

# User Guide

## MYOB M-Powered Payments

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This user guide was written in Australia and is intended for use with MYOB M-Powered Payments in conjunction with MYOB AccountRight Standard v19, MYOB AccountRight Plus v19 MYOB AccountRight Premier v19 and MYOB AccountRight Enterprise v19.

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# 1 Overview

## What is M-Powered Payments?

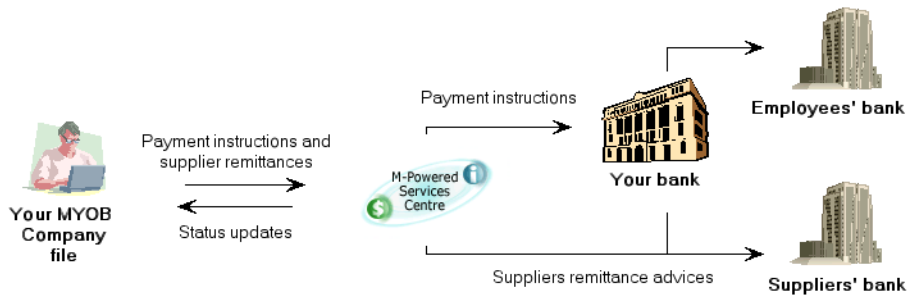
The M-Powered Payments service enables you to record and transmit (electronically over a secure link) payments to your employees and suppliers using your software.

### How M-Powered Payments benefits you

- **Wide coverage:** You can make an MYOB M-Powered payment for any employee (AccountRight Plus only) or supplier into any transactional bank account within Australia.
- **Saves time and effort:** M-Powered Payments reduces the time and effort it takes you to pay your employees and suppliers.
- **No need to post supplier remittances:** Remittance advices (that is, details of payments you have made) are automatically sent to suppliers on confirmation of the payment by your bank. There's no need to fill out and post remittance advices.
- **Make payments at future dates:** You can process MYOB M-Powered payments for payment at future dates. This ensures that payments are made on time, even while you are away on business or taking a break.
- **Saves on postage and cheque fees:** By paying online and sending supplier remittances electronically, you save on postage and cheque fees.
- **Only authorised payments are accepted:** Each MYOB M-Powered payment must be approved by persons (one or two) who are nominated to approve your payments (*M-Powered authorisers*) and who are signatories on your business bank account. Using payment authorisers reduces the risk of fraudulent payments being made from your account.
- **More secure payment method:** MYOB M-Powered payments are debited from your nominated business bank account and paid directly to your employees' or suppliers' bank accounts. You receive status updates to help you to keep track of your payments. This reduces the security risks associated with cheque handling.

## How M-Powered Payments works

The following diagram shows how M-Powered Payments works.



## How we ensure the security of your information

Security of information means the protection of your privacy and the integrity of your information. We make sure that the information you submit from your software remains confidential and is not intercepted or corrupted.

## Nominated business bank account

Payments can only be made from the business bank account that you have nominated on your MYOB M-Powered Services application form.

## M-Powered authorisers

Your payments must be authorised by those entrusted to approve payment transactions. These individuals are called *M-Powered authorisers* and they must be selected from the signatories to your nominated business bank account. Your authorisers must undergo a special procedure (see '[Self-signed digital certificates for M-Powered authorisers](#)' below) to be approved by MYOB M-Powered Services.

## Self-signed digital certificates for M-Powered authorisers

The M-Powered Payments service uses self-signed digital certificates for authorisers to digitally sign payments and for MYOB M-Powered Services to authenticate them as approved M-Powered authorisers. Self-signed digital certificates provide strong proof that the payment was signed by approved authorisers and that the payment has not been altered while being transmitted to MYOB M-Powered Services.

A digital certificate consists of two keys, one private and the other public, that work in tandem to authenticate the authoriser to MYOB M-Powered Services. The process is as follows.

- MYOB M-Powered payments are digitally signed when the authoriser uses the *private key* of the digital certificate.
- When MYOB M-Powered payment information comes to MYOB, MYOB M-Powered Services uses the *public key* of the digital certificate to validate the payment and its authoriser.

### **Secure Socket Layer (SSL)**

M-Powered Payments uses the Secure Socket Layer (SSL) Internet security protocol that encrypts (scrambles) information you send or receive to provide protection against eavesdropping, tampering or forgery.

### **How you can ensure the security of your information**

Here are some recommendations for your payment authorisers to apply in order to protect the security of your information sent to MYOB M-Powered Services.

- Do not use the same password as you use to log into your company file.
- Do not use patterns such as 'aaabbb', 'qwerty', '123123', 'abc123', etc.
- Use a mixture of numerals and letters.
- Do not use names of people, pets or places, or variations of these (for example, your name spelt backwards).
- Do not reveal your password to anyone, including your colleagues, your manager, your family, friends or MYOB staff.
- Do not give your password to someone else when on holidays.
- Do not write your password down.
- Regularly change your password.
- When changing your password, do not select a series of letters which form part of your name or series of numbers which represents your date of birth.
- When changing your password, do not set a previously used password.
- When entering your password, make sure that nobody can see the password being entered. (Watch for security cameras and mirrors.)





# 2 Setting up

Before you start using M-Powered Payments, you need to set up your company file. See:

- [‘Activating your M-Powered Payments service’ below](#)
- [‘Setting up your business bank accounts’ on page 11](#)
- [‘Setting up your employees’ on page 12](#)
- [‘Setting up your suppliers’ on page 13](#)

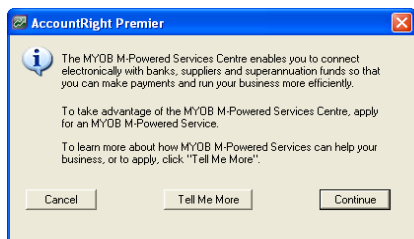
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## Activating your M-Powered Payments service

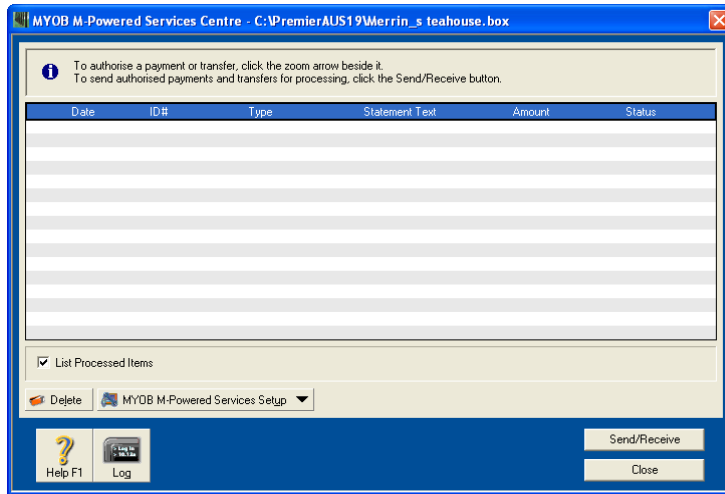
Before you can set up M-Powered Payments you need to activate the service. You only need to do this once. If you have already activated this service, continue with [‘Setting up your business bank accounts’ on page 11](#).

