

SmoothPay provides three methods of transferring direct credit (MTS) data to Westpac Bank.

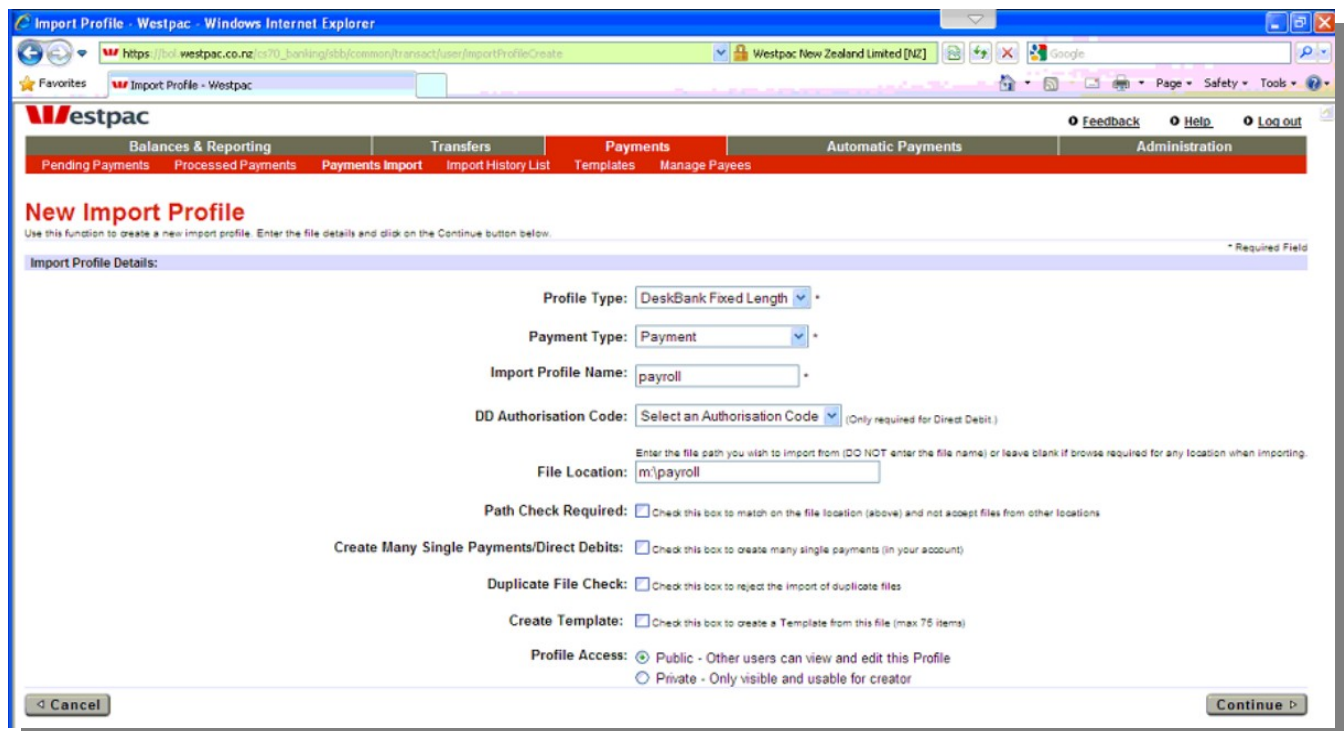
These facilities allow you transfer information from SmoothPay to the bank electronically, which saves you time and ensures accuracy by you not having to manually enter the payment amounts and any new employee accounts etc.

## Business Online internet banking

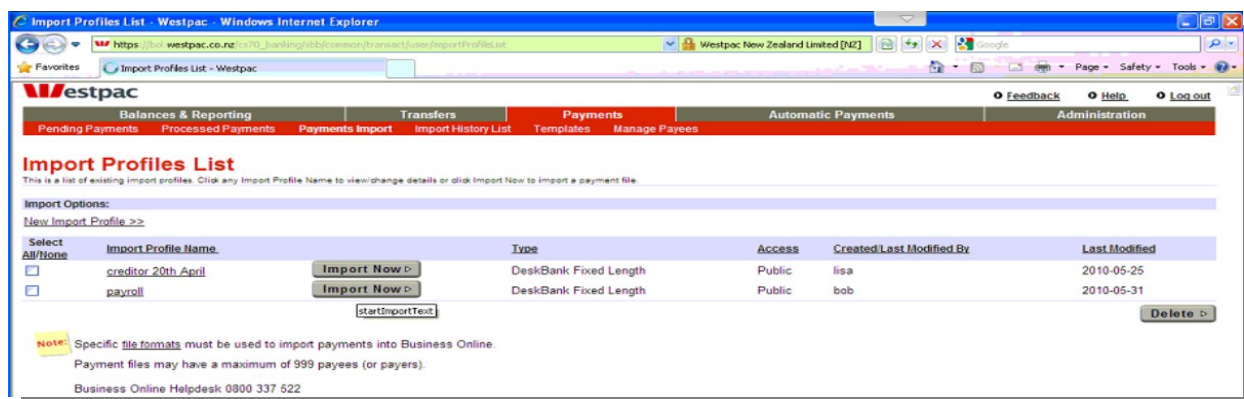
**Business Online** is WestpacTrust's internet banking portal, which provides for the importing and sending direct credit files from payroll and creditors systems.

