a mistake in entering my password?

A4. If you enter your password incorrectly 3 times in any day you will not be able to access BFSOnline for the rest of that day. You can either wait until the next day and try again, or you can phone us on the number/s listed at the top of this page during office hours and we will verify your identity and re-set your temporary password.

Officers and staff of Business clients registered for BFSOnline Business should **contact their nominated Administrator/s** for password related matters.

Q5. What if I forget my password?

A5. If you forget your password or believe the security of your password has been compromised in any way, please phone us on [1300 650 542](tel:1300650542) during office hours. We will verify your identity and reset your temporary password.

If you have a problem out of office hours, please phone and leave a message and we will call you back as soon as we are able.

Officers and staff of Business clients registered for BFSOnline Business should **contact their nominated Administrator/s**.

Q6. Can I allow other people to access my accounts using BFSOnline?

A6. Yes. Anyone you have already authorised to operate on your account through the Baptist Financial Services Australia Ltd 'Authorised Signatories' in your Application Account Form, can apply by completing a BFSOnline application form.

However, your personal codes to access and use BFSOnline are not to be given to any other person. If you divulge to a third party or are careless in maintaining security of your login and/or password, you may be liable for any losses sustained resulting from the actions of others.

Q7. Can I use BFSOnline for both my personal accounts and business accounts?

A7. Yes. You can access both your personal accounts and business accounts on which you are a signatory or nominated user.

Q8. How do I withdraw funds using BFSOnline?

A8. You can transfer funds from any BFS transactional account into an account at another financial institution provided you know the name of the account, BSB and account number.

These transfers can be processed on a nominated business day or can be set up as a regular or one-off future payment. You may provide Secure Email instructions by clicking on the heading at the top of BFSOnline.

Please note that any transfers using BFSOnline must be made before 3.30 pm (Sydney time) on any business day for the funds to be transferred on that day. Otherwise, they will be processed on the next business day.

Q9. Can I deposit money into my account from another financial institution by using BFSOnline?

A9. Yes, if you are an authorised signatory to an external account/s which is/are in an identical name to the BFS account; and a completed 'Direct Debit Request' form(s) has been completed authorising the account/s to be used as external predefined account/s.

Q10. How long does it take before transfers take effect?

A10a. When using BFSOnline to transfer funds between BFS accounts, the funds will be available immediately.

A10b. When using BFSOnline to transfer funds between your BFS account and an account at another financial institution, the following timeframes will apply:

- ✧ Transaction processing will occur on Business days.
- ✧ Transactions executed after hours will generally be processed on the following business day.
- ✧ Requests made before 3.30 pm Sydney time, on a business day will be processed by BFS that day and should reach your destination account overnight.
- ✧ Requests made after 3.30 pm Sydney time on a business day (Monday to Friday), or on weekends or public holidays, will be processed by BFS on the next business day, and should then reach your destination account overnight.

Q11. Can BFSOnline be used to transact on accounts where more than one signatory is required to authorise transactions?

A11. Yes. Authorised signatories may apply for access to BFSOnline for the account, or a nominated Administrator of a business account may establish logins for Authorised Signatories.

For an account where 2 must sign, for example, at least two (2) authorised signatories must have access to BFSOnline. One signatory will login to BFSOnline and enter the transaction request. This message will display *“This account requires 1 more Signatory to authorise a withdrawal”*. Another signatory may be present at the same time and enter their own confidential login and password for the transaction to proceed or the transaction may be stored to allow another signatory to remotely approve the transaction.

Q12. How do I set up regular or one-off future payments using BFSOnline?

A12. At the Payment button, select the type of payment required. Enter the details of the first payment and click on the **‘Recurring’** button. Click **‘select frequency’** dropdown and select (i.e., monthly). Then input start and end dates (if applicable).

For a single payment enter the date required, click OK. For a regular payment, select the frequency and date of the first payment. The payment can then be approved, checked, and confirmed by following the instructions on the screen.

NOTE: If you schedule a payment for a set date then the second authoriser must authorise the payment by no later than the day before the payment is due, or first due for regular payments. Transactions pending authorisation will be held for 14 days. If the second Authorisation has not occurred within that time the pending transaction will be deleted.

Q13. I am a Church Treasurer, and I would like to allow our Pastor to view their benefit and/or expense account, but not transact on it. Can this be arranged?

