



CommBiz Automated

Understanding CommBiz Automated

CommBiz Automated enables customers to send payment files to the Commonwealth Bank without having to log into CommBiz. This is done by the transfer of data files to and from the bank using industry standard secure file transfer (SFTP) protocol. CommBiz automated transactions are visible within CommBiz.

What is CommBiz Automated?

CommBiz Automated is integrated with customer's in-house financial systems IT accepts and receives payment instructions from most accounting and payroll packages. The ones that we accept SAP, Oracle, MYOB, Quicken etc. This eliminates the need to re-enter data and ensures increased security and privacy for data files. Customers can:

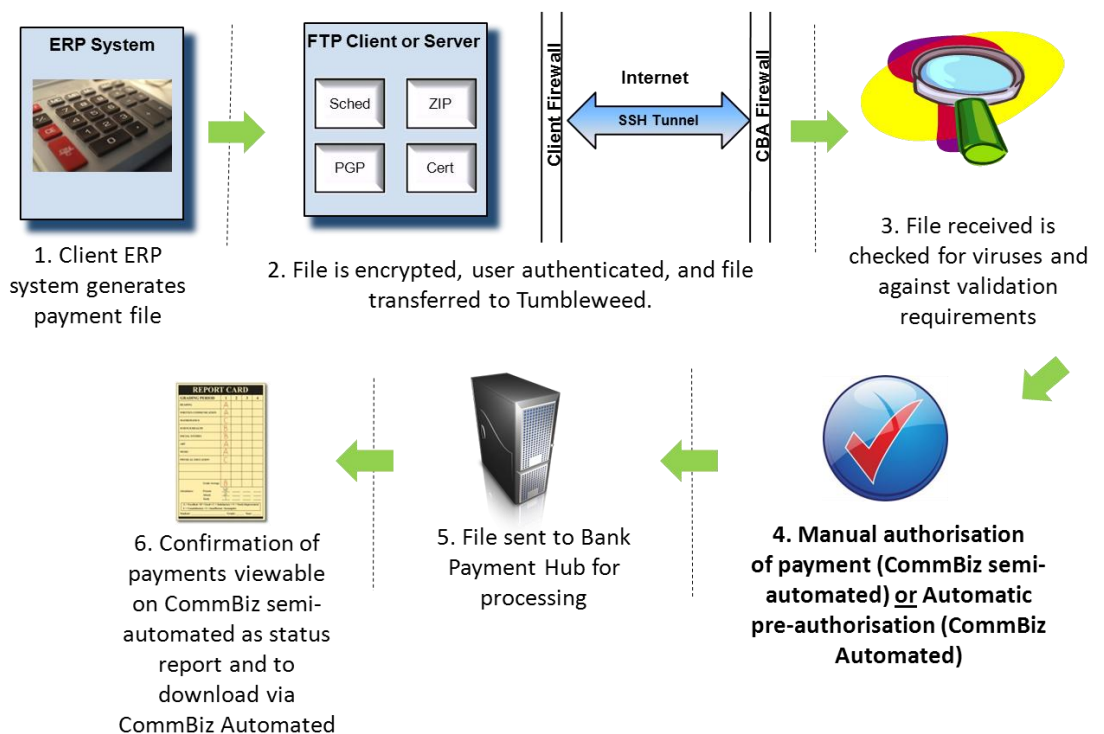
- > import their payroll and/or creditor payments into CommBiz Automated directly from their finance or Enterprise Resource Planning ERP systems; and
- > export their statement account and receivables data directly into their finance or ERP systems.
- > utilise a number of file formats to send payments and download receivables data. It includes formats used by other banks and ERP vendors.

Utilize CommBiz for uploading and authorization of payments when a clients accounts system doesn't have sufficient controls available to approve payments.