To generate files in the correct format for import using Business Online, select the Westpac Deskbank format in Company Setup. This creates "fixed-length Deskbank" files which can be transferred using an **import "profile"** in your internet banking system.

The following screenshot illustrates correct "profile" settings (though you need to make sure the path name specified suits your direct credit folder location as per SmoothPay's **Company Setup..Bank** settings:



Once you have created a payroll profile, you simply call it up each time you want to transfer the payroll payments batch by selecting Payments Import and the profile you created, then Locate the file you wish to import (with luck it'll start in the folder you specified when you created the profile):



Select	Import Profile Name	Type	Access	Created/Last Modified By	Last Modified
<input type="checkbox"/>	creditor 20th April	DeskBank: Fixed Length	Public	lisa	2010-05-25
<input type="checkbox"/>	payroll	DeskBank: Fixed Length	Public	bob	2010-05-31

Please contact the Westpac Business Online helpdesk on 0800 177 188 for more information.

Refer to the section "Setting up SmoothPay for Direct Credits" below to complete your system support for this method.

## DeskBank – Desktop Banking

**DeskBank** is WestpacTrust's desktop banking software package, which provides for the downloading of bank statement information, processing of transactions, and importing and sending SmoothPay's direct credit files.

Please contact the Westpac DeskBank helpdesk on 0800-657 064 for more information or to obtain the DeskBank software.

Refer to the section "Setting up SmoothPay for Direct Credits" below to complete your system support for this method.

## QuickPay - Diskette Transfer

An alternative is the production of a diskette (in WestpacTrust's **QuickPay diskette file** format) that contains the direct credit data, for deposit at the bank. WestpacTrust then process the diskette for you, in much the same way as they would process a manual direct credit schedule.

You will need to obtain the QuickPay pack for full information - call QuickPay help on 0800 177 377. The pack contains MTS Schedule forms, information about batch numbers, etc.

The following conditions apply:

- The diskette you use must be new or freshly formatted (SmoothPay will not do this for you).
- The MTS file name must be set to **A:\b201wage.pc1** (this assumes you have established with the bank a batch numbered 201 for wages - it could be another number, if so use that).
- You must write-protect the diskette once the batch file has been generated, apply the appropriate label, and forward to the bank with the appropriate MTS Schedule form.

When you finish the next pay, the process will prompt for a bank batch diskette. Use a blank (or your usual bank batch diskette).

The filename specification we use is slightly different from theirs, but it has the essential components:

A:-> diskette,  
b201->batch 201 (or the batch number assigned by the bank),  
wage->payroll batch (QuickPay normally uses the due date in format DDMM),  
.pc1->the file type extension

Refer to the section "Setting up SmoothPay for Direct Credits" below to complete your system support for this method.

**PLEASE:** Do not send the bank a payroll backup diskette – the bank batch diskette should contain ONLY the B201WAGE.PC1 file.

## Setting up SmoothPay for Direct Credits

### Company Setup

In Company Setup, choose the Bank tab, tick the MTS (means Money Transfer Service, or direct credit) checkbox and complete the company bank options (choosing Westpac DeskBank or Westpac QuickPay Diskette option as required).

Make sure the correct company bank account information is entered, and make sure you enter the appropriate filename for the direct credit file as per the rules above.

## Pay Input

Each employee paid by direct credit should have their bank account/s (they can have as many as you want to add) added to the F8 section of the Pay Input screen - these can be selected from existing accounts already set up in *Payroll Codes..Bank Accounts* maintenance, or can be added "on the fly" just by entering a suitable descriptive code (like "BANK" or "SAVING") and answering Yes when asked if you want to add a new bank account. Each account can be established as either an amount per pay period, a net pay account, a percentage, or a GST account (for contractors and agents).

When the employee's bank accounts have been added to their payslip, save the pay input as their standard pay, so you don't have to reenter the bank accounts next pay.

## Generating the direct credit file

During the Finish This Pay process, the direct credit file will be produced.

If the filename specified in Company Setup indicates a diskette is required, you will be prompted to insert the direct credit diskette when required.

As always, our HelpDesk is available to assist you.

\* END \*