### To activate the M-Powered Payments service

- 1 From any command centre, click **M-Powered Services Centre**. If you have not previously activated an MYOB M-Powered service, a message window appears.



- 2 Click **Continue**. The **M-Powered Services Centre** window appears.



- 3 Click the **Send/Receive** button.  
If you are not connected to the Internet, a window appears asking you to connect. After you are successfully connected to MYOB M-Powered Services, the **Transmission Summary** window appears.
- 4 Click **OK** to return to the **M-Powered Services Centre**.
- 5 Click **Close** to return to the command centre.

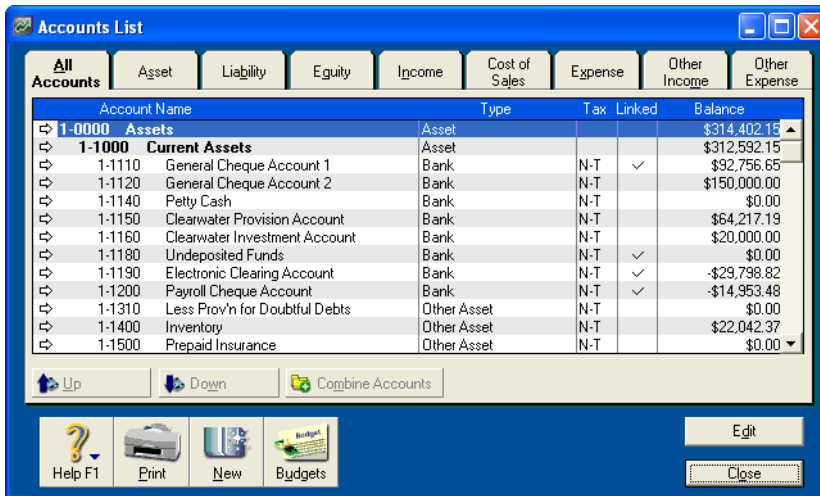
# Setting up your business bank accounts

When you applied for M-Powered Payments, you nominated business bank accounts to make electronic payments from. You can select any nominated business bank account when preparing electronic payments in your company file.

You need to enter the details of nominated business bank accounts into your company file.

## To set up your business bank accounts

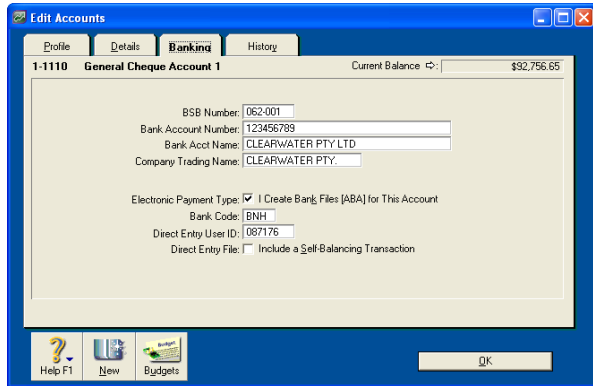
- 1 Go to the **Accounts** command centre and click **Accounts List**. The **Accounts List** window appears.
- 2 Select an account you will make M-Powered Payments from. This must be an account you nominated on your application for the service.



**NOTE:** If the bank account you are setting up does not appear in the accounts list... You need to create a new bank account. To create a new bank account, click **New** in the **Accounts List** window and enter the account details. For more information, click the **Help** button and choose **Help for this Window**.

- 3 Click **Edit**. The **Edit Accounts** window appears.
- 4 Click the **Banking** tab. The **Banking** view appears.

- 5 Enter the **BSB Number, Bank Account Number, Bank Account Name and Company Trading Name**.



- 6 If the **I Create Bank Files [ABA] for This Account** option is selected, then you have previously set up this account for creating ABA files. To continue creating ABA files using this account, leave the option selected. Note that you do not need to select this option to use MYOB M-Powered Payments.
- 7 Click **OK**. The **Accounts List** window appears.
- 8 Repeat from [Step 2 on page 11](#) for each additional business bank account that you have nominated for making M-Powered Payments.
- 9 Click **Close**.

---

## Setting up your employees

To be able to make M-Powered payments to your employees you need to enter their bank account details into your company file. You can enter the details of up to three bank accounts for each employee.

### To set up your employees' bank information

- 1 Go to the **Card File** command centre and click **Cards List**. The **Cards List** window appears.
- 2 Click the **Employee** tab and select an employee you will pay using M-Powered Payments.
- 3 Click **Edit**. The **Card Information** window appears.
- 4 Click the **Payment Details** tab.
- 5 To split this employee's pay among multiple bank accounts, click the **Electronically distribute net pay among** drop-down arrow (▾) and choose the required number of bank accounts. Additional bank account fields appear.

- 6 For each bank account, enter the **BSB Number**, **Bank Account Number** and **Bank Account Name**.

The screenshot shows a software window titled 'Card Information' with several tabs: Profile, Card Details, Payroll Details, Payment Details (selected), Contact Log, Jobs, and History. The main content area displays information for 'Jones, Mary' with ID 'EMP00001'. Under the 'Payment Details' tab, there is a 'Payment Method' dropdown set to 'Electronic'. Below it, a label reads 'Electronically distribute net pay among' followed by a dropdown set to '1' and the text 'employee bank accounts'. There are three input fields: 'BSB Number' containing '892-156', 'Bank Account Number' containing '6936583', and 'Bank Acct Name' containing 'MARY A JONES'. At the bottom, there are fields for 'Value' (100.00), 'Percent', and 'Statement Text'.

- 7 Enter the text you want to appear on the employee's bank statements in the **Statement Text** field. For example, you may want the text 'MONTHLY PAY' to be shown for employees who are paid on a monthly basis.

**NOTE:** If you choose to leave the **Statement Text** field blank The default text will appear in the **Statement Text** field of the **Pay Employee** window if you leave this field blank. You can change this text before recording transactions in the **Pay Employee** window, if required.

- 8 Click **OK** to return to the **Cards List** window.
- 9 Repeat from [step 2 above](#) for all other employees you pay using MYOB M-Powered Payments.
- 10 Click **Close**.

---

## Setting up your suppliers

To be able to make M-Powered payments to your suppliers you need to enter their bank account details into your company file. You can enter details of one bank account for each supplier.

To be able to send automatic remittance advices when you make MYOB M-Powered payments, you need to set up remittance details in your suppliers' cards. Remittance advices are sent to your suppliers automatically, via email or fax, when MYOB M-Powered payments have been cleared by your bank. Note that remittance details cannot be sent to employees.

### To set up your suppliers for M-Powered Payments

- 1 Go to the **Card File** command centre and click **Cards List**. The **Cards List** window appears.
- 2 Click the **Supplier** tab and select the a supplier you will pay using M-Powered Payments.
- 3 Click **Edit**. The **Card Information** window appears.
- 4 Click the **Payment Details** tab.
- 5 Enter the BSB number, bank account number and bank account name in the corresponding fields.

- Enter the text that you want to appear on the supplier's bank statements in the **Statement Text** field.

**NOTE: If you choose to leave the Statement Text field blank here...** The number entered in the **Cheque No** field in the **Pay Bills** or **Spend Money** window will appear in the **Statement Text** field (for example, 'PAYMENT ID1'). You can change this text before recording transactions in the **Pay Bills** or **Spend Money** window, if required.

