



Financial Markets

Online FX User Guide

 Bendigo Bank

Table of Contents

Creating an FX Trade Using Online FX	3
Move Money	11
Add a New Payee	11
Pay an existing Payee	19
Cancelling a transaction by creating a reverse trade (Must be done prior to settling)	24
Review Settled and Unsettled FX Deals	30
e-banking Disclosure Documents	31
Contact us today	32

Creating a FX Trade Using Online FX

Online FX is a solution that is only available to approved Bendigo Bank Business Customers. Only customers that are registered for Online FX will be able to create and complete an FX trade.

Online FX is available between 6.00am and 10.00pm AEST – Monday to Friday excluding Public Holidays in Victoria Australia.

To access Online FX logon to e-banking.

Contact us [1300 236 344](tel:1300236344)

Logon to e-banking

Access ID

Password

Security token (if needed)

Remember my Access ID

Logon

[I forgot my Password](#)

Fraud Alert

Cold Calling Scam Alert - Please be alert to any unsolicited calls claiming to be from Bendigo Bank Securities team, requesting your personal and financial information.

[Read more](#)

New to e-banking?

[Take a tour](#)

[Register](#)

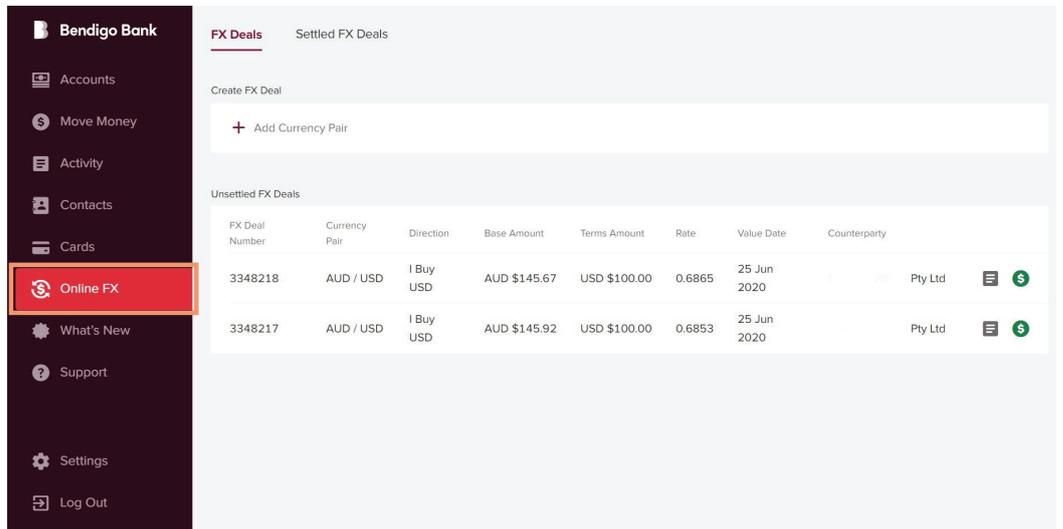
[Online support](#)

[Banking securely](#)

Visit our COVID-19 help page for our response and information including visiting our branches.

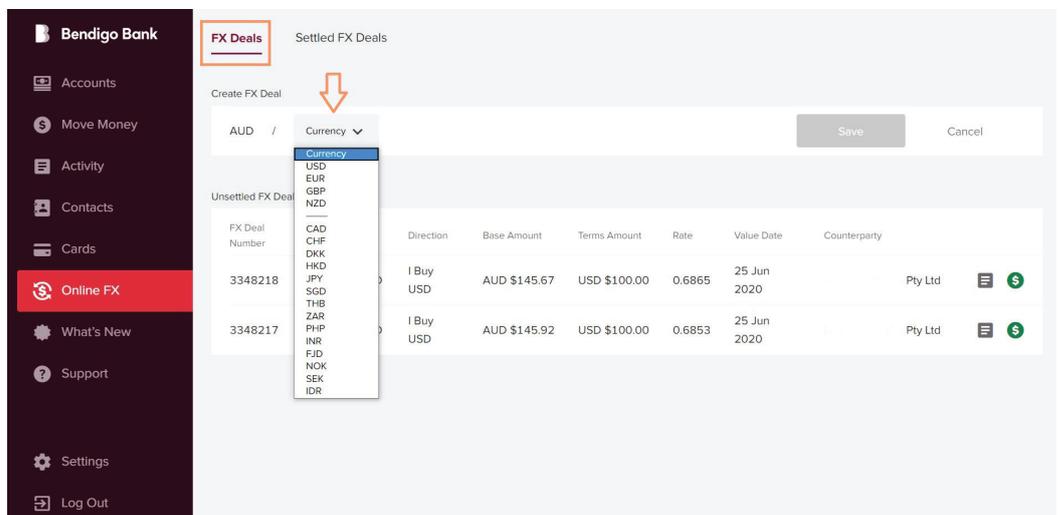
[Learn more](#)

1. Select **Online FX**

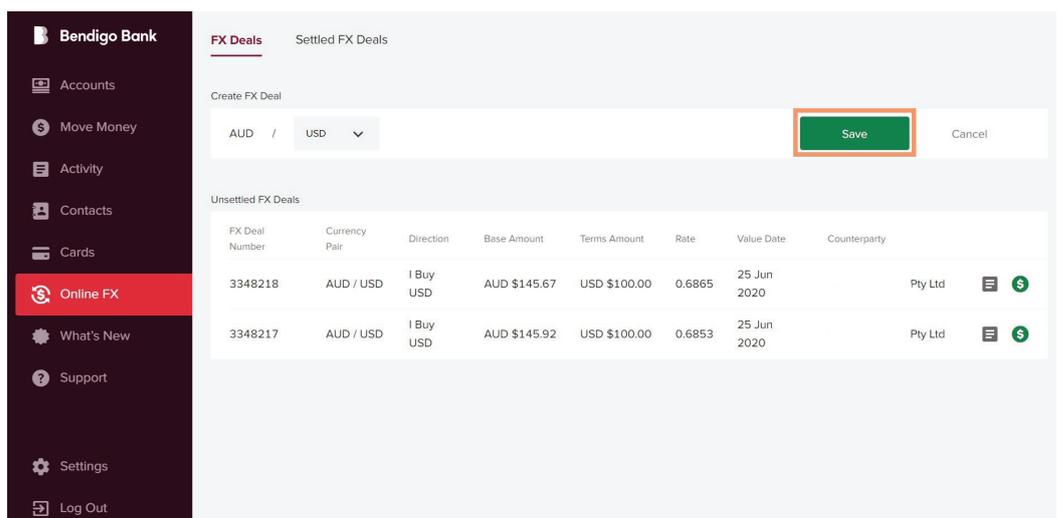


2. Select **FX Deals**, select **Currency Pair**

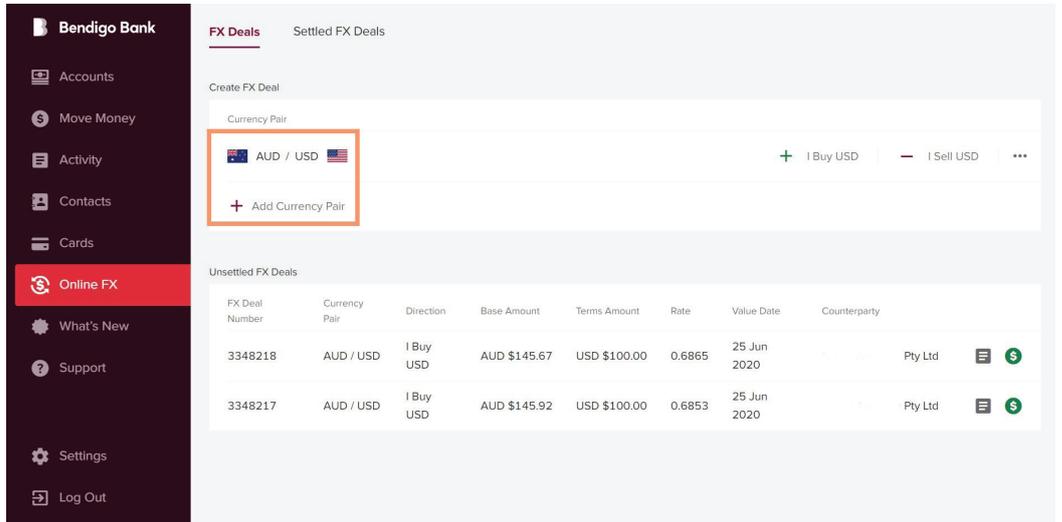
All foreign exchange transactions must be completed against the Australian Dollar, you cannot deal non-Australian dollar transactions.



