

# ELECTRONIC FUNDS TRANSFER (EFT) GUIDE

Updated 2025



# What is EFT?

**Electronic funds transfer (EFT)** is the transfer of money from one account to another electronically.

You can make a payment by EFT through online banking if you know the BSB, Account number and Account name of the person you are paying.

VIEW clubs are encouraged to use EFT payments if possible as many banks are now phasing out cheques.



# Why use EFT?

- ✓ Faster process – EFT payments are usually received instantly
- ✓ No lost cheques
- ✓ No fee for cheques cancellation or production of cheque books
- ✓ Takes only minutes to finalise the transaction
- ✓ An immediate, accurate, electronic record is created for every payment making it easier to reconcile with your club cashbook



# How to set up EFT for your Club

- **Contact your bank** and ask about their options for EFT payments by accounts with two signatories. (*If the bank recommends you change the bank account, please contact VIEW National Office for supporting documents*).
- Your bank may issue you with a **security token**, a key ring sized device that displays a changing code. Each time the Club Committee members make an EFT payment signatories will be asked to enter the security device code.
- Your bank may instead set up an **SMS message** with 6 digit code to authorised person to process the transaction.



**REMEMBER:** All payments by a VIEW Club must be authorised by **two** registered signatories.

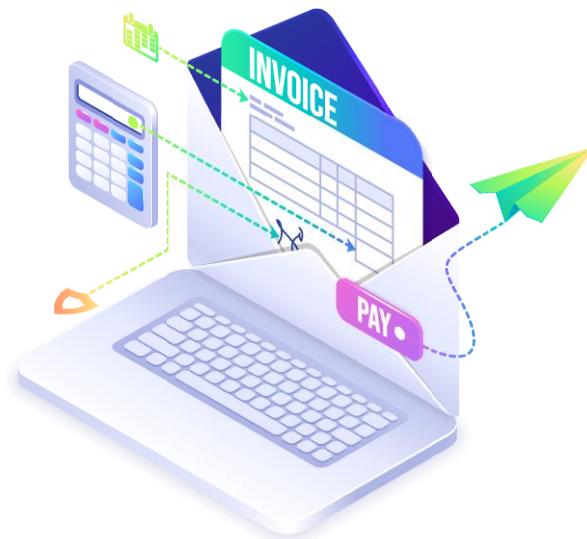
# Making Payments

Your authorised signatories will be provided with access to online banking for your VIEW Club bank account to make payments.

We encourage Treasurers to use EFT to pay venue hire, meals, functions, any payments to The Smith Family, and any other transactions related to your Club.

Online banking will also make it easier to access your bank statements and confirm your bank accounts closing balance on the last day of each month.

Payments made by EFT need to be supported by an invoice or a receipt from the payee (same as payments by cheque).



# Payments to The Smith Family

The Smith Family bank account receives thousands of payments every day. It is important that every payment to The Smith Family:

- Uses the correct payment reference
- Is accompanied by an EFT form

This ensures we are able to match the payment to your club account and use the funds as you direct.

**If you do not complete an EFT form and use the proper payment reference we will not know the funds are from your club or what they are for.**

## EFT Transaction Form 2026

The Smith Family Account details to transfer your Club's funds:  
BSB: 032002 Account Number: 493220 Account Name: The Smith Family



CLUB DETAILS			
Supporter ID	12345	Club Name	Somewhere VIEW Club
Club Contact Position	Treasurer	Contact Name	Bette Davis
Transaction date	13/01/26	Contact email	Somewheretreasurer@gmail.com
DONATION DETAILS			
General Donations & Appeals			Club's Reference Number
Donation	General Donation	124263VIEWGEN	\$
	Annual Subs: <u>  </u> members	124263VIEWGEN	\$
	TSF Winter Appeal (May/June)	124263VIEWWIN	\$
	TSF Christmas Appeal (Nov/Dec)	124263VIEWXMS	\$
Learning for Life Sponsorship			Club's Reference Number
Current cost:	Renewed	124263VIEWLFLR	\$
• School (Kindergarten-Yr10) - \$696	A New student (Please use this if Club would like to sponsor an additional student)	124263VIEWLFLN	\$
• Senior School (Year 11&12) - \$984	Payment in advance (full amount <u>only</u> )	124263VIEWLFLA	\$
Relevant student IDs			
* If a VIEW Club wishes to continue supporting their student to Tertiary education, a shared sponsorship is available at \$1,392. Please note that a Tertiary sponsorship is \$3,936, & the remaining \$2,544 will be picked up by a corporate sponsor.			
Digital Learning Essentials (DLE) Program			
Select the amount	<input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$1,285 (full)	124263VIEWDGLE01	\$
Joyspreader Gift Donation	Cost	Club's Reference Number	Amount
Let's Read Book Pack	\$ 25	124263VIEWGGDN08	\$
Career Mentoring Program	\$ 35	124263VIEWGGDN09	\$
Primary School Pack	\$ 40	124263VIEWGGDN13	\$
Student Reading Program	\$ 50	124263VIEWGGDN01	\$
Closing the Gap	\$ 55	124263VIEWGGDN18	\$
Support a Learning Club	\$ 75	124263VIEWGGDN21	\$
Work Inspirations Program	\$ 95	124263VIEWGGDN19	\$
High School Pack	\$ 130	124263VIEWGGDN14	\$
Indigenous Mentorship	\$ 130	124263VIEWGGDN03	\$
Creative Arts Program	\$ 160	124263VIEWGGDN02	\$
Help with homework	\$ 650	124263VIEWGGDN23	\$
Stock and Joining Fee (upon invoice only)	Club's Reference Number	Amount	
Payment for Invoice/s number:	124263VIEWVSTK01	\$	
TOTAL EFT transaction amount: \$			