- If you want to send automatic remittances to this supplier, go to [Step 8 below](#); otherwise, go to [Step 11 below](#).
- Select the **Send Automatic MYOB M-Powered payment Remittances to This Supplier** option. The **Remittance Method** and contact detail fields appear.

**NOTE: If an MYOB M-Powered Payments subscription window appears...** Before you can set up remittance details for your suppliers, you need to activate MYOB M-Powered payments. You only need to activate your service once. To do this, click **Send/Receive** in the **M-Powered Services Centre**.

- Select the remittance method in the **Remittance Method** field.
- Enter the remittance contact details in the **Email** or **Fax** field. If you have entered an email address or fax number in the **Profile** tab of this supplier card, these details will appear in this field by default. You can change these details if required.
- Click **OK**. The **Cards List** window appears.
- Repeat from [Step 2 on page 13](#) for all other suppliers you will pay using MYOB M-Powered payments.
- Click **Close**.

# 3 Making MYOB M-Powered payments

This chapter explains how to make MYOB M-Powered payments to employees and suppliers using your software. See:

- 'Recording payments to your employees and suppliers' below
- 'Creating MYOB M-Powered payments' on page 17
- 'Sending MYOB M-Powered payments' on page 19
- 'Keeping track of your MYOB M-Powered payments' on page 22
- 'Reporting MYOB M-Powered payments' on page 27

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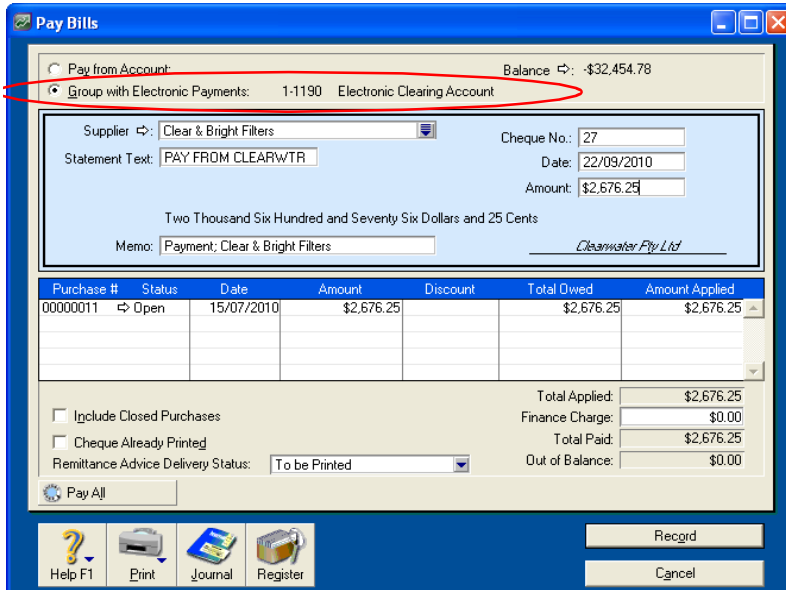
## Recording payments to your employees and suppliers

Before you can create and send payments, you need to record them in your company file.

Record payments to employees in the **Process Payroll** window (from the **Payroll** command centre), and record payments to suppliers in the **Pay Bills** window (from the **Purchases** command centre). For more information about recording electronic payments, see your software user guide or Online Help.

When you record a payment to a supplier you want to pay using MYOB M-Powered Payments, select the **Group with Electronic Payments** option in the **Spend Money** or **Pay Bills** window. (Note that for paying employees using MYOB M-Powered Payments, the **Select Pay from Account** area of the **Process Payroll** window contains by default the choice 'Electronic' which works the same way as the 'Group with Electronic Payments' option.)

The following window illustrates how to record payments to a supplier using the **Pay Bills** window.



All the transactions you group by selecting the **Group with Electronic Payments** option will appear in the **Prepare Electronic Payments** window and remain there until you are ready to create MYOB M-Powered payments (see '[Creating MYOB M-Powered payments](#)' on page 17).



# Creating MYOB M-Powered payments

After you have recorded the payments you want to make to your employees and suppliers in your company file, you are ready to create MYOB M-Powered payments.

## To create MYOB M-Powered payments

- 1 Go to either the **Banking, Purchases** or **Payroll** command centre and click **Prepare Electronic Payments**. The **Prepare Electronic Payments** window appears.

Prepare Electronic Payments

Pay From Account: 1-1110 General Cheque Account 1 Balance: \$91,165.44

Select Payment by: All Payment Types Payment #: EP000015

Journal Memo: Electronic Payment Your Bank Statement Text: PAYMENT EP000015

Bank Processing Date: 22/03/2010

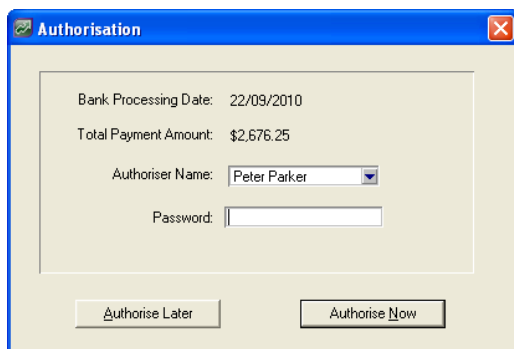
ID#	Date	Name	Payment Type	Amount	Remittance	
EP	05/08/2010	Peter Parker	Pay Employees	\$329.23		<input checked="" type="checkbox"/>
1	05/03/2010	Alan Long	Pay Employees	\$841.95		<input type="checkbox"/>
2	05/03/2010	Peter Parker	Pay Employees	\$329.23		<input type="checkbox"/>
3	05/03/2010	Sue Smith	Pay Employees	\$1,042.46		<input type="checkbox"/>
EP	05/03/2010	Mary Jones	Pay Employees	\$661.54		<input type="checkbox"/>
27	22/03/2010	Clear & Bright Filters	Pay Bills	\$2,676.25	Email	<input type="checkbox"/>

Number of Payments Included: 0 Total Payment Amount: \$0.00

Help F1 Print Journal Bank File Record Cancel

- 2 In the **Pay From Account** field, select the business bank account from which the payment will be made. (Make sure you select an account that you have nominated for making MYOB M-Powered payments.)
- 3 If you want to make a payment at a future date, enter this date in the **Bank Processing Date** field.
- 4 Enter the text to appear on your bank statement in the **Your Bank Statement Text** field. The payment identification number displayed in the **Payment #** field appears by default.
- 5 Select the payments you want to process by clicking in the select column next to them. Click the select button () to select all the payments at once.

- 6 Click **Record**.
  - If you entered a bank processing date that is 45 days or more after the current date, a warning message appears, advising that you need to change the date in the **M-Powered Services Centre** to be able to authorise the payment. Click **OK** to this message. The **M-Powered Services Centre** window appears.  
In this case, the transaction has been recorded in your company file. It has also been transferred to the **M-Powered Services Centre** with the status **To Be Authorised**. Continue with '[Sending MYOB M-Powered payments](#)' on page 19.
  - If you entered a bank processing date which is the current date or which is less than 45 days after the current date, then the **Authorisation** window appears.