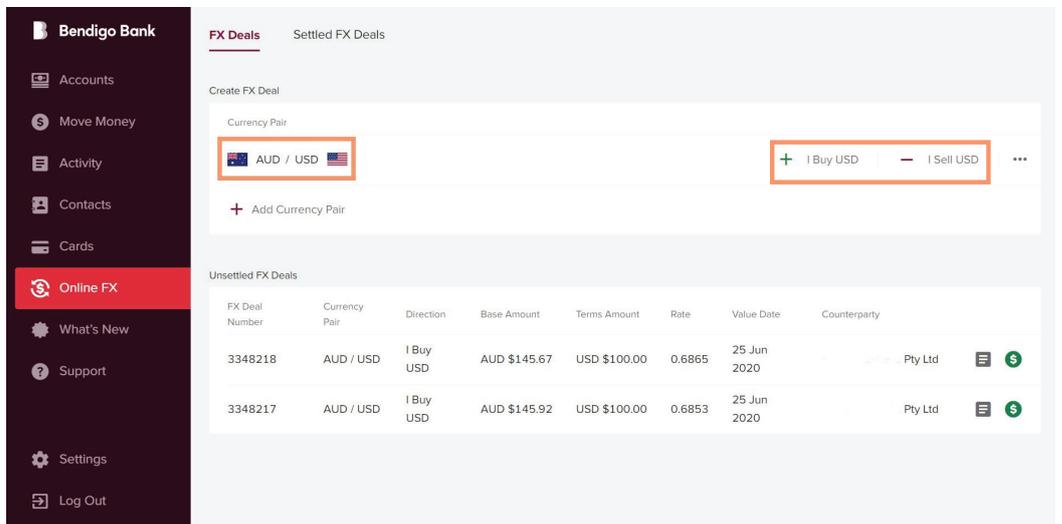
3. Select **Save**



4. **Currency Pair** will be saved for future use.

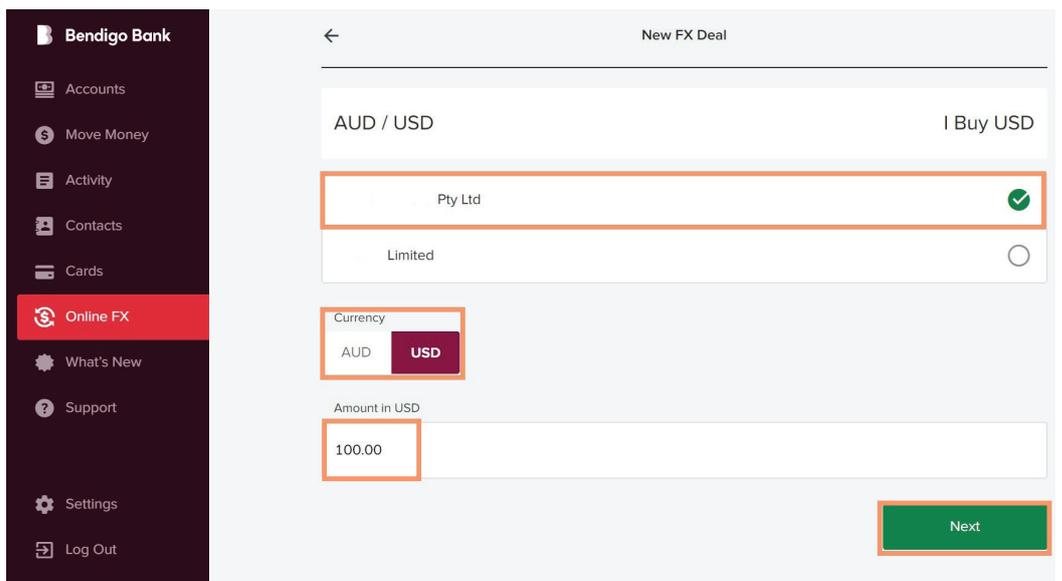


5. Create an **FX Deal**, select **Currency Pair**. Select **I Buy** (Importer) or **I Sell** (Exporter)



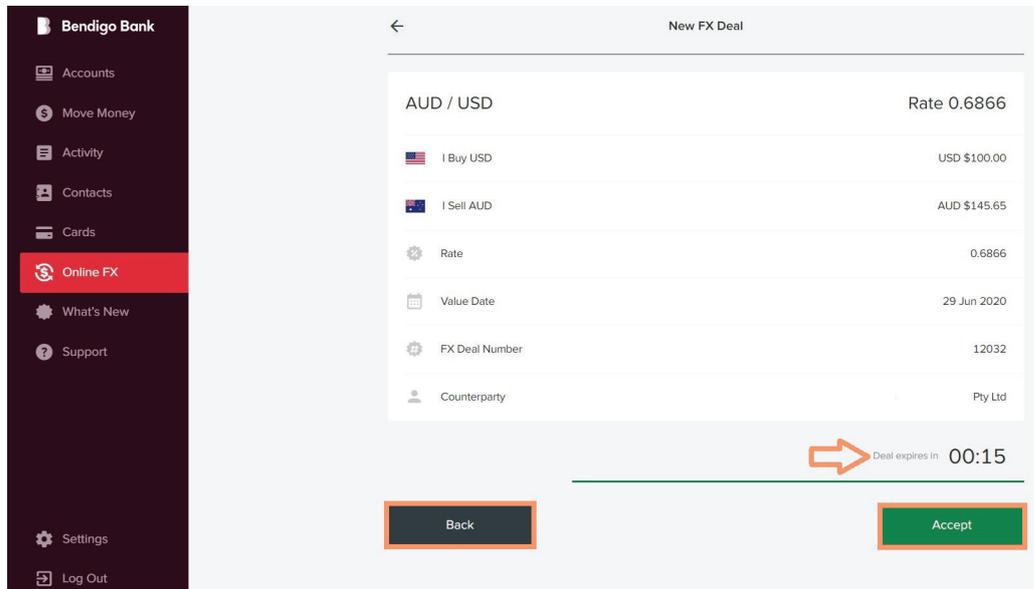
6. **Instructions for an importer / purchase of foreign currency**

I Buy, Select **Counterparty**, **Currency** and insert **Amount**, select **Next**



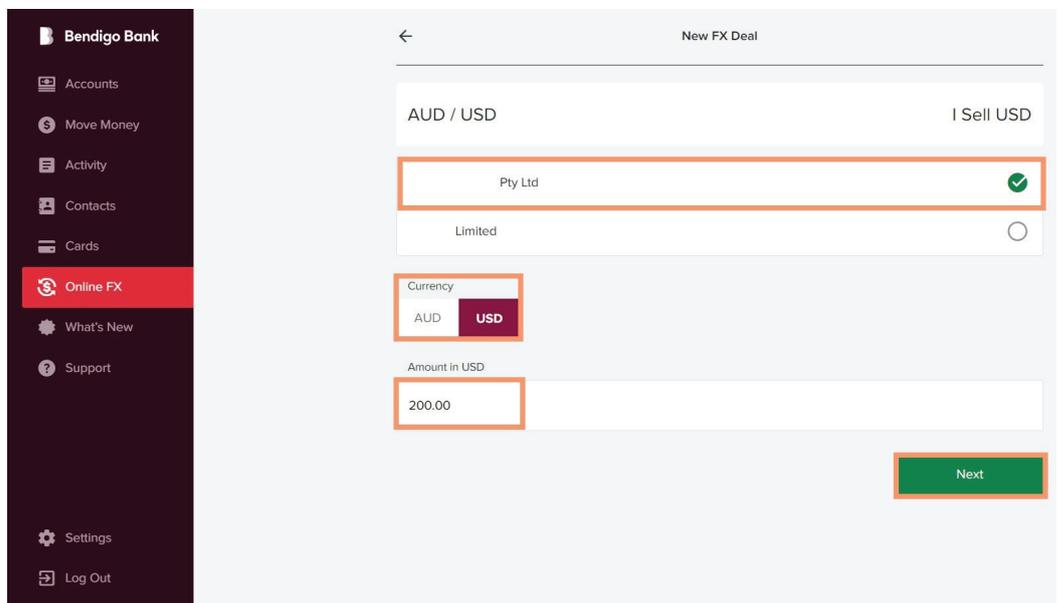
7. Review new **FX Deal** and **Accept**.

You have 20 seconds to accept deal. To decline select **Back** or allow time to expire.



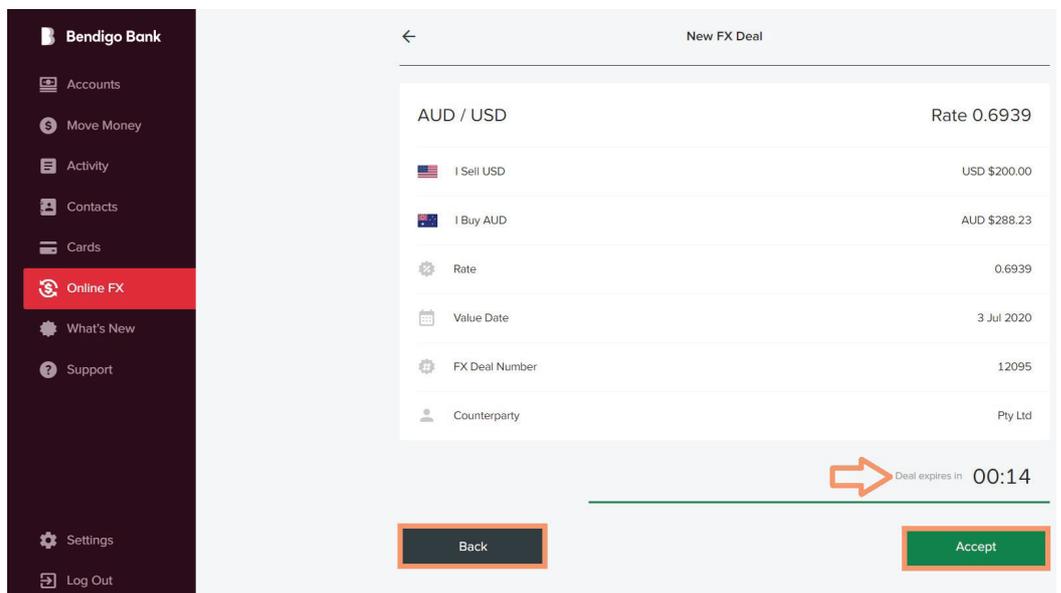
8. Instructions for an exporter / sale of foreign currency

I Sell, Select **Counterparty, Currency** and insert **Amount**, select **Next**



Review **New FX Deal** and **Accept**.

