

# CommBiz

## Take control of cash flow, with the real-time online banking service designed especially for Australian businesses.

CommBiz is a premium online banking service designed especially for Australian businesses. When we created CommBiz, we started by consulting businesses around the country about their needs — then we built a service to match.

With CommBiz, you can assess your current cash flow position at a glance, at any time of the day or night. With the click of a mouse, you can transfer money and make payments in real time, then download up-to-the-minute financial information to your business accounting system.

If your staff need to view your accounts or make transactions, you have complete control over which accounts they can access and what they can do. Intuitive and easy to use from the moment you first log on, CommBiz also has a range of powerful features that you can customise to suit your business.

Fast, secure and easy to use, CommBiz is simply a better way to manage your business finances.

## Why choose CommBiz?

<b>Real-time banking</b>	With CommBiz, you're banking in real time. When you perform transactions and transfer money between accounts, your balances are updated instantly — so you'll always have a complete view of your cash flow position. You can even make same day priority payments to accounts at other Australian financial institutions (subject to daily cut-off times).
<b>Complete control</b>	CommBiz gives you up-to-the-minute details of all your accounts, from Business Cards to foreign currency accounts. CommBiz is also compatible with most finance and accounting packages, so you can save time and reduce errors by importing and exporting financial data. You also have complete control of your accounts and the people who access them. You can create user Roles to determine who can view, create and authorise transactions, then set individual user permissions for another level of control.
<b>Simplicity</b>	You can log in to CommBiz from any Internet connected computer, 24 hours a day. There's no software to install or upgrade — so you'll always have access to the latest enhancements, simply by logging on.
<b>Security</b>	CommBiz combines the convenience of Internet banking with state-of-the-art security features. Authorisers and administrators are issued with electronic security tokens which generate a new, single-use password every 32 seconds. Your financial information is also protected by industry-standard 128-bit Secure Socket Layer (SSL) encryption technology.
<b>Comprehensive support</b>	CommBiz comes with comprehensive online help, including animated tutorials covering key features. And you can call our dedicated help line on 13 23 39 from 8 am to 7:30 pm, Sydney time, on business days.

## Who does it suit?

CommBiz could suit your business if you:

- Have multiple Commonwealth Bank business accounts.
- Need access to real-time financial information.
- Need to make payments with no daily transfer limits.
- Have multiple staff who access your financial information with differing permissions of what they can see and do.



# Features

<b>Detailed financial information</b>	Access detailed real-time account information, including: <ul style="list-style-type: none"><li>• Transaction history.</li><li>• Intraday balances.</li><li>• Balance history.</li><li>• General account information, including accrued interest.</li></ul>
<b>Customised reports</b>	Create softcopy and printable PDF reports, customised to match your needs.
<b>Payables solutions</b>	Choose from a range of options to pay suppliers in Australia and around the world: <ul style="list-style-type: none"><li>• Direct Credit payments to accounts held at any Australian financial institution.</li><li>• International Money Transfers for fast international payments in Australian dollars or a foreign currency.</li><li>• Priority Payments for same day transfers to accounts at Australian financial institutions.</li><li>• BPAY payments.</li><li>• Scheduled payments, payment templates and transfer groups, making it easy to set up repeat payments to multiple accounts — ideal for your payroll and regular suppliers.</li></ul>
<b>Receivables solutions</b>	<ul style="list-style-type: none"><li>• Search, print and download transaction data from BPAY® and a range of Bank Receivable products.</li></ul>
<b>Service and user management</b>	Enjoy complete control of CommBiz by being able to permission staff to perform tasks or see information. Features you can customise include: <ul style="list-style-type: none"><li>• The accounts attached to your CommBiz service.</li><li>• Account and service preferences.</li><li>• User roles, profiles and permissions.</li></ul>

## Other solutions for your business

<b>Premium Business Cheque Account</b>	A premium, interest-bearing cheque account with up to 40 fee-free transactions a month (other fees apply).
<b>Business Online Saver</b>	An easy-to-manage savings account with a high interest rate for balances of \$10,000 or more. The perfect place for excess cash flow.
<b>Business Credit Card</b>	Put instant cash flow in your pocket, with a convenient and cost-effective card that streamlines everyday business purchases.
<b>Business Overdraft</b>	When unexpected costs crop up, an overdraft can help you find the funds you need, and manage your changing cash flow requirements through the year.

### Find out more

Contact your  
Business Banker



Call 13 998  
24 hours a day,  
365 days a year



Or visit  
[www.commbank.com.au/business](http://www.commbank.com.au/business)

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