



finPOWER Connect – Banking Interface - Monoova

Installation and Processing Guide

Version 1.00

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Disclaimer

finPOWER Connect, includes functionality to cater for a new Banking Interface **Monoova** from version 4.01.02 onwards (Australian Databases only).

As per your Software License Agreement, it is your responsibility to make sure finPOWER Connect is fit for your purposes and you should seek independent professional advice from sources such as Lawyers, Accountants and Government Agencies.

This is a guideline only. It is not intended to be definitive and should not be used in place of legal advice. You are responsible for staying up to date with legislative changes.

This document is correct as at time of writing, but subsequent changes may affect the relevance of the contents.

Please note: not all functionality is available in all versions of finPOWER Connect (particularly older versions) or all Countries. We suggest you search the Intersoft Knowledge Base for updates and information.



Revision History

Date	Version	By	Details
10/06/2025	1.00	AC	Created



Overview

This document covers finPOWER Connect changes to cater for Monoova included in the 'Banking Interface'. It does not cover any Monoova dashboard screens.

This is a web-based API system for Banking Transactions and is available for Australian databases only.

Please note: this document does not include the PayTo or PayID options; these will be included in an update of this document.



Summary

Monoova is a Web API based 'Banking Interface' service and is integrated into finPOWER Connect.

Please note, where 'Other Party' is mentioned within the document, this refers to finPOWER Connect Clients and External Parties such as Dealers and Brokers.

Licence Requirements

- Advanced Banking.
- Cost Centres – required if using more than one Cost Centre.
- Web Services and Automation* – if Webhooks are being used to notify events.

* It is assumed that Web Services is configured before attempting to use 'Callback WebHooks'. The following link contains documentation to download to assist you in configuring Web Services:

<https://www.intersoft.co.nz/Developer/Default.aspx?id=Developer.WebServices>

Additional Monoova Information

mAccount

A Monoova Account (mAccount) links to the Finance Company's real Bank Account.

- **Transferring funds to** an mAccount is done via your Internet banking
- **Transferring funds from** an mAccount, can be done manually by making a payment via the Monoova dashboard, Pay, Single Payment or Bank Transfer.

Settlement of Transactions

- **Direct Debits** (via DE) - occurs on the date the Transaction is cleared. Funds are cleared after T+2 business days i.e., can be dishonoured for up to 3 days (excluding weekends and public holidays).
- **Direct Credits** (via NPP) – NPP transactions cannot be dishonoured.

Direct Debit Customer Authorisation

Monoova requires each Finance Company to receive authorisation from the customer. This must be recorded and stored.

Direct Debits are not turned on by default. Monoova will review your processes including the Direct Debit authority you display to your Customer.

Monoova and the Finance Company may need to provide evidence to the bank if there is a dispute and need to do a recall of funds which will incur dishonour fees.

Requirements from Monoova include:

- Collect bank details from your customer; this includes properly identifying your customer,
- Collect authorisation from your customer, including the Direct Debit Request service agreement,
- Record and hold details of acceptance of DDR.



Configuration

Cost Centres

Credentials Tab

The following describes how to set up **Monoova** within finPOWER Connect, Cost Centres.

1. Go to Menu option, Admin, Cost Centres and select GLOBAL. If you are using other Cost Centres, then set these up as appropriate.
2. Click on the **Monoova** page.
3. At the top of the page under the section, **Does this Cost Centre define Monoova details**, tick the 'Use Service' checkbox to indicate that the Cost Centre defines the Service information.

4. Click on the **Credentials** tab and fill in the following fields:
 - **Define the service Request URL** – leave these blank; **only** enter a URL if specifically requested to.
 - **Define the API Credentials** - enter the **Account** and **API Key** which you will have obtained from Monoova.
5. Webhook Target URL – enter the webhook as follows:
https://[yourwebsite].com/finpowerconnectws6/api/callback/webhook?serviceid=monoova
Substitute [yourwebsite] to your web server base URL.

Click the **Update** button to update the details into Monoova's system.

Please Note: if there is more than one person entering credentials into the Cost Centre, then it is strongly recommended that the **Update** button is not pushed as this will update the Webhook for the entire Account, not just the Cost Centre.