You have 20 seconds to accept deal. To decline select **Back** or allow time to expire.



9. Unsettled **FX Deals** will display.

To settle **FX Deal**, select green dollar symbol of unsettled deal.

You may have to refresh browser, pressing the F5 function key or Ctrl+R if using Windows, or Command+R if using a MAC will refresh the web page being viewed.

The screenshot shows the Bendigo Bank Online FX interface. On the left is a dark sidebar with navigation options: Accounts, Move Money, Activity, Contacts, Cards, Online FX (highlighted in red), What's New, Support, Settings, and Log Out. The main content area is titled 'FX Deals' and 'Settled FX Deals'. Below this is a 'Create FX Deal' section with a 'Currency Pair' dropdown set to 'AUD / USD' and buttons for '+ I Buy USD' and '- I Sell USD'. Below that is a table of 'Unsettled FX Deals' with columns: FX Deal Number, Currency Pair, Direction, Base Amount, Terms Amount, Rate, Value Date, and Counterparty. The first row is highlighted with an orange border and shows a 'Pending' deal with a green dollar symbol icon.

FX Deal Number	Currency Pair	Direction	Base Amount	Terms Amount	Rate	Value Date	Counterparty
Pending	AUD / USD	I Buy USD	AUD \$145.65	USD \$100.00	0.6866	29 Jun 2020	Pty Ltd
3348218	AUD / USD	I Buy USD	AUD \$145.67	USD \$100.00	0.6865	25 Jun 2020	Pty Ltd
3348217	AUD / USD	I Buy USD	AUD \$145.92	USD \$100.00	0.6853	25 Jun 2020	Pty Ltd

This screenshot is similar to the previous one, but the 'Pending' deal is no longer visible. The table now shows three settled deals. A red arrow points to the green dollar symbol icon next to the first deal (FX Deal Number 3348220).

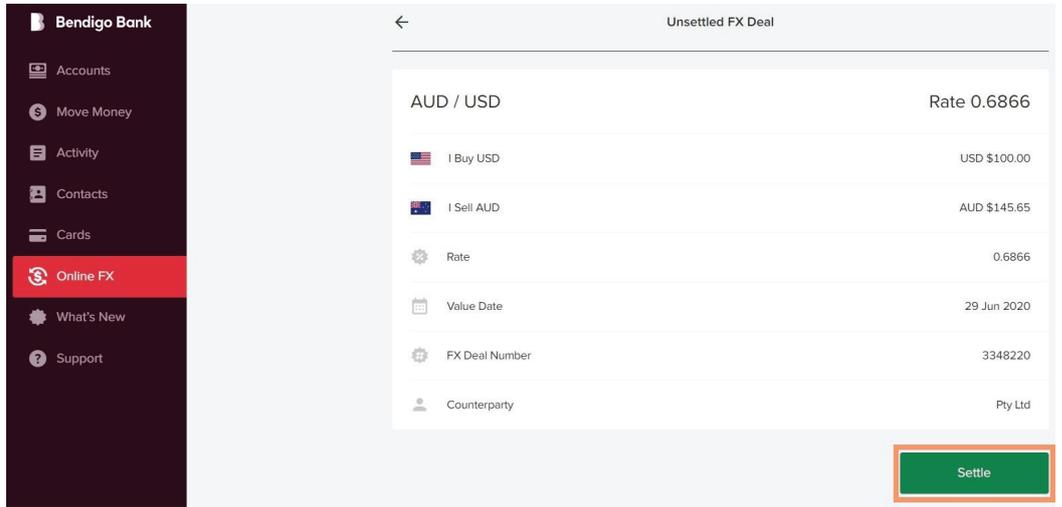
FX Deal Number	Currency Pair	Direction	Base Amount	Terms Amount	Rate	Value Date	Counterparty
3348220	AUD / USD	I Buy USD	AUD \$145.65	USD \$100.00	0.6866	29 Jun 2020	Pty Ltd
3348218	AUD / USD	I Buy USD	AUD \$145.67	USD \$100.00	0.6865	25 Jun 2020	Pty Ltd
3348217	AUD / USD	I Buy USD	AUD \$145.92	USD \$100.00	0.6853	25 Jun 2020	Pty Ltd

10. To check details before settling an **FX deal**, select **Details**.

If correct select **Settle**. You will automatically be redirected to **Move Money**.

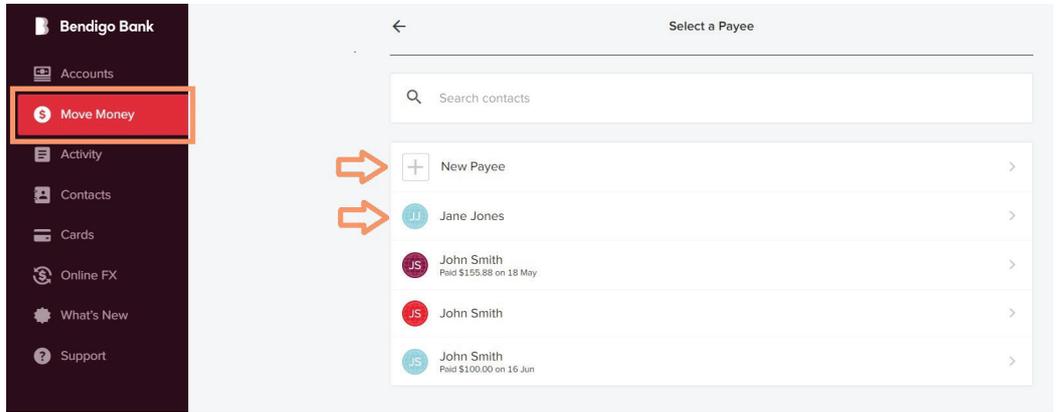
This screenshot is identical to the previous one, showing the settled deals table. A red arrow points to the green dollar symbol icon next to the first deal (FX Deal Number 3348220).

FX Deal Number	Currency Pair	Direction	Base Amount	Terms Amount	Rate	Value Date	Counterparty
3348220	AUD / USD	I Buy USD	AUD \$145.65	USD \$100.00	0.6866	29 Jun 2020	Pty Ltd
3348218	AUD / USD	I Buy USD	AUD \$145.67	USD \$100.00	0.6865	25 Jun 2020	Pty Ltd
3348217	AUD / USD	I Buy USD	AUD \$145.92	USD \$100.00	0.6853	25 Jun 2020	Pty Ltd

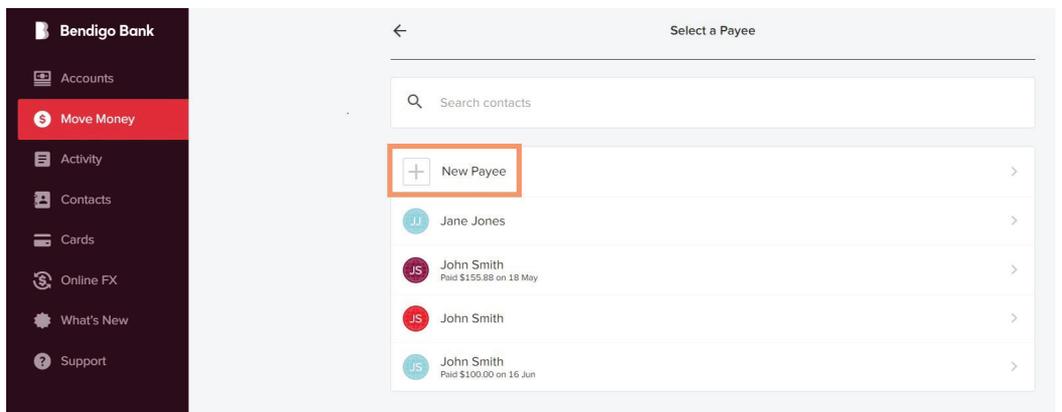


Move Money.

Select an existing **Payee** or add a **New Payee**.