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**NOTE: If you want to change a payment** If you want to change your payment, but you have already clicked the **Process** button, see '[Changing MYOB M-Powered payments](#)' on page 24.

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- 7 *If you are an M-Powered authoriser:*
  - a Select your authoriser name from the drop-down list of the **Authoriser Name** field.
  - b Enter your password in the **Password** field.
  - c Click **Authorise Now**. The payment is recorded in your company file and an electronic instruction for payment is transferred to the **M-Powered Services Centre** from where it will be sent.

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**NOTE: If a second authorisation is required** When you click **Authorise Now**, the payment is recorded in the M-Powered Services Centre with a status of **Partially Authorised**, and a window appears offering you the choice to perform the second authorisation now or later. Click **Cancel** to complete the authorisation later. The **Prepare Electronic Payments** window appears. Click **M-Powered Services Centre** to complete the payment's authorisation now. For information about how to complete the payment's authorisation, see '[Sending MYOB M-Powered payments](#)' on page 19.

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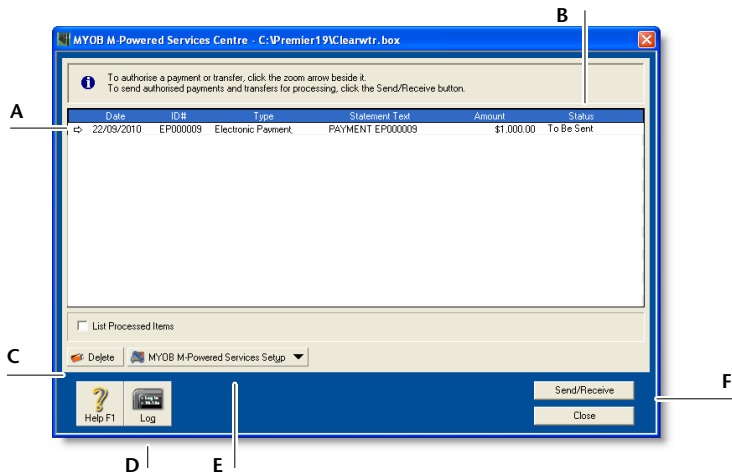
- 8 *If you are not an M-Powered authoriser, click **Authorise Later**.* The payment is recorded in your company file and an electronic instruction for payment is transferred to the **M-Powered Services Centre** to be authorised and sent later. In this case the status in the **M-Powered Services Centre** reads **To Be Authorised**.

# Sending MYOB M-Powered payments

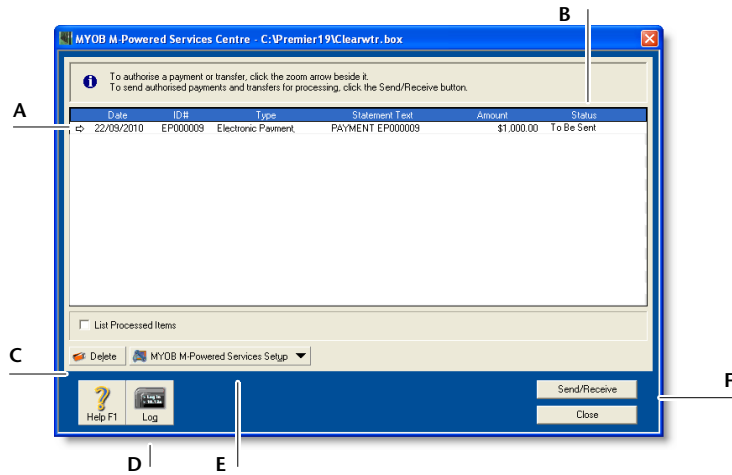
MYOB M-Powered payments recorded in the **Prepare Electronic Payments** window are transferred to the M-Powered Services Centre to be sent to employees and suppliers. In the M-Powered Services Centre you can complete the payment authorisation (if not yet fully completed), change the bank processing date (if the payment has not yet been authorised) and send payment instructions via MYOB M-Powered Services to your bank.

**NOTE: When are MYOB M-Powered payments processed by your bank?** MYOB M-Powered payments made before banking cut-off times on a business day will be processed by your bank and posted to payee accounts that day. MYOB M-Powered payments made after banking cut-off times, on weekends or on Australia-wide public holidays will be processed the next business day and dated that day in the bank accounts of your payees.

The M-Powered Services Centre window is shown and described below.



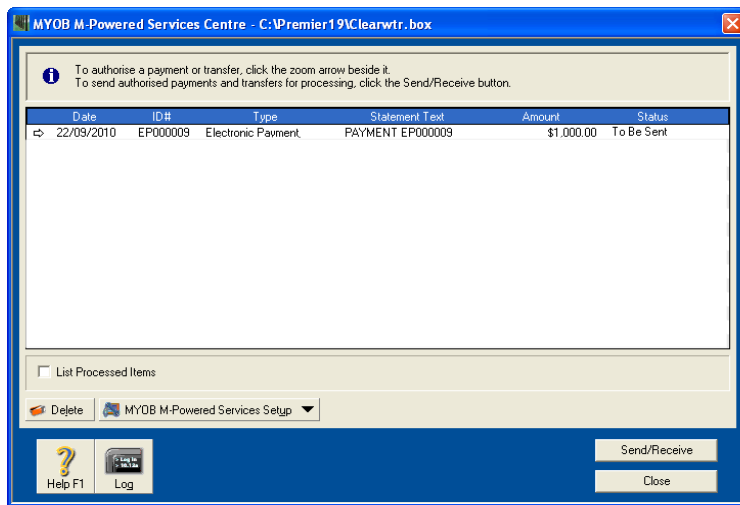
- A Zoom arrow** Click the zoom arrow next to a payment to display the **Electronic Payments Details** window. From the **Electronic Payments Details** window you can complete payment authorisation or view and print payment details.
- B Status column** Displays the current processing status of the payment. See '[Keeping track of your MYOB M-Powered payments](#)' on page 22 for an overview of statuses.
- C Delete** Click this button to remove a selected payment from the list. Note that if you delete an *unprocessed* payment from the **M-Powered Services Centre**, you should also delete or reverse the corresponding transaction in your company file. (See '[Deleting MYOB M-Powered payments](#)' on page 25.) Do not delete payments with a status of **Sent** or **Awaiting Approval**.
- D Log** Click this button to view connection details from previous **M-Powered Services Centre** transmission sessions.



- E MYOB M-Powered Services Setup** Click this button and select **M-Powered Payments** to review or modify the current MYOB M-Powered payments setup. (See [‘Maintaining your M-Powered authorisers’ on page 30.](#))
- F Send/Receive** Click this button to send payments and receive payment status updates.

## To send MYOB M-Powered payments

- 1 Click **M-Powered Services Centre**. The **M-Powered Services Centre** window appears.



- 2 Check the statuses displayed in the **Status** column. If there are any statuses reading **To Be Authorised** or **Partially Authorised**, then the person whose authorisation is required needs to complete [Step 3 to Step 7 on page 21](#); otherwise, go to [Step 8 on page 21](#). For definitions of these statuses, see the table on [‘Keeping track of your MYOB M-Powered payments’ on page 22.](#)

- Click the zoom arrow next to a payment with the status **To Be Authorised** or **Partially Authorised**. The **Electronic Payment Details** window appears.