6. Click the **Save** button; once out of edit Mode, the **Verify** will be available. Click the **Verify** button to make sure the information entered is correct.

Test Credentials Tab

Credentials are **only** required on the Test Credentials page if you are doing UAT/Testing.

Please Note: DO NOT enter your Test Credentials in a Production database and **DO NOT** enter Production details into a Test Database as you may end up charging an actual Bank Account.

The screenshot shows a web application window titled "Cost Centres (Edit)". The main heading is "GLOBAL: Global Cost Centre". On the left is a sidebar with a tree view containing various service categories like "General", "ABN Lookup", "Adobe Sign", "APLYiD", "ClickSend", "Credit Sense", "DocuSign", "Equifax AU", "Ezidebit", "GreenId", "Illion Australia", "Illion BankStatements", "InfoAgent", "Monoova" (highlighted), "RealAML", "Secured Signing", "Zepto", "Usage", "Audit", "Reports", and "Utilities".

The main content area is for the "Monoova" service. It includes a section "Does this Cost Centre define Monoova details?" with a checked "Use Service?" checkbox. Below this is a "Sign Up" button and a note: "If you are not already registered at Monoova click the button to Sign Up." The "Define the service Request URL." section contains fields for "Request URL" (https://sand-api.monoova.com/) and "Payments URL" (https://api.m-pay.com.au/). The "Define the API Credentials." section has fields for "Account" and "API Key", both masked with asterisks, and a "Verify" button. The "Webhook Target URL." section has a "Webhook" field with the URL https://[yourwebsite].com/finpowerconnectws6/api/callback/webhook?serviceid=monoova and an "Update" button. At the bottom, there are three tabs: "Credentials", "Test Credentials" (which is active), and "Options".

As per the production Credentials page, enter details as required but for Test Mode.

- **Verify Credentials** - As per the production Credentials page, but for Test Mode.

Options Tab

The Options tab is where you 'Enable Bank Interface'.

The screenshot shows a web application window titled 'Cost Centres'. The main heading is 'GLOBAL: Global Cost Centre'. On the left is a sidebar menu with various options: General, ABN Lookup, Adobe Sign, APLYiD, ClickSend, Credit Sense, DocuSign, Equifax AU, Ezidebit, GreenId, Illion Australia, Illion BankStatements, InfoAgent, Monoova (highlighted), RealAML, Secured Signing, Zepto, Usage, Audit, Reports, and Utilities. The main content area is divided into sections: 'Does this Cost Centre define Monoova details?' with a checked 'Use Service?' checkbox and a 'Sign Up' button; 'Bank Interface Options.' with a checked 'Enable Bank Interface?' checkbox; and 'Optional Script to process Bank Interface Events.' with a 'Script:' dropdown menu. At the bottom, there are three tabs: 'Credentials', 'Test Credentials', and 'Options' (which is active).

Click on the Options tab and fill in the following fields:

1. **Bank Interface Options** – tick the **Enable Bank Interface** checkbox. Once you have done this an additional page will appear in the menu option, Admin, Bank Accounts, called **Monoova**.
2. **Optional Script to process Bank Interface Events** – If a Script has been written for any Bank Interface Events, select it from the dropdown list.

Bank Accounts

Go to menu option Admin, Bank Accounts.

General Page

If there is more than one Cost Centre being used within the database, then the Bank Account, General Page, is where the Cost Centre **must** be defined.

- If this field is left blank, the system will default to the **GLOBAL** Cost Centre, regardless of the Entity selected.
- If the Cost Centre is defined and the Monoova details are not defined on that Cost Centre, the system will fall back to use the **GLOBAL** Cost Centre.

Bank Accounts

B: Bank Account
Westpac Banking Corporation. Main Entity.

Code and Description.

Code: ☒ Active?

Description:

Bank Account details.

Short Name: Westpac Banking Corporation

Bank Name:

Branch:

BSB:

Account No:

Entity and Cost Centre the Bank Account is linked to.

Entity: Main Entity

Cost Centre: Global Cost Centre

Notes.

Payment Methods page

Within the Bank Account create the Payment Methods using the Payment Type of Monoova

New Bank Account Payment Method

General
Enter a description and details for this Service.