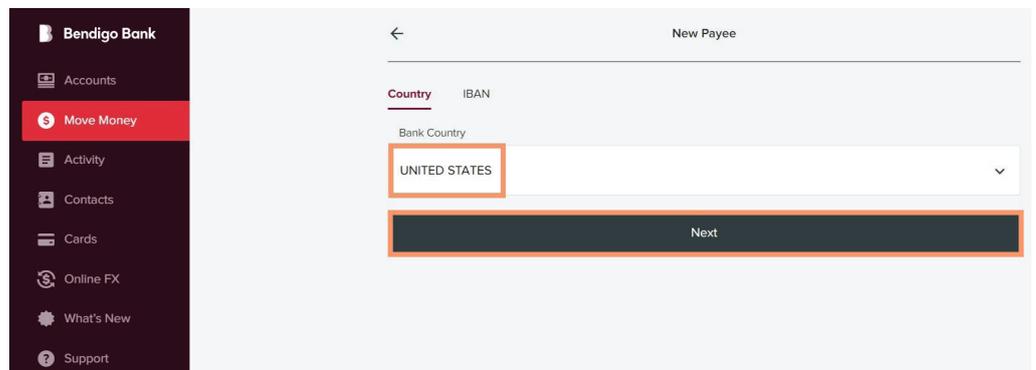
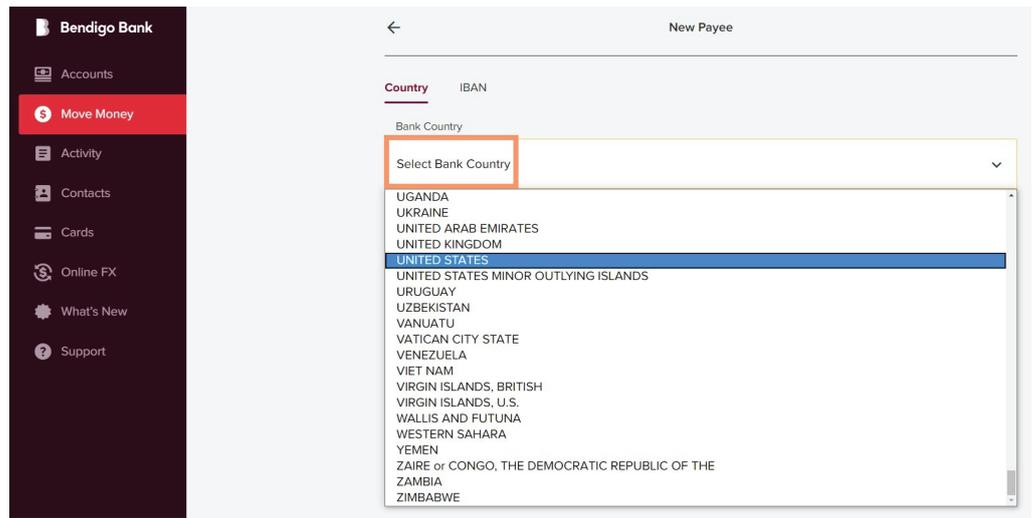
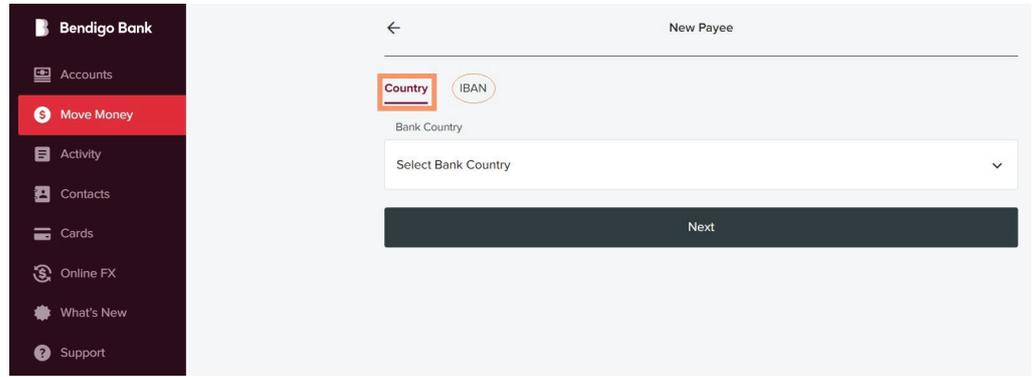


Add a New Payee



1. Select Bank **Country**, select **Next** (To Move Money to an **Australian** account, select Australia for **Bank Country** and complete Australian Bank account details and select **Next**. Go to **Step 3** Review **Settlement**).

Note an IBAN (International Bank Account Number) is a beneficiary account number used by European banks. A valid IBAN is required for payments in EUR being sent to countries where the official currency is Euro and also for a number of countries outside Europe. A number of countries outside Europe require a valid IBAN when sending any currency. These include: Bahrain, Jordan, Lebanon, Pakistan, Palestine, Qatar, Saudi Arabia or United Arab Emirates.



2. Complete new **Payee** details.

A **SWIFT code** is an international bank code that identifies particular banks worldwide and is used to transfer money between banks from different countries. Select **Next**.

Bendigo Bank

- Accounts
- Move Money**
- Activity
- Contacts
- Cards
- Online FX
- What's New
- Support
- Settings
- Log Out

New Payee

Contact name
Jane Jones

Beneficiary Address
Residential address
120 Harbour Avenue, Manhattan NY 10002 United States

Residential country
UNITED STATES

Beneficiary Bank Details
Account Name
City of New York

Bank Branch Number
123999

Account Number / IBAN
12345678

Swift code
BOFAUS65

Bank name
Bank of America

Bank address
550 5th Avenue, New York NY 10036, United States

Bank country
UNITED STATES

Next

3. Review **Settlement** details.

Select **Transfer From** and add **Description**, select **Next**.

Bendigo Bank

- Accounts
- Move Money**
- Activity
- Contacts
- Cards
- Online FX
- What's New
- Support
- Settings
- Log Out

Settlement

Jane Jones

AUD / USD	Rate 0.6866
🇺🇸 I Buy USD	USD \$100.00
🇦🇺 I Sell AUD	AUD \$145.65
⚙️ Rate	0.6866
📅 Value Date	29 Jun 2020
📄 FX Deal Number	3348220
👤 Counterparty	Ply Ltd

Transfer From
AUTOCORPORATEAAA
Statement Account Available \$99,596.70

Pay TT fee from a different account

Description
Invoice 98/456

Back Next

4. **Confirm** settlement details and **Enter your security token number**, select **Submit**.

Bendigo Bank

- Accounts
- Move Money**
- Activity
- Contacts
- Cards
- Online FX
- What's New
- Support
- Settings
- Log Out

Confirm

Jane Jones \$145.65

AUD \$145.65 = USD \$100.00

From Statement Account

Account Name City of New York

Account No. / IBAN 12345678

Address 120 Harbour Avenue, Manhattan NY 10002 United States UNITED STATES

Bank Name Bank of America

Bank Branch Number 123999

Bank Address 550 5th Avenue, New York NY 10036, United States UNITED STATES

Swift Code BOFAUS65

FX Deal Number 3348220

FX Deal Currency USD

FX Deal Rate 0.6866

Fee \$30.00

Invoice 987456

Enter your security token

456898

Submit

Check the above details

Please ensure the details you provide are accurate as in some circumstances it may not be possible to recover money sent incorrectly.

The Beneficiary Bank or Intermediary Bank may deduct fees from transfers sent internationally, therefore, the beneficiary may receive less than the amount sent.

International Transfers will usually be received within 2 to 7 business days.

By submitting this payment I agree to the full [Terms and Conditions](#).

5. **Payment Receipt.** Option to **Print receipt**, **Email receipt** and **Pay another**.

Bendigo Bank

- Accounts
- Move Money**
- Activity
- Contacts
- Cards
- Online FX
- What's New
- Support
- Settings
- Log Out

Payment Receipt

Jane Jones \$145.65

PROCESSING

Foreign Deal Telegraphic Transfer

Sent as \$100.00 USD

Fee \$30.00

Account Name City of New York

Account No. / IBAN 123 456 78

Address 120 Harbour Avenue, Manhattan NY 10002 United States UNITED STATES

Bank Name Bank of America

Bank Address 550 5th Avenue, New York NY 10036, United States UNITED STATES

SWIFT Code BOFAUS65

Bank Branch Number 123 999

FX Deal Number 3348220

FX Deal Currency USD

FX Deal Rate 0.6866

Payment Date 29 Jun 2020 at 3:30pm

Description Invoice 987456

Acknowledgement 88015

Print receipt

Email receipt

Pay another

FROM

Statement Account \$99,596.70 Available \$99,596.70 Balance

PAID TO

Jane Jones

6. Print receipt

28/06/2020 Payment Receipt - Bendigo e-banking

Bendigo Bank

Payment Receipt

Jane Jones		\$145.65
Foreign Deal Telegraphic Transfer		
Status	Processing	
Sent as \$100.00 USD		
Fee	\$30.00	
Account Name	City of New York	
Account No. / IBAN	123 456 78	
Address	120 Harbour Avenue, Manhattan NY 10002 United States UNITED STATES	
Bank Name	Bank of America	
Bank Address	550 5th Avenue, New York NY 10036, United States UNITED STATES	
SWIFT Code	BOFAUS6S	
Bank Branch Number	123 999	
FX Deal Number	3348220	
FX Deal Currency	USD	
FX Deal Rate	0.6866	
Payment Date	29 Jun 2020 at 3:30pm	
Description	Invoice: 987456	
Acknowledgement	88015	
FROM		Statement Account
		633 000 / 144
Paid to		Jane Jones