**MYOB**

Pay from Account: 062-001 123456789 CLEARWATER PTY LTD      Status: To Be Authorised  
 Payment #: EP000015      Receipt #:  
 Your Bank Statement Text: PAYMENT EP000015      Bank Processing Date: 22/09/2010

Bank Account Name	BSB	Bank Acct #	Statement Text	Amount	Remittance
CLEAR AND BRIGHT FILTERS	232-323	234213421	PAY FROM CLEARWTR	\$2,676.25	E-mail

Authorised By:      Total Payment Amount: \$2,676.25  
 No. of Transactions: 1

Authorise      OK      Cancel

Help F1      Print

**TIP: Creating future-dated payments** You can enter a **Bank Processing Date** up to 45 days from the current calendar date. Once sent, the payment is stored until the requested processing date. To cancel a future-dated payment, see '[Cancelling future-dated payments](#)' on page 27.

- Click **Authorise**. The **Authorisation** window appears.
- Select your **Authoriser Name**, enter your **Password** and then click **Authorise Now**. The **Electronic Payment Details** window, with an updated **Status**, appears.

Bank Processing Date: 22/09/2010  
 Total Payment Amount: \$2,676.25

Authoriser Name: Peter Parker  
 Password: \_\_\_\_\_

Authorise Later      Authorise Now

- Click **Close** to return to the **M-Powered Services Centre** window.
- Repeat from [Step 3 above](#) for each payment with the status **To Be Authorised** or **Partially Authorised**.
- Make sure you are connected to the Internet and then click **Send/Receive** to transmit all payments with the status **To Be Sent**. The **Transmission Summary** window appears.
- Click **OK** to return to the **M-Powered Services Centre** window.

---

## Keeping track of your MYOB M-Powered payments

You can always see the current status of your MYOB M-Powered payments in the **M-Powered Services Centre** window. Each time you click **Send/Receive**, you receive the latest status regarding payments that have been sent. If the status of an unprocessed payment has changed—for example, if a payment has been processed successfully—then the payment's **Status** is updated to **Processed**.

The table below explains what each status means.

Status	Description
<b>To Be Authorised</b>	These are payments that have been chosen to be authorised later (by clicking the <b>Authorise Later</b> button in the <b>Prepare Electronic Payments</b> window).
<b>Partially Authorised</b>	These are payments that require a second authorisation.
<b>To Be Sent</b>	These are payments that have been fully authorised. These transactions are ready to be sent by clicking <b>Send/Receive</b> in the <b>M-Powered Services Centre</b> window.
<b>Sent</b>	These are payments that have been sent after clicking <b>Send/Receive</b> , but not yet cleared by your bank.
<b>Processed</b>	These are payments that have been cleared by your bank and sent to your payees.
<b>Future Dated</b>	These are payments that have been sent for processing at a future date. To cancel future-dated payments, you must advise MYOB M-Powered Services by the close of business on the business day prior to the payment processing date. See ' <a href="#">Cancelling future-dated payments</a> ' on page 27.
<b>Cancelled</b>	These are future-dated payments that have been cancelled at your request after contacting MYOB M-Powered Services.
<b>Awaiting Approval</b>	These are payments that have been received by the bank but are held from processing for various reasons (for example, the payment could not be processed due to insufficient funds in the account or could require some manual processing, etc.). Please refer to the error message that appears in such a situation explaining the cause and advising on the action to take.
<b>Failed</b>	These are payments that have failed to meet the processing criteria (for example, the account has been overdrawn). For details, click the zoom arrow next to the payment. In some cases failed payments can be re-sent, see ' <a href="#">Failed payments</a> ' on page 26.

Status	Description
<b>Partly Failed</b>	<p>A payment is given a status of <b>Partly Failed</b> when:</p> <ul style="list-style-type: none"> <li>• Some transactions within the payment were rejected and others were successfully processed. (Remittance advices for the successful transactions will be sent to the payee.)</li> <li>• Some transactions within the payment were rejected and others were held by the bank for manual assessment. MYOB will send you, via email, the remittance advices for the transactions that are to be manually assessed. You should send them to your suppliers (or employees) only after confirming with your bank that the transactions were successful.</li> </ul>
<b>Refer To Bank</b>	<p>A payment is given a status of <b>Refer To Bank</b> when it has failed checks within the bank's system and, consequently, held for manual assessment by the bank. Please refer to the error message associated with this payment to determine what action to take.</p>

### To check your payment status and messages

- 1 Click **M-Powered Services Centre** from any command centre. The **M-Powered Services Centre** window appears.
- 2 Click **Send/Receive**.  
If you are not connected to the Internet, a window appears asking you to connect. After you are successfully connected to MYOB M-Powered Services, the **Transmission Summary** window appears.  
If the status of an unprocessed payment has changed, the payment's status is updated.
- 3 Click **OK** to return to the **M-Powered Services Centre** window.
- 4 Click the zoom arrow for any transaction. The **Electronic Payment Details** window appears, providing additional payment information (such as a payment receipt number).

---

## Changing MYOB M-Powered payments

The procedure for changing an MYOB M-Powered payment depends on its status.

You can only change unprocessed payments, that is, payments that have not been sent to your bank for processing, or have failed to meet your bank's processing criteria. You cannot change payments with a status of **Sent**, **Awaiting Approval** or **Processed**.

The table below explains how to change payments for each payment status.

Status	How to change MYOB M-Powered payments
<b>To Be Authorised</b> <b>Partially Authorised</b> <b>To Be Sent</b> <b>Cancelled</b>	To change the details of a payment with this status, you first need to delete or reverse the payment in your company file, then delete the payment in the <b>M-Powered Services Centre</b> . See <a href="#">'Deleting MYOB M-Powered payments' on page 25</a> . After you delete or reverse the incorrect payment, you can re-enter the payment in the <b>Prepare Electronic Payments</b> window.
<b>Sent</b> <b>Awaiting Approval</b> <b>Processed</b> <b>Partly Failed</b> <b>Refer To Bank</b>	You cannot change the details of a payment with this status. If you have some issue with a payment that was sent (for example, if you have entered the wrong amount for your employee) you need to contact the MYOB M-Powered Services support team by calling 1300 555 931.
<b>Future Dated</b>	To change a future-dated payment, you first need to cancel the payment by contacting MYOB M-Powered Services. See <a href="#">'Cancelling future-dated payments' on page 27</a> . After the payment is cancelled, the status will be updated to <b>Cancelled</b> . See the <b>Cancelled</b> status above for more information on changing these payments.
<b>Failed</b>	To change the details of a failed payment, you need to delete or reverse the payment in your company file. See <a href="#">'Deleting unprocessed MYOB M-Powered payments' on page 25</a> . After you have deleted or reversed the failed payment, you can re-enter the payment in the <b>Prepare Electronic Payments</b> window. Note that some failed payments can be re-sent. For more information on re-sending these payments, see <a href="#">'Failed payments' on page 26</a> .



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# Deleting MYOB M-Powered payments

The procedure for deleting an MYOB M-Powered payment depends upon its status. You should not delete payments with a status **Sent** or **Awaiting Approval**, which are in the process of being cleared by your bank.