Process Flow

The following diagram outlines the high-level process flow of using CommBiz Automated Straight-Through-Processing or semi-automated authorisation. Where clients can automatically upload the files from their accounting systems and manually authorise it in CommBiz)



Security

CommBiz Automated is protected by 'best in class' technology The security features include:

- > two factor authentication to access the 'Secure File Transfer' channel (first factor including a SSH key pair and second factor the CommBiz Automated User ID). The Bank will create an 'Automated User' in CommBiz. The Automated User ID will need to be linked to a staff member within the customer's organisation and is required to be identified by the Bank.



- > Data files are encrypted using PGP encryption as soon as they are processed by their accounting system; and
- > Replacing manual user role by using the CommBiz Automated User to import, approve and release payments risk errors with manual interactions are omitted

The Automated User

To achieve straight through processing, the Bank will create an 'Automated User' in CommBiz. The Automated User ID will need to be linked to a staff member within the customer's organisation and is required to be identified by the Bank.

Benefits

- **Consolidation** reducing the number of payment systems to one, CommBiz Automated customers can simplify management of payments and centralise reporting.
- **Data Integrity.** Prevents modification of the data in transit.
- **Authentication.** Verifies that the data comes from the expected sender
- **Encryption.** Encrypts the data to protect the privacy so that it can only be read by the intended party

Also enjoy the benefits CommBiz has to offer

- **Control A** range of user administration functions that give customers more control over which users can initiate and approve payments, as well as providing a comprehensive audit trail.
- **Flexibility.** CommBiz has been built for maximum flexibility, so that we can deliver a greater variety of options tailored to customers' requirements. For instance client can utilise their existing file formats which minimise any re-development work that may be required when changing from the incumbent to CBA.
- **Real Time.** Customers can access real time, up-to-the-minute account balances and conduct real time transfers to CBA to CBA accounts and receive up to date status messages for automatic reconciliation.

Implementation

The client must sign up to CommBiz first. The application process for this is outlined [here](http://commnet.cba/kb/ppl/ProductsServices/ChannelsandElectronicBanking/CommBiz/ProductInformation/Pages/Online_Banking.aspx).
http://commnet.cba/kb/ppl/ProductsServices/ChannelsandElectronicBanking/CommBiz/ProductInformation/Pages/Online_Banking.aspx



To assist in the planning and management of CommBiz Automated, the Bank will provide support through a dedicated Implementation Manager who will provide the customer with all the information required to implement CommBiz Automated.

Implementation Managers

. Key tasks that they will be involved in will be:

- > planning for change;
- > CommBiz/CommBiz Automated configuration;
- > connectivity testing; and
- > CommBiz Automated UAT testing.

Whilst writing the connectivity script and configuring customer's SFTP Client or Server will be their IT department's responsibility, our Implementation Managers have the necessary skills to be used as a reference point for questions or approaches on how to complete these activities.

Technical Service and Support

For any transmission related problems please contact the Business Service Centre on 13 2339 Monday to Friday 8.00am to 8.00pm (AEST) excluding national holidays.

For any accounts & transactions related queries please contact the Transactional Banking Services (24hrs/7)

Payments cut-off time – 6.30pm AEST

Business Continuity Planning (BCP) recommendations

The Bank's solution for CommBiz Automated is robust, redundant and has been thoroughly tested to ensure increased business continuity. Also, the Bank's payments processing engine resides in two separate physical data centres which aims to provide 100% availability.

If the automated connectivity between the customer and the Bank is unavailable, the CommBiz web interface will be used as BCP to manually send and receive files. Furthermore, as part of scripting within customer's SFTP Server, we recommend they deploy a failover



option which will be invoked if the secure file transfer server is unavailable on the Banks side. Within this scripting, they can consider building in an automated email notification to advise the system administrator so they can be made aware that manual processing will need to commence. With these steps in place, the business will be able to continue to operate with minimal interruption.

If PGP encryption is deployed, it's a requirement that a process is developed with regards to the decryption of PGP encrypted files. The reason behind this is that CommBiz will not manually upload PGP encrypted files.

Product information

- [Product & Process Library](#)
- [Current Information Resources](#)
- Contact the [Product Owner](#)