7. Email receipt.
Insert Recipient Email,
From and select Send.

Email Receipt

Recipient Email

@

From

John Smith Pty Ltd

Send

[Preview email receipt](#)

Bendigo Bank

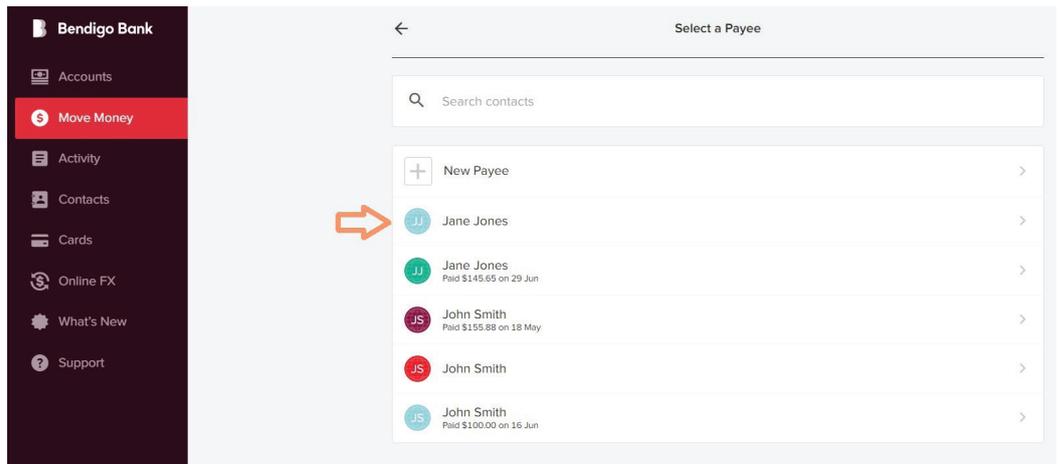
To Jane Jones

Account Name	City of New York
Account No. / IBAN	123 456 789
Bank Name	Bank of America
SWIFT Code	BOFAUS6S
Bank Branch Number	123 999
Amount	\$100.00 USD
Status	Processing
Date	16 Jul 2020 at 4:26pm
From	John Smith Pty Ltd
Invoice	987456

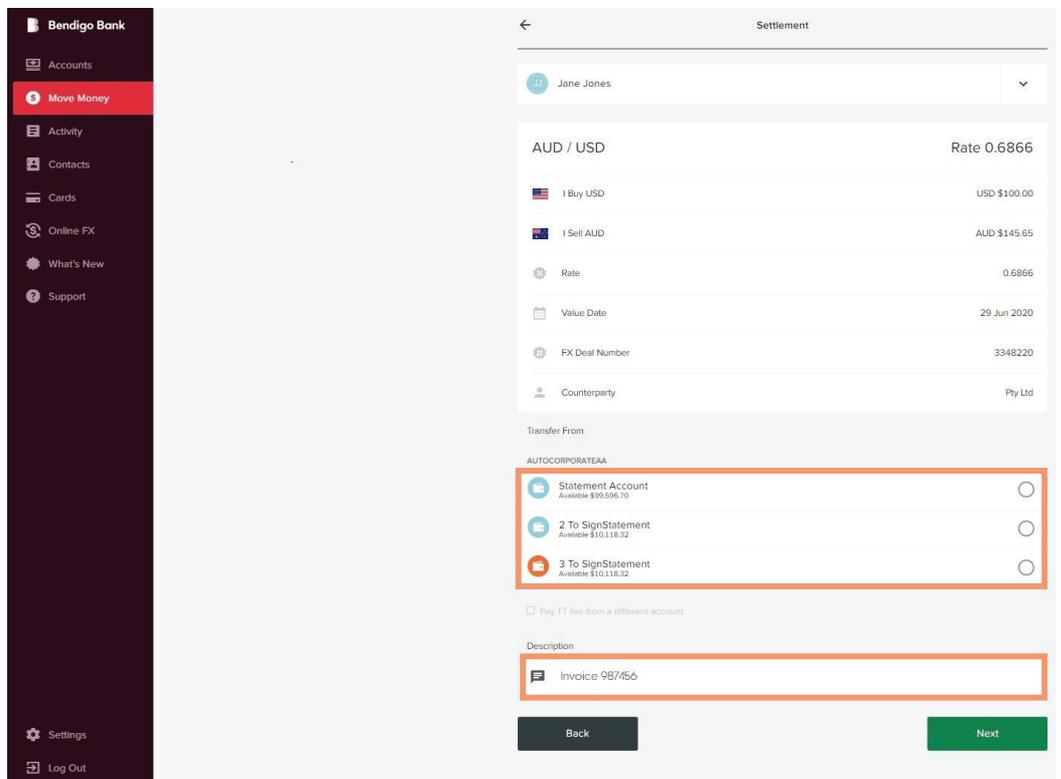
International Transfers will usually be received within 2 to 7 business days.