The table below explains how to delete payments for each payment status.

Status	When to delete	How to delete MYOB M-Powered payments
<b>To Be Authorised</b> <b>Partially Authorised</b> <b>To Be Sent</b> <b>Cancelled</b> <b>Failed</b>	You can delete these payments before sending.	See ' <a href="#">Deleting unprocessed MYOB M-Powered payments</a> ' below. When you delete unprocessed payments, you stop the payment from being sent.
<b>Sent</b> <b>Awaiting Approval</b>	Do not delete these payments.	If you have some issue with a sent payment (for example, if you have entered the wrong amount), you need to contact the MYOB M-Powered Services support team by calling 1300 555 931. If you delete these payments, you will not stop the payment from being processed.
<b>Processed</b> <b>Partly Failed</b> <b>Refer To Bank</b>	You can delete the payment record anytime.	To delete, select the payment in the <b>M-Powered Services Centre</b> window and click <b>Delete</b> . Before you delete, we recommend that you print payment details and retain these details as confirmation of previous payments.
<b>Future Dated</b>	You can delete these payments after the payment is cancelled.	To delete these payments, you first need to cancel the payment. See ' <a href="#">Cancelling future-dated payments</a> ' on <a href="#">page 27</a> . After you have cancelled a future-dated payment, the payment's status is updated to <b>Cancelled</b> . See the <b>Cancelled</b> status above for more information on deleting these payments.

## Deleting unprocessed MYOB M-Powered payments

Unprocessed MYOB M-Powered payments are payments that have not been sent to your bank for processing or have failed to meet processing criteria.

To delete an unprocessed payment you first need to delete or reverse the payment in your company file. Once you have deleted or reversed the payment in your company file you can delete the payment from the **M-Powered Services Centre** window.

### To delete or reverse a payment

- 1 Delete or reverse the payment in your company file. To delete or reverse the payment, use the same procedure as for other transactions entered in your company file. For more information, see 'Transactions' in online help.

**NOTE: Payments can be either reversed or deleted** Whether you reverse or delete payments depends on the preferences in your company file. To change the preference, go to the **Setup** menu, choose **Preferences**, click the **Security** tab and select or deselect the **Transactions CAN'T be Changed; They Must be Reversed [System-wide]** option accordingly.

- 2 Click **M-Powered Services Centre** from any command centre. The **M-Powered Services Centre** window appears.
- 3 Select the payment you want to delete and click **Delete**.

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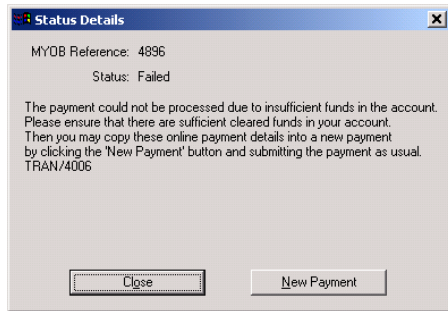
## Failed payments

Payments that fail to meet processing criteria are returned with a **Failed** status. You can view the reason for the failure, and find out what action you need to take, by opening the payment's **Status Details** window. To open the **Status Details** window, click the zoom arrow next to the failed payment.

If the payment can be re-sent, an option to create a new payment is provided in the **Status Details** window.

### To re-send a failed payment

- 1 Click **M-Powered Services Centre**. The **M-Powered Services Centre** window appears.
- 2 Click the zoom arrow next to a payment with a **Failed** status. The **Status Details** window appears explaining the reason for the failure.



- 3 Click the **New Payment** button. The details of the payment are copied to a new payment to be authorised and sent. See '[Sending MYOB M-Powered payments](#)' on page 19 for more information on authorising and sending payments.

**NOTE: If the New Payment button does not appear...** The **New Payment** button is only available if your bank allows you to re-send the failed payment. The **Status Details** window explains what you need to do if you cannot re-send the payment.

---

## Cancelling future-dated payments

Future-dated MYOB M-Powered payments are sent to MYOB M-Powered Services to be processed at a future specified date.

If you need to cancel a future-dated payment, contact the MYOB M-Powered Services support team by calling 1300 555 931 or by emailing [m-powered@myob.com.au](mailto:m-powered@myob.com.au), to obtain the appropriate change request form. Complete and return this form to MYOB M-Powered Services by the close of business on the business day before the requested bank processing date.

You will receive confirmation from MYOB M-Powered Services when your payment instruction has been cancelled.

Once you receive this confirmation, you can update the status of the payment by clicking **Send/Receive** in the **M-Powered Services Centre** window. The status of the future-dated payment will change to **Cancelled**.

---

## Reporting MYOB M-Powered payments

M-Powered Payments provides the **Electronic Payment [Detail] Report** which can be used as a historical record of your payments. This report is available for printing from the **M-Powered Services Centre**. You can display this report to see the status of payments; if the status of a payment is **Processed**, the report can also serve as a payment receipt.

Report	Description
Electronic Payment [Detail] Report	<p>Displays details of payments that have been paid, or are to be paid, using M-Powered Payments.</p> <p>Provides such details as:</p> <ul style="list-style-type: none"><li>• your electronic payment details (amount, payment status, receipt number, business bank account from which the payment was made, bank processing date, your bank statement text and authorisers)</li><li>• your payee details (bank account name, BSB number, account number, bank statement text, payment amount and remittance type).</li></ul>

## To print payment reports from the M-Powered Services Centre

- 1 Click **M-Powered Services Centre**. The **M-Powered Services Centre** window appears.
- 2 Click the zoom arrow to view the payment in detail. The **Electronic Payment Details** window appears.

**MYOB**

Pay from Account: 062-001 123456789 CLEARWATER PTY LTD      Status: Sent  
Payment #: EP000006      Receipt #: 2013206  
Your Bank Statement Text: PAYMENT EP000006      Bank Processing Date: 07/05/2010

Bank Account Name	BSB	Bank Acct #	Statement Text	Amount	Remittance
BANK	062-123	123456789	PAYMENT 12	\$471.90	E-mail
BANK	180-000	321654987	PAYMENT 13	\$4,371.36	E-mail
BANK	062-987	987654321	PAYMENT 14	\$352.19	Fax

Authorised By: Peter Parker      Total Payment Amount: \$5,195.45  
No. of Transactions: 3

Authorise      Help.F1      Print      Close

- 3 Click **Print**. The **Print** window appears, displaying a preview of your payment.
- 4 Click **Print**.