Please email this Form to National Office at [view@thesmithfamily.com.au](mailto:view@thesmithfamily.com.au) when you complete the Electronic Funds Transfer.

# Payment Reference

Each EFT transaction requires your Club's Supporter ID and a code. This allows The Smith Family to recognise your Club's payment and allocate the funds appropriately.

536910

VIEW

LFLR

Club's Supporter ID

Recognised as VIEW  
Club

*LfL* sponsorship renewal

Your **Club's Supporter ID** is included on your EFT form. National Office will send each club their own personalized EFT form in January each year.

The **Payment Code** will be different depending on the purpose of the payment. This information is also included on the EFT form.

## EFT Transaction Form 2026

The Smith Family Account details to transfer your Club's funds:  
BSB: 032002 Account Number: 493220 Account Name: The Smith Family

CLUB DETAILS			
Supporter ID	12345	Club Name	Somewhere VIEW Club
Club Committee Chair	Treasurer	Contact Name	Bette Davis
Transaction date	13/01/26	Contact email	Somewheretreasurer@gmail.com
DONATION DETAILS			
General Donations & Appeals		Club's Reference Number	Amount
Donation	General Donation	124263VIEWGEN	\$
	Annual Subs: members	124263VIEWGEN	\$
	TSF Winter Appeal (May/June)	124263VIEWWIN	\$
	TSF Christmas Appeal (Nov/Dec)	124263VIEWXMS	\$
Learning for Life Sponsorship		Club's Reference Number	Amount
Current cost:	Renewed	124263VIEWLFLR	\$
• School (Kindergarten-Yr10) - \$695	A New student (Please use this if Club would like to sponsor an additional student)	124263VIEWLFLN	\$
• Senior School (Year 11&12) - \$984	Payment in advance (full amount <del>only</del> )	124263VIEWLFLA	\$
Relevant student IDs			



# Multiple Transactions

Your club can make payment for multiple transactions in one transfer. Please complete **one** EFT form for the total amount and clearly indicate where funds should be allocated.

If you are making payment for multiple invoices please list **all invoice numbers** clearly to ensure they are marked as paid.

When making multiple payments in one transfer, the appropriate payment reference is "**Supporter ID + VIEW Club Name**"

## EFT Transaction Form 2026

The Smith Family Account details to transfer your Club's funds:  
BSB: 033003 Account Number: 493220 Account Name: The Smith Family



CLUB DETAILS			
Supporter ID	12345	Club Name	Somewhere VIEW Club
Club Contact Position	Treasurer	Contact Name	Bette Davis
Transaction date	13/01/26	Contact email	Somewheretreasurer@gmail.com
DONATION DETAILS			
General Donations & Appeals		Club's Reference Number	Amount
Donation	General Donation	124263VIEWGEN	\$
	Annual Subs: _____ members	124263VIEWGEN	\$
	TSF Winter Appeal (May/June)	124263VIEWWIN	\$
	TSF Christmas Appeal (Nov/Dec)	124263VIEWXMS	\$
Learning for Life Sponsorship		Club's Reference Number	Amount
Current cost: • School (Kindergarten-Yr10) - \$696 • Senior School (Year 11&12) - \$984 • Tertiary (Shared*) - \$1,392	Renewed	124263VIEWLFLR	\$
	A New student (Please use this if Club would like to sponsor an additional student)	124263VIEWLFLN	\$
	Payment in advance (full amount only)	124263VIEWLFLA	\$
	Relevant student IDs		
* If a VIEW Club wishes to continue supporting their student to Tertiary education, a shared sponsorship is available at \$1,392. Please note that a Tertiary sponsorship is \$3,936, & the remaining \$2,544 will be picked up by a corporate sponsor.			
Digital Learning Essentials (DLE) Program			
Select the amount	<input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$1,285 (full)	124263VIEWDGLE01	\$
Joyspreader Gift Donation	Cost	Club's Reference Number	Amount
Read Book Pack	\$ 25	124263VIEWGGDN08	\$
Career Mentoring Program	\$ 35	124263VIEWGGDN09	\$
Primary School Pack	\$ 40	124263VIEWGGDN13	\$
Student Reading Program	\$ 50	124263VIEWGGDN01	\$
Closing the Gap	\$ 55	124263VIEWGGDN18	\$
Support a Learning Club	\$ 75	124263VIEWGGDN21	\$
Work Inspirations Program	\$ 95	124263VIEWGGDN19	\$
High School Pack	\$ 110	124263VIEWGGDN14	\$
Indigenous Mentorship	\$ 110	124263VIEWGGDN03	\$
Creative Arts Program	\$ 200	124263VIEWGGDN02	\$
Help with homework	\$ 550	124263VIEWGGDN23	\$
Stock and Joining Fee (upon Invoice only)			
Payment for Invoice/s number:		Club's Reference Number	Amount
		124263VIEWVSTK01	\$
TOTAL EFT transaction amount: \$			