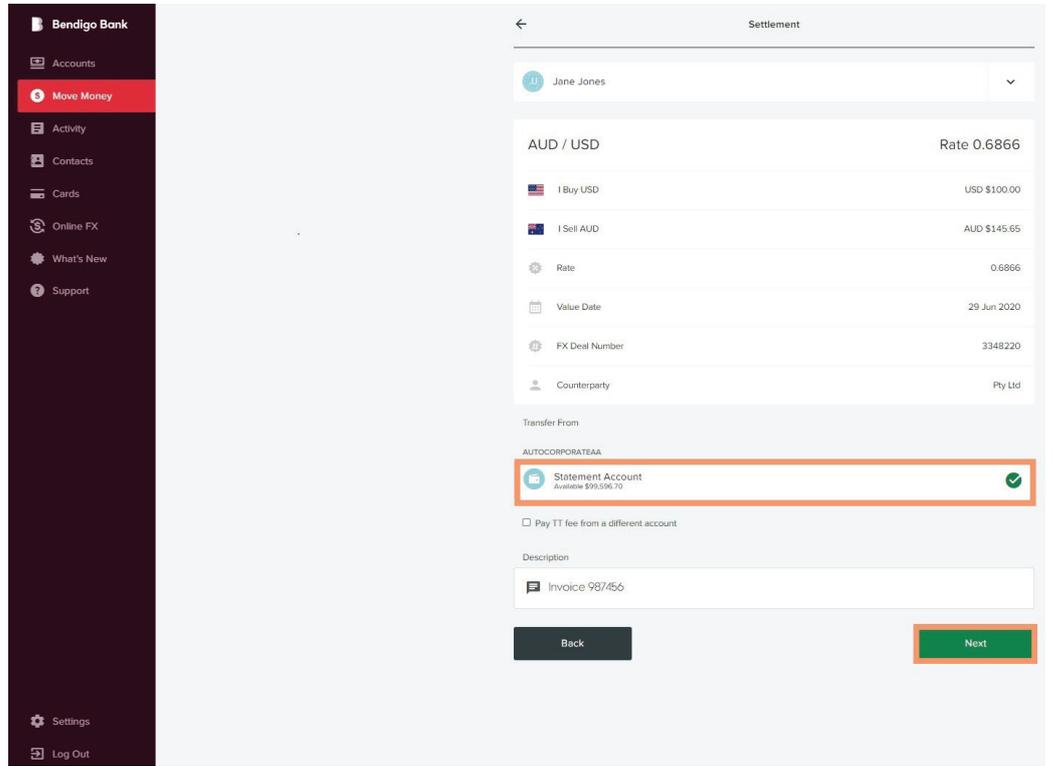
Pay an existing Payee

1. Select an existing Payee.

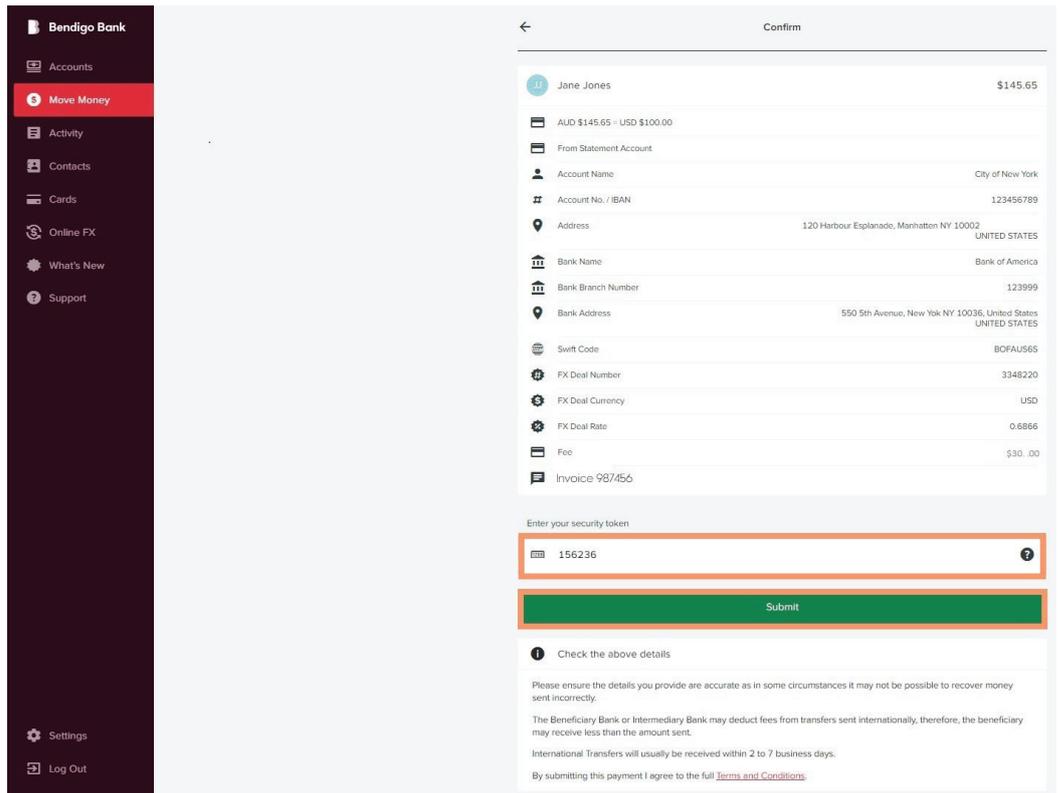


2. Select account **Transfer From**, add **Description** and select **Next**.



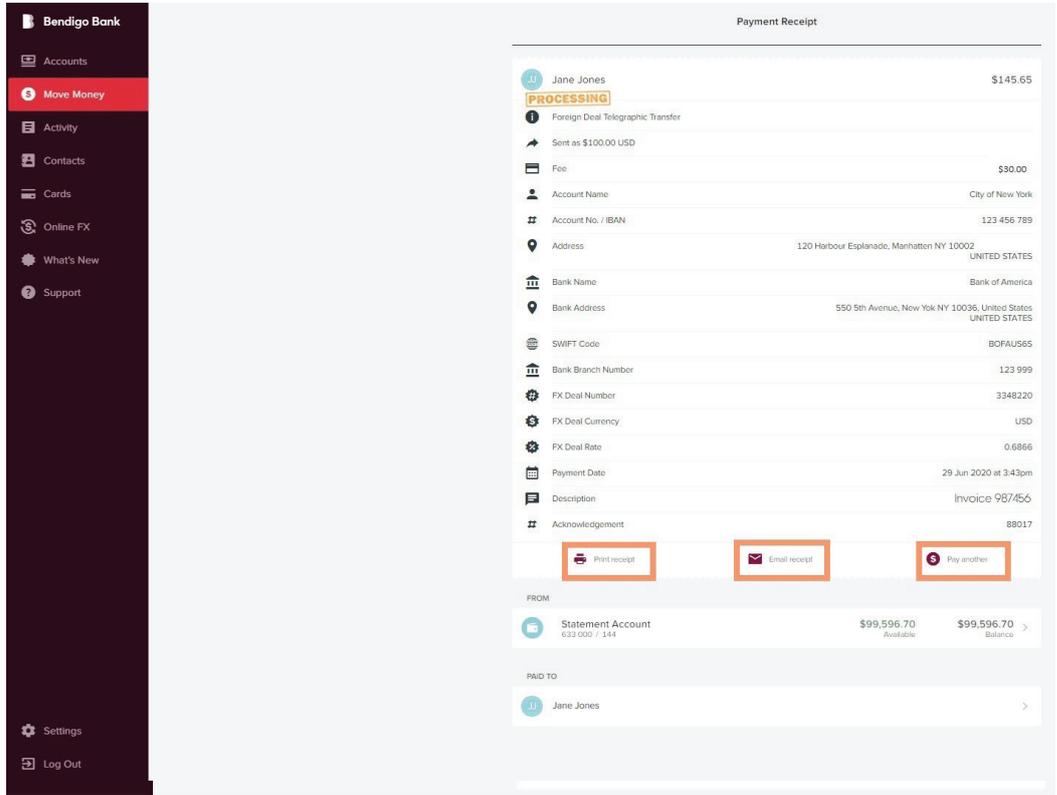


3. **Confirm details. Enter your security token and Submit.**

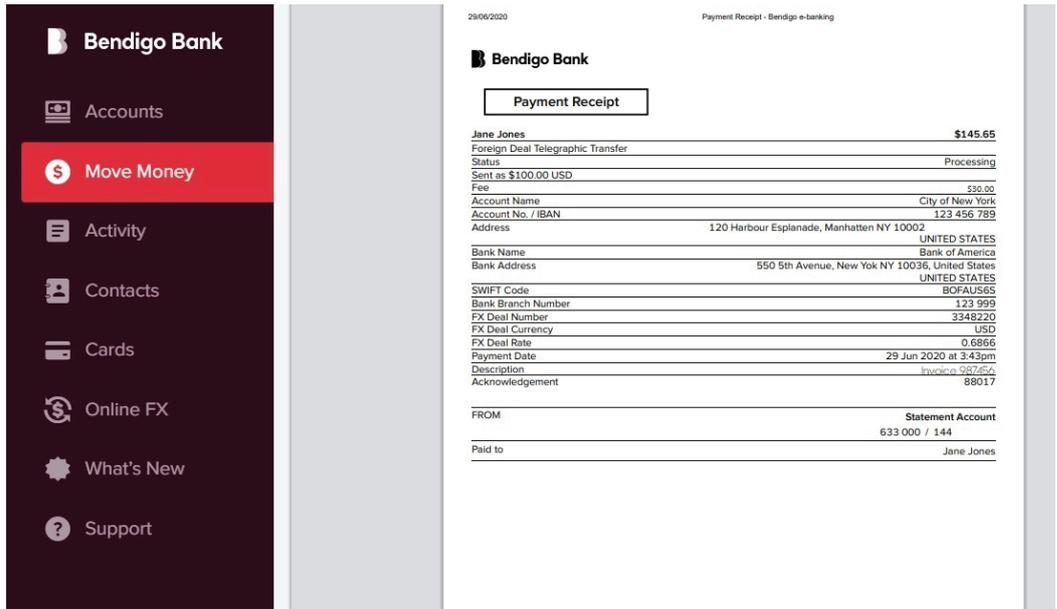


4. Payment Receipt

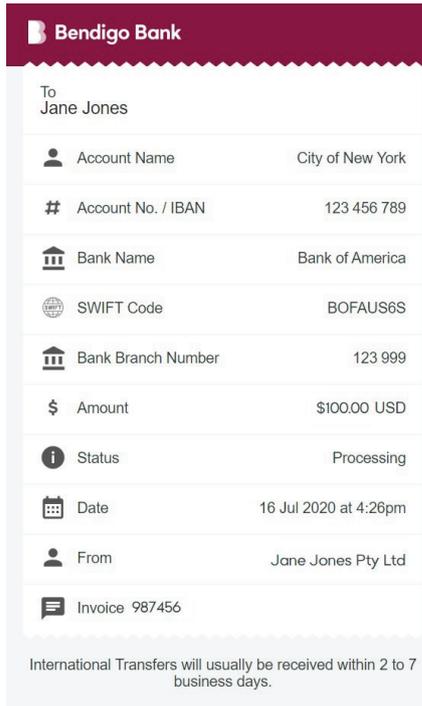
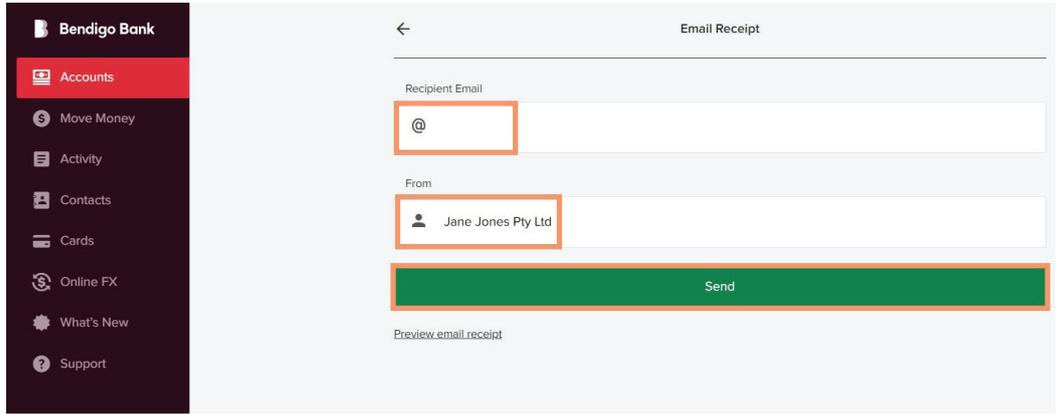
Option to **Print receipt**, **Email receipt** and **Pay another**.