# 4 Maintaining MYOB M-Powered Payments

There are some important maintenance procedures that you need to follow for MYOB M-Powered Services to function properly. See:

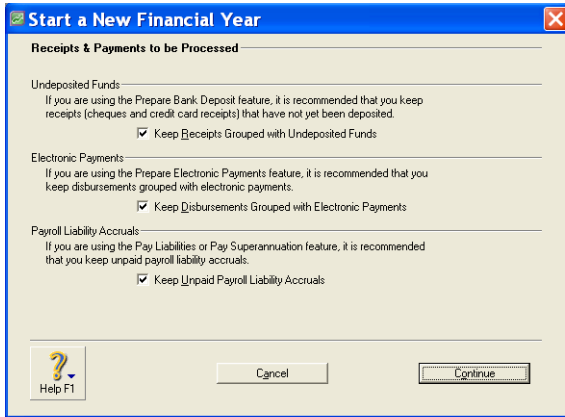
- [‘Starting a new financial year’ on page 30](#)
- [‘Maintaining your M-Powered authorisers’ on page 30](#)
- [‘Adding or changing a nominated business bank account’ on page 34](#)
- [‘Storing your M-Powered Payments information’ on page 35](#)
- [‘Maintaining the M-Powered Services Centre file’ on page 36.](#)

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## Starting a new financial year

To prepare your company file for a new financial year you need to perform the **Start A New Financial Year** procedure. When this procedure is run, you need to retain unpaid payment details to be able to process payments for transactions recorded in a prior financial year.

Follow the **Start A New Financial Year** procedure as outlined in your online help. During the procedure the **Receipts & Payments to be Processed** window appears.



Select the **Keep Disbursements Grouped with Electronic Payments** option (it should be selected by default). Unpaid payment details are now retained for later processing.

---

## Maintaining your M-Powered authorisers

To subscribe to M-Powered Payments you nominate who, in your company, are signatories to the business bank accounts used for making MYOB M-Powered payments. These nominees are known as M-Powered authorisers.

Authorisers' names and passwords are used to provide secure processing of online information.

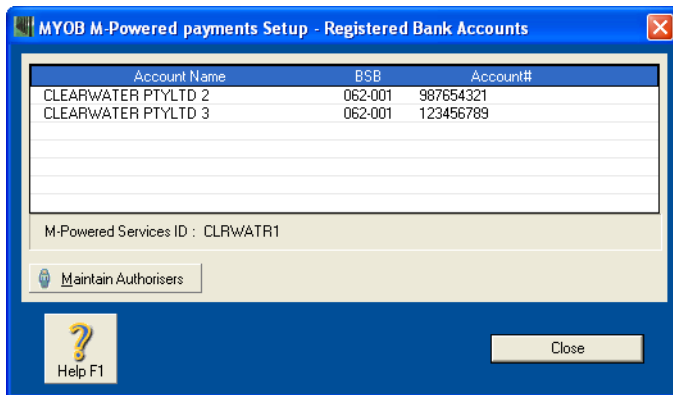
If you want to add or cancel M-Powered authorisers, you need to complete an appropriate change request form. Change request forms can be obtained from MYOB M-Powered Services by calling 1300 555 931 or emailing [m-powered@myob.com.au](mailto:m-powered@myob.com.au).

Authoriser statuses are summarised in the following table.

Status	Description
New	This is an authoriser that has been created but his or her application is still in the process of being approved by MYOB M-Powered Services. See <a href="#">‘To create an M-Powered authoriser’ below</a> . On approval, the status is updated to <b>Active</b> .
Active	This is an authoriser that has been approved by MYOB M-Powered Services. An active authoriser is able to authorise online information.
Cancelled	This is an authoriser for whom MYOB M-Powered Services have received a request to cancel the authorisation. See <a href="#">‘To cancel an active M-Powered authoriser’ on page 34</a> .
Locked	This is an authoriser who has attempted five times to authorise a transaction using an incorrect password. This authoriser needs to be cancelled (see <a href="#">‘To cancel an active M-Powered authoriser’ on page 34</a> ) and then re-created (see <a href="#">‘To create an M-Powered authoriser’ below</a> ).

### To create an M-Powered authoriser

- 1 Contact MYOB M-Powered Services to obtain an appropriate change request form. Complete this form.  
The new authoriser should then follow the steps below.
- 2 Click **M-Powered Services Centre**. The **M-Powered Services Centre** window appears.
- 3 Click the **MYOB M-Powered Services Setup** button and select **MYOB M-Powered payments** from the menu that appears. The **MYOB M-Powered payments Setup - Registered Bank Accounts** window appears.



- 4 Click **Maintain Authorisers**. The **Maintain Authorisers** window appears.



- 5 Click **New**. The **New Authoriser** window appears.

Enter the authoriser's details below.  
Click Send and Print to send these details electronically to MYOB M-Powered Services.  
Then sign the printed form and mail it to MYOB M-Powered Services for authoriser validation.

First Name:

Last Name:

Password:

Confirm Password:

- 6 Enter your first name, last name, password (invented by you) and password confirmation.



- Click **Send and Print**. Your details, as a newly created authoriser, are sent to MYOB M-Powered Services and the **MYOB M-Powered Services Authoriser Application Form** is printed. The **Maintain Authoriser** window appears, with the status **New** assigned to you as a new authoriser.

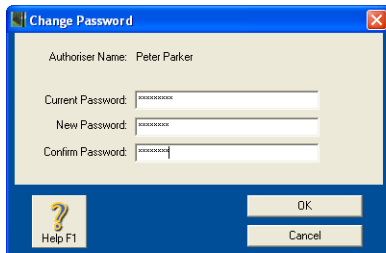


- Sign the **MYOB M-Powered Services Authoriser Application Form**.
- Return the **MYOB M-Powered Services Authoriser Application Form** and the relevant change request form to MYOB M-Powered Services. On receiving the forms, the MYOB M-Powered Services team will process the request and activate the new authoriser.
- MYOB M-Powered Services will notify you when your application has been approved. You then need to click **Send/Receive** in the **M-Powered Services Centre** window to update your status from **New** to **Active**.

### To change the password of an active M-Powered authoriser

Only an authoriser is allowed to change his or her authoriser's details.

- Click **M-Powered Services Centre**. The **M-Powered Services Centre** window appears.
- Click the **MYOB M-Powered Services Setup** button and select **MYOB M-Powered payments** from the menu that appears. The **MYOB M-Powered payments Setup** window appears.
- Click **Maintain Authorisers**. The **Maintain Authorisers** window appears.
- Select your name and click **Change Password**. The **Change Password** window appears.



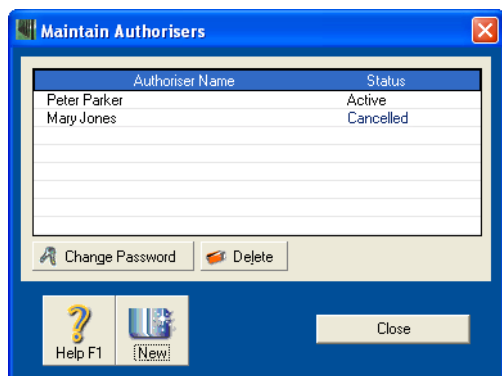
- Enter your current password, your new password and confirm your new password.
- Click **OK**.

## To cancel an active M-Powered authoriser

- 1 Contact MYOB M-Powered Services to obtain an appropriate change request form. Complete and return this form to MYOB M-Powered Services. Once confirmation is received via email that your request has been processed, you can update the authoriser's status by following the steps below.
- 2 Click **M-Powered Services Centre**. The **M-Powered Services Centre** window appears.
- 3 Click **Send/Receive**.

If you are not connected to the Internet, a window appears asking you to connect. After you are successfully connected to MYOB M-Powered Services, the **Transmission Summary** window appears.

The status of the authoriser is updated to **Cancelled**.



To remove the authoriser from the list, highlight the authoriser name and click **Delete**.