A13. Yes. They can apply for Enquiry or View Only access. This will allow them to view their account but not transact on it.

Q14. Can I add or modify periodical payments?

A14. Yes, you can add or modify periodical payments. However, a periodical payment cannot be modified where more than one person is required to authorise online - in this case you should delete the periodical payment and set up a new one. Two Signatories need to be at the computer to modify periodical payments.

Q15. Can I change the amount I pay on my loan?

A15. Yes, you can vary the amount of your loan repayments provided the amount is not reduced below the minimum repayment required.

Q16. Will everything I change online change on my BFS account?

A16. No. Customise changes to the way your accounts are displayed in BFSOnline do not change you BFS account. However, Client maintenance changes (e.g., address details), made online will change your BFS account.

Q17. Can I make payments using BPay online?

A17. Yes, BPay is available through BFSOnline and select BPAY from the drop-down menu under **‘Payments’**.

Q18. Can group payments, such as payroll payments to staff, be made online?

A18. Yes. Payments can be set up or uploaded as follows:

Batch Payments -

1. Select **Payment** from the menu,
2. Click on **Multiple Transfers** from the drop-down box,
3. When you first enter this area, you will get a message “*You currently have no Transaction Batches set up.*” Use the links to add one,
4. Select either **Internal Transfer** or **External Transfer** or **BPay**, and
5. Complete the transaction fields following the system prompts.

File Upload –

Users can upload files in CEMTEX (ABA) format containing multiple transaction batches. Full details are contained in the ‘[BFSONline Business Administrator’s Manual](#)’ (download via www.bfs.org.au ‘Form Access’). Make sure the name of the file selected for uploading does not contain any spaces.

Q19. Can I stop payment of a cheque/s drawn on my BFS Cheq account online?

A19. Yes. You can enter details by selecting ‘Service and Help’ from the Menu and clicking on Stop Cheque from drop down box.

Q20. Can I print out details of transactions on my account from BFSONline?

A20. Yes. There are at least 2 ways you can do this.

Firstly, whilst logged on to BFSONline you can print the account transactions as they appear on your computer screen by selecting the printer button (shown as ) on the right-hand side of ‘Logout’ located on the brown bar under the BFS logo.

Secondly, whilst logged on to BFSONline you can select ‘**Account Number**’ to display account transactions and then select ‘**Download Transactions**’ to download those transactions for a nominated period from the transactions available (up to a date approximately 2 days prior to the date of your BFSONline enquiry) into a spreadsheet program e.g. excel, as Comma Separated Values (CSV), or to directly load into your accounting software package for easy bank reconciliation purposes using Quicken/MYOB (QIF), Moneys (OFC) or Open Financial Exchange (OFX).

Q21. How do I know that BFSONline is secure?

A21. The security of BFSONline is certified secure by a Sectigo Intermediate Certificate. Sectigo is the leading provider of trusted identity and security solutions enabling businesses, large enterprises, cloud service providers and IoT innovators around the world to secure online communications, manage millions of verified digital identities and automate authentication and encryption.

Q22. What should I do if I believe my login or password have been misused, lost, or compromised in any way?

A22. If at any time you believe your login or password have been misused, lost, or compromised in any way, you must inform us immediately. If you do not notify us immediately you may be liable for any losses sustained resulting from the actions of a third party.

Q23. Can I order a cheque book or a deposit book for my account through BFSOnline?

A23. When reaching the 'Order New Book' page of the Deposit Book please e-mail this slip to clients@bfs.org.au or contact the office on **1300 650 542** to order over the phone.

Q24. When a second authoriser is authorising a future payment, we get an error message that the payment has been altered, however we have not altered the payment?

A24. If you schedule a payment for a set date then the second authoriser must authorise the payment by no later than the day before the payment is due, or first due for regular payments. If you want a one-off payment to be made as soon as possible load the payment and click on the 'Pay Now' button. The payment will be made at the time the second authoriser authorises the payment. The payment will still be restricted by the normal timeframe as per question [12](#).

Transactions pending authorisation will be held for 14 days. If the second Authorisation has not occurred within that time the pending transaction will be deleted.

Q25. How do I access my Statements online?

A25. You may receive eStatements by clicking on Accounts > Online Statement. Please contact us to establish this facility and your login as a Business client via secure email or complete an eStatement Application form at www.bfs.org.au/Forms Access.