5. Print Receipt.



6. Email Receipt.

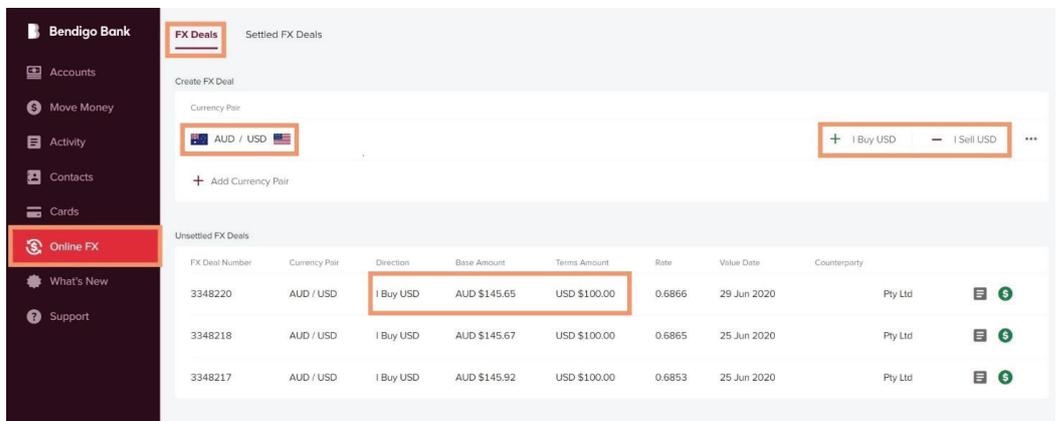


Cancelling a transaction by creating a reverse trade (Must be done prior to settling)

- Return to **Online FX**, select **FX Deals**. Create **FX Deal**, select **Currency Pair**. Select **I Buy** or **I Sell** instruction that is opposite of the trade to be cancelled.

Cancelling or reversing a transaction may result in a monetary loss to you due to changes in market valuations.

Example
Original Trade John Smith Pty Ltd I Buy USD \$100.00
Reverse Trade John Smith Pty Ltd I Sell USD \$100.00



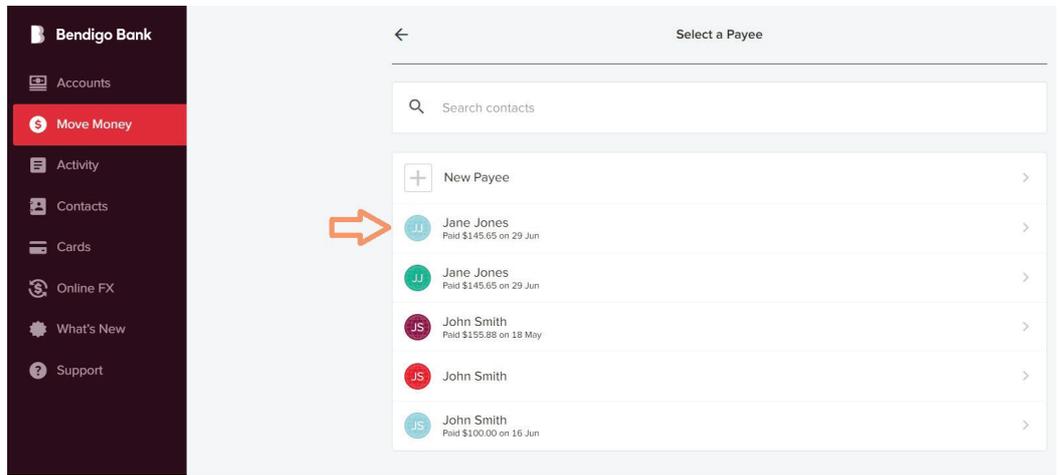
2. Select **Counterparty**, **Currency** and **Amount**, select **Next**.

3. Review **New FX Deal** and **Accept**. To decline select **Back** or allow time to expire. You have 20 seconds to **Accept**.

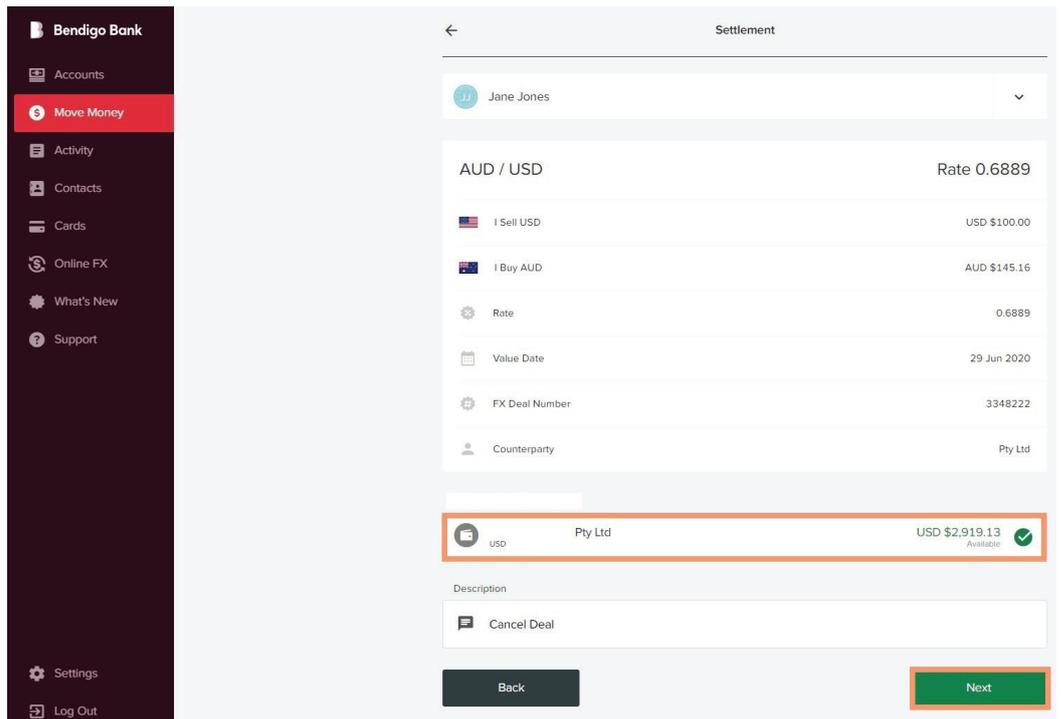
4. Select **Settle**. *Cancelling or reversing a transaction may result in a monetary loss to you due to changes in market valuations.*

FX Deal Number	Currency Pair	Direction	Base Amount	Terms Amount	Rate	Value Date	Counterparty	Action
3348222	AUD / USD	I Sell USD	AUD \$145.16	USD \$100.00	0.6889	29 Jun 2020	Pty Ltd	Settle
3348221	AUD / USD	I Sell USD	AUD \$145.18	USD \$100.00	0.6888	29 Jun 2020	Pty Ltd	Settle
3348220	AUD / USD	I Buy USD	AUD \$145.65	USD \$100.00	0.6866	29 Jun 2020	Pty Ltd	Settle

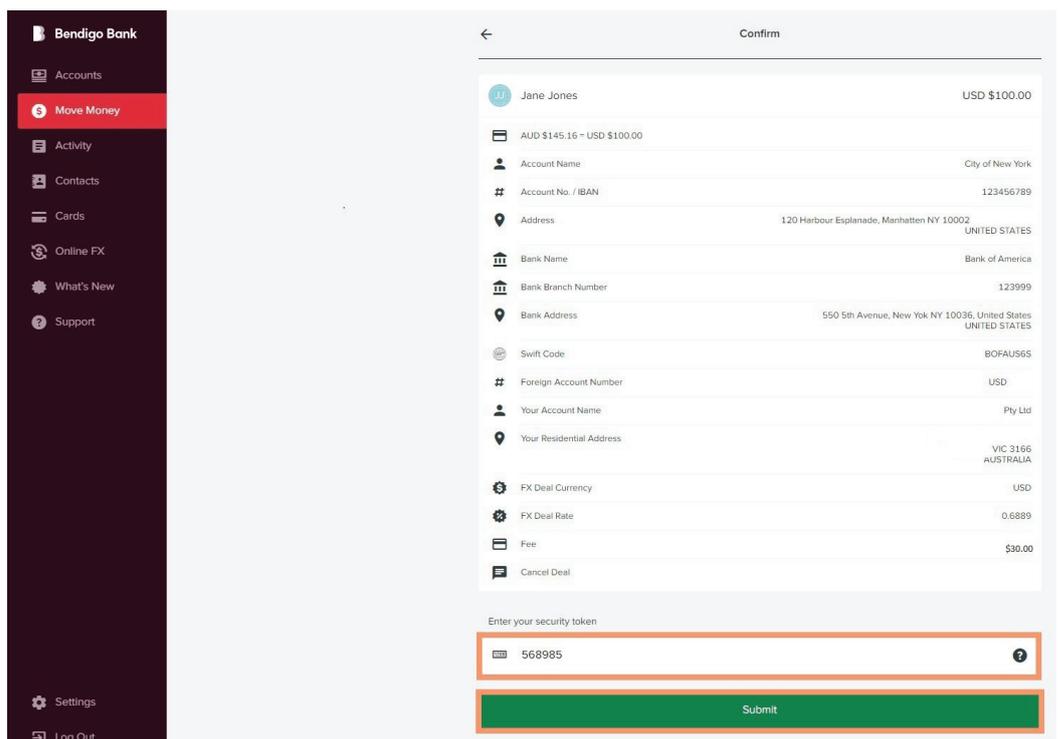
5. Select a Payee.