---

## Adding or changing a nominated business bank account

When you applied for MYOB M-Powered payments, you nominated the business bank accounts you will use for online transactions.

If you want to add or change nominated business bank accounts you need to send your new business bank account details to MYOB M-Powered Services on an appropriate change request form (it can be obtained from MYOB M-Powered Services by calling 1300 555 931 or emailing [m-powered@myob.com.au](mailto:m-powered@myob.com.au)). MYOB M-Powered Services will then forward the request form to the participating bank for processing. Once approved, you need to update your accounts list in your company file.

You must also notify MYOB M-Powered Services if you want to change any details of your existing nominated business bank account, for example, the number of cheque signatories required. Provide the new account details on a change request form and send the form to MYOB M-Powered Services.

## To change a nominated business bank account

- 1 Complete the appropriate change request form and forward it to MYOB M-Powered Services.
- 2 Once confirmation is received that your request has been processed, click **M-Powered Services Centre**. The **M-Powered Services Centre** window appears.
- 3 Click **Send/Receive**.  
If you are not connected to the Internet, a window appears asking you to connect. After you are successfully connected to MYOB M-Powered Services, the **Transmission Summary** window appears.  
Your nominated business bank account is updated in the setup window of your MYOB M-Powered service.

---

## Storing your M-Powered Payments information

Your M-Powered Payments information (such as transactions, bank information and reports) is stored within your company file. When you open the company file, this information is automatically accessed for processing. When you back up your company file, this information is also backed up.

However, if you have a lot of M-Powered information, or you are using your software on a slow network, it may take more than a few moments to access this information. If this is the case, you can reduce the access time by separating your M-Powered information from your company file.

When you separate your M-Powered information from your company file, your M-Powered information will be stored in a Windows file with the extension '.box'. Note that the functioning of this file requires more maintenance. We strongly recommend that you are aware of these maintenance tasks before you choose this option. (See '[Maintaining the M-Powered Services Centre file](#)' on page 36.)

### To separate your M-Powered information from your company file

- 1 Go to the **Setup** menu and select **Preferences**. The **Preferences** window appears.
- 2 Click the **Security** tab and deselect the **Integrate the M-Powered Services Centre and MYOB Company File** option. An information message appears.
- 3 Click **OK** to exit the information message and then click **OK** to exit the **Preferences** window. Your M-Powered information is now extracted from your company file into a separate file called M-Powered Services Centre file, which has a '.box' extension.

## Maintaining the M-Powered Services Centre file

If you have selected the option to store your M-Powered Services Centre information separately from your company file, there are some things you need to consider to ensure a proper functioning of your M-Powered Services Centre data file. These issues are covered in the topics below.

### Moving your company file

Your company file and your M-Powered Services centre file must reside in the same Windows folder.

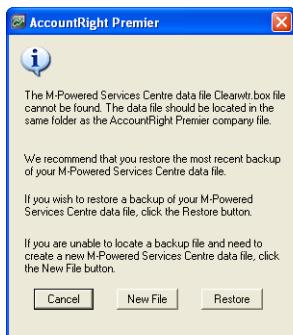
If you move your company file, you need to move the corresponding M-Powered Services Centre '.box' file to the same Windows folder location. For example, if you move your company file from your local hard drive to a network drive, you need to move the M-Powered Services Centre '.box' file to the same Windows folder on the network drive.

### Renaming your company file

The name of your M-Powered Services centre '.box' file must match the name of your company file. If you change the name of your company file, you also need to change the name of the corresponding MYOB M-Powered Services Centre '.box' file.

For example, if you change the file name from **Clearwater.myo** to **Clearsprings.myo**, you need to change the name of the M-Powered Services Centre '.box' file from **Clearwater.box** to **Clearsprings.box**.

If you have renamed your company file but not your M-Powered Services Centre '.box' file, the following window appears the next time you open your company file. The window gives you the option to restore a backup of your company file or create a new M-Powered Services Centre '.box' file.

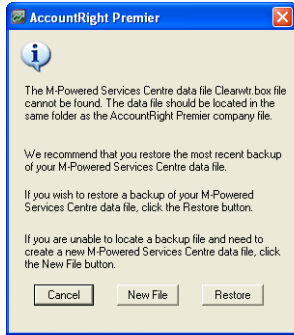


If you have not deleted your original M-Powered Services Centre '.box' file, click **Cancel** and rename your '.box' file; otherwise, see ['Deleting the M-Powered Services Centre '.box' file' on page 37](#).

To rename your M-Powered Services Centre '.box' file, locate the original '.box' file (the prefix will be the same as your old company file name) and rename this file. For more information on renaming or finding files in Windows, refer to Windows Help.

## Deleting the M-Powered Services Centre '.box' file

If you delete your M-Powered Services Centre '.box' file, the following window appears the next time you open your company file. The window gives you the option to restore a backup of your company file or create a new M-Powered Services Centre '.box' file.



If you regularly back up your company file, we recommend you click the **Restore** button to restore your most recent company file and M-Powered Services Centre '.box' file. For more information, see '[Restoring the M-Powered Services Centre '.box' file](#)' below.

If you don't regularly back up your company file, we recommend you click the **New File** button to create a new '.box' file. For more information, see '[Creating a new M-Powered Services Centre '.box' file](#)' on page 38.

## Restoring the M-Powered Services Centre '.box' file

A copy of your M-Powered Services Centre '.box' file is automatically saved when you back up your company file using your software.

When you restore your company file you also restore the corresponding M-Powered Services '.box' file.

Note the following when you restore a backup:

- You need to contact MYOB M-Powered Services to re-activate your M-Powered Services Centre. Contact MYOB M-Powered Services by calling 1300 555 931 or by sending an email to [m-powered@myob.com.au](mailto:m-powered@myob.com.au).
- You need to re-enter any transaction into your company file that were recorded since your last backup, including any MYOB M-Powered Services transactions.

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**NOTE: Do not re-send MYOB M-Powered Services transactions** MYOB M-Powered Services transactions that you previously sent for processing do not need to be re-sent. We recommend that when you re-enter MYOB M-Powered transactions, you click **Authorise Later** and then delete these transactions from the M-Powered Services Centre.

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- Transactions sent for processing but not processed prior to the M-Powered Services Centre '.box' file being deleted, will be processed by MYOB M-Powered Services. Note that you cannot access payment details of these transactions, nor will you receive a payment confirmation status once processing is complete.

## Creating a new M-Powered Services Centre '.box' file

When you create a M-Powered Services Centre '.box' file a new file with the same file name prefix as your company file is created in the same Windows folder of your company file.

Note the following when you create a new M-Powered Services Centre '.box' file:

- You need to contact MYOB M-Powered Services to re-activate your M-Powered Services Centre. Contact MYOB M-Powered Services by calling 1300 555 931 or by sending an email to [m-powered@myob.com.au](mailto:m-powered@myob.com.au).
- You will not be able to access details of historical MYOB M-Powered Services transactions.
- Transactions sent for processing but not processed prior to the M-Powered Services Centre '.box' file being deleted, will be processed by MYOB M-Powered Services. Note that you cannot access payment details of these transactions nor will you receive a payment confirmation status once processing is complete.

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