Please email this Form to National Office at [view@thesmithfamily.com.au](mailto:view@thesmithfamily.com.au) when you complete the Electronic Funds Transfer.

# Recording Transactions in VIEW Club Cashbook

Every time you process electronic transaction, please remember to record it in your VIEW Club's Cashbook on the **Expenditure page** and keep a copy of the receipt for Audit purposes.

All outgoing funds on your bank statement should be matched with an expenditure line in your cashbook and a document that evidences the expense.

EXPENDITURE FOR MONTH: JUNE											Sample VIEW Club	
	DATE	PAYEE	CHEQUE NUMBER/EFIT RECEIPT NUMBER	CHEQUE TOTAL	MEALS	FUNCTIONS	RAFFLES	DONATIONS, including in-house subs	JOINING FEES	LEARNING FOR LIFE	OTHERS	COMMENTS
28												
29	26/6	The Smith Family	509755	\$1,512.00					\$ 1,512.00		SAM \$888, CALOIN 624	
30	26/6	The Smith Family	509756	\$1,000.00				\$ 1,000.00			WINTER APPEAL	
31	26/6	Sue Smith	509757	\$40.00						\$ 40.00	students B'day voucher	
32	26/6	VIEW Club	509758	\$180.00		\$ 180.00					4 members luncheon	
33	26/6	The Smith Family	509759	\$95.00						\$ 95.00	pens & pins	
34	28/6	LEAGUES CLUB	509760	\$506.00	\$ 506.00							
35												
36												
37												
38												
39												
40												
41												

Page 2

# Frequently Asked Questions

## **Where do I get my club's EFT form?**

National Office will email you a copy of your club's EFT form in the January mailout. Please save this somewhere safe, the same form can be used all year for all payments by EFT.

If you can't locate your club's EFT form, please contact National Office ([view@thesmithfamily.com.au](mailto:view@thesmithfamily.com.au))

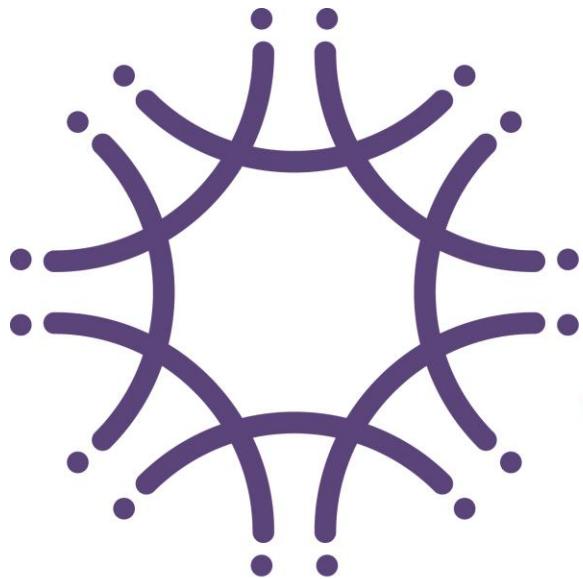
## **Can our club just use the online The Smith Family EFT form?**

No. VIEW Clubs operate a little bit differently to other supporters of The Smith Family in a lot of ways. Only the VIEW EFT form can be used by VIEW Clubs.

This way we can ensure your payments are properly captured and can be connected to your VIEW Club.

## **What if the transaction exceeds our account limit?**

Your account limit in your online banking application can be adjusted by visiting the bank or consulting the bank webpage. We recommend that Clubs check their limits before making EFT payments.



view  
voice, interests and  
education of women