6. Select account **Transfer From**, add **Description** and select **Next**.

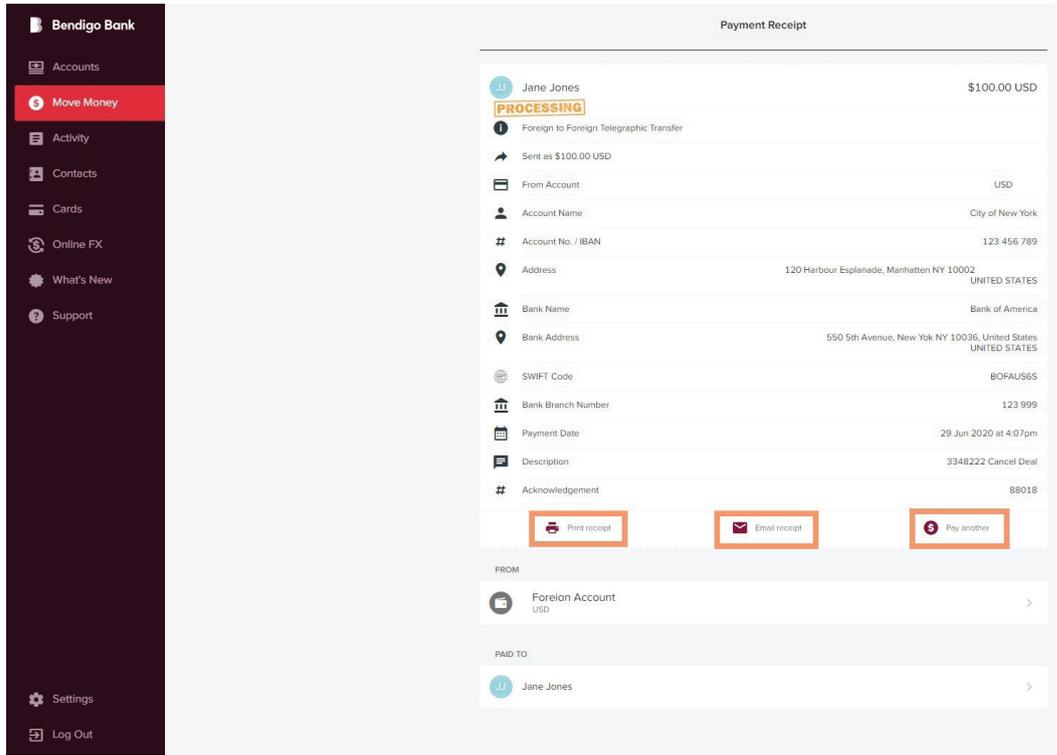


7. **Confirm details**, Enter your security token and **Submit**.



8. **Payment Receipt.**

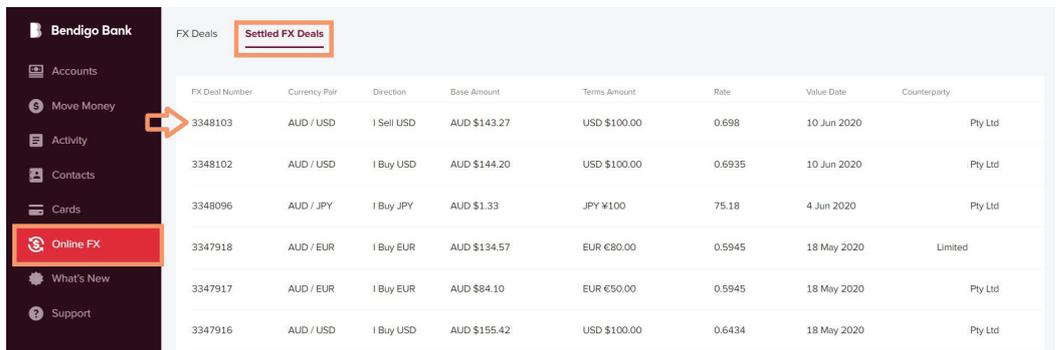
Option to **Print receipt, Email receipt and Pay another.**



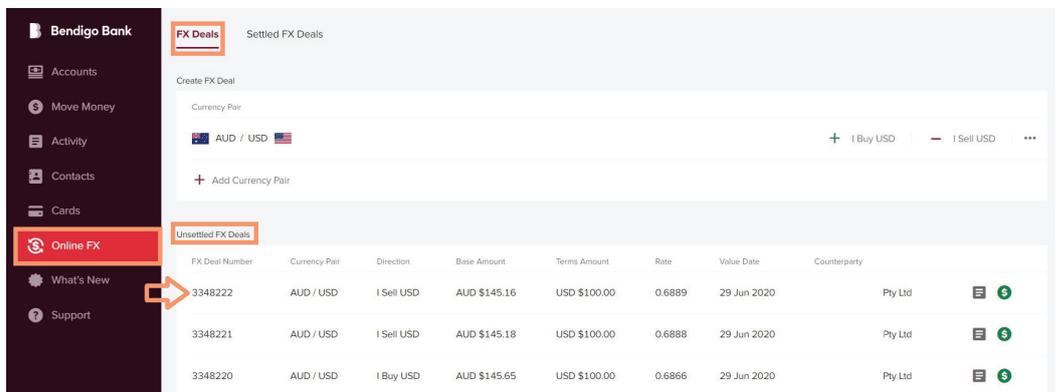
9. Proceed to create and settle the correct **FX Deal**.
Return to **Creating an FX Trade** Using Online FX Step 1.

Review Settled and Unsettled FX Deals

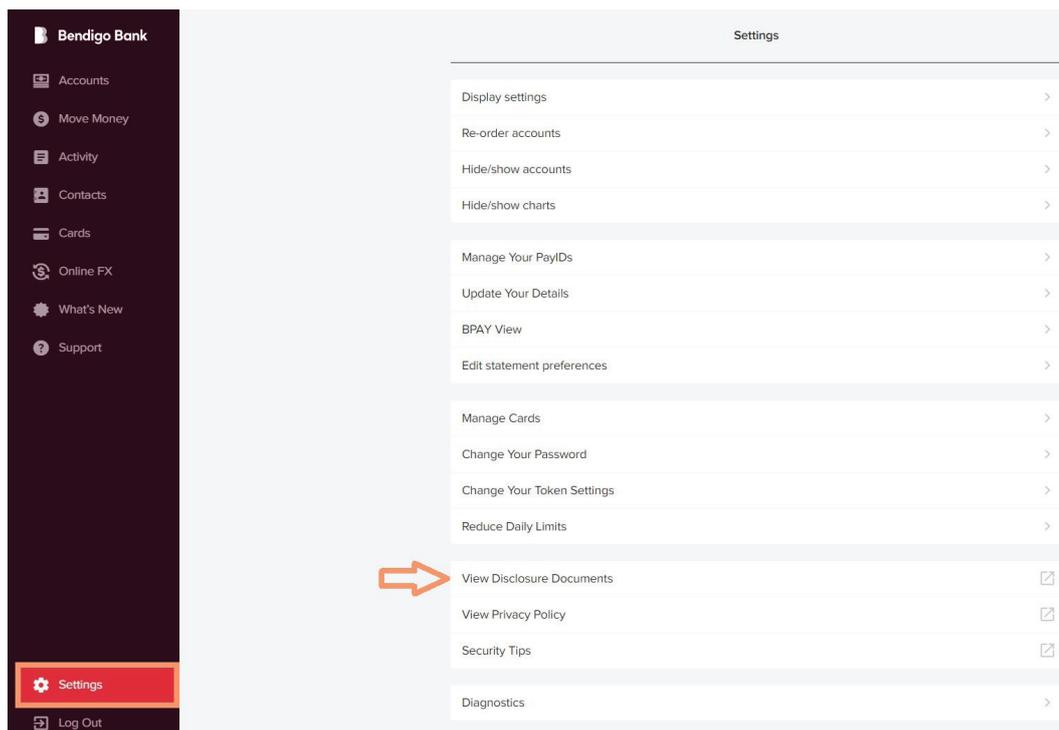
1. Return to **Online FX** and select **Settled FX Deals**, view **Settled FX Deals** in blotter.



2. To review **Unsettled FX Deals** return to **Online FX** and select **FX Deals**, view **Unsettled FX Deals** in blotter.



e-banking Disclosure Documents



For further assistance you may contact Financial Markets on 1800 061 783
or if outside business hours (8.30am – 5.30pm) 1300 BENDIGO (1300 236 344).
e bendigofx@bendigoadelaide.com.au
bendigobank.com.au

Contact us today

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