Enter a Code and Description for this Payment Method.

Code: ☒ Active?

Description:

Specify the Payment Type.

Type:

Specify the Payment Flow direction.

Direction:

Short Description and Icon.

Short Description:

Icon:

Enter any Notes you wish to record about this Payment Method.

This means it will be using the Monoova API, as follows:

- Monoova DC
- Monoova DD

Bank Accounts

B: Bank Account
Westpac Banking Corporation, Main Entity.

Payment Methods.

Active	Code	Description	Payment Type	Flow Direction	Export
<input checked="" type="checkbox"/>	VISA	Visa	Visa	Incoming	
<input checked="" type="checkbox"/>	DC.MONOOVA	DC Monoova	Monoova	Outgoing	LOD MON
<input checked="" type="checkbox"/>	DD.MONOOVA	DD Monoova	Monoova	Incoming	LOD MON

Summary

Code: **DC.MONOOVA**
 Description: **DC Monoova**
 Payment Type: **Monoova, Monoova**
 Direction: **Outgoing**

Other Details

Options

☐ Exclude from New Account wizard?
☐ Exclude from Account Payment Details wizard?
☐ Exclude from Account Withdrawal wizard?
☒ Can this Payment Method be used to pay Disbursements?
☐ Combine Interest Payouts for the same 'Main' Client?

Fee Details
No Fees will be charged.

Default Reference
Reference: **[AccId]**

Monoova Page

- **Monoova options** – enter the mAccount and click the Verify button to test that the Account entered is correct.

If the field is left blank it will default to the Account set within the Cost Centre linked to the Bank Account.

- **Direct Credit options** – enter the Remitter Name. This is optional and will show on the Payee's Bank Statement.
- **Direct Debit options** – tick the checkbox if the Account has been updated to accept Direct Debits.
- **Options upon failure** – tick the checkbox so that an Account Log is created when a Bank transaction fails, including any dishonoured transactions.

The screenshot shows the 'Bank Accounts' window with the 'Monoova' tab selected. The 'Monoova options' section includes an 'Account No.' field with a 'Verify' button. The 'Direct Credit options' section has a 'Remitter Name' field set to 'Finance Company Ltd'. The 'Direct Debit options' section has a checked checkbox for 'Is the Monoova Account setup for Direct Debits?'. The 'Options upon failure' section has a checked checkbox for 'Create an Account Log when a Bank Transaction fails?'. Below this, the 'Subject' is set to 'Bank Transaction has failed - Look into urgently', 'Severity' is 'MED' (Medium Severity), and 'Delegated Role' is 'WEB' (Web User).

You can set a **Subject**, **Severity**, and the **Delegated Role**. The Delegated Role is the role that the Logs will be assigned to; so, any Users that are assigned to the Role will be able to view the Logs via the Task Manager.

These logs can be found by going to the Task Manager, **Tasks** folder, of a User that is in the Role that was selected as the **Delegated Role** and will also show on the 'Logs page' of the Account.

The screenshot shows the 'Accounts' window with the 'Logs' page selected for account 'L10076: Sample, FKB M2/St'. The table below lists the logs:

Type	Date	Subject	Action	Document	Publish Status
User	14/08/2024	log created when BT fails (s...	14/08/2024		
Service	15/08/2024	Monoova PayTo Create Agr...	15/08/2024		
Service	20/08/2024	Monoova PayTo Create Agr...	20/08/2024		

Below the table, a detailed log entry is shown:

log created when BT fails (set on S BankAcc) - 14/08/2024 12:08pm Canberra, Melbourne, Sydney

Subject: log created when BT fails (set on S BankAcc)

Date: 14/08/2024 12:08pm Canberra, Melbourne, Sydney
14/08/2024 2:08pm Auckland

Action: To Action by Role 'C' on 14/08/2024 12:08pm Canberra, Melbourne, Sydney
14/08/2024 2:08pm Auckland

insufficient funds


Original Bank Transaction:
Date: 13/08/2024
Id: 627
Reference: [User]p
Value: (\$126.00)

Reversed Bank Transaction:
Date: 13/08/2024
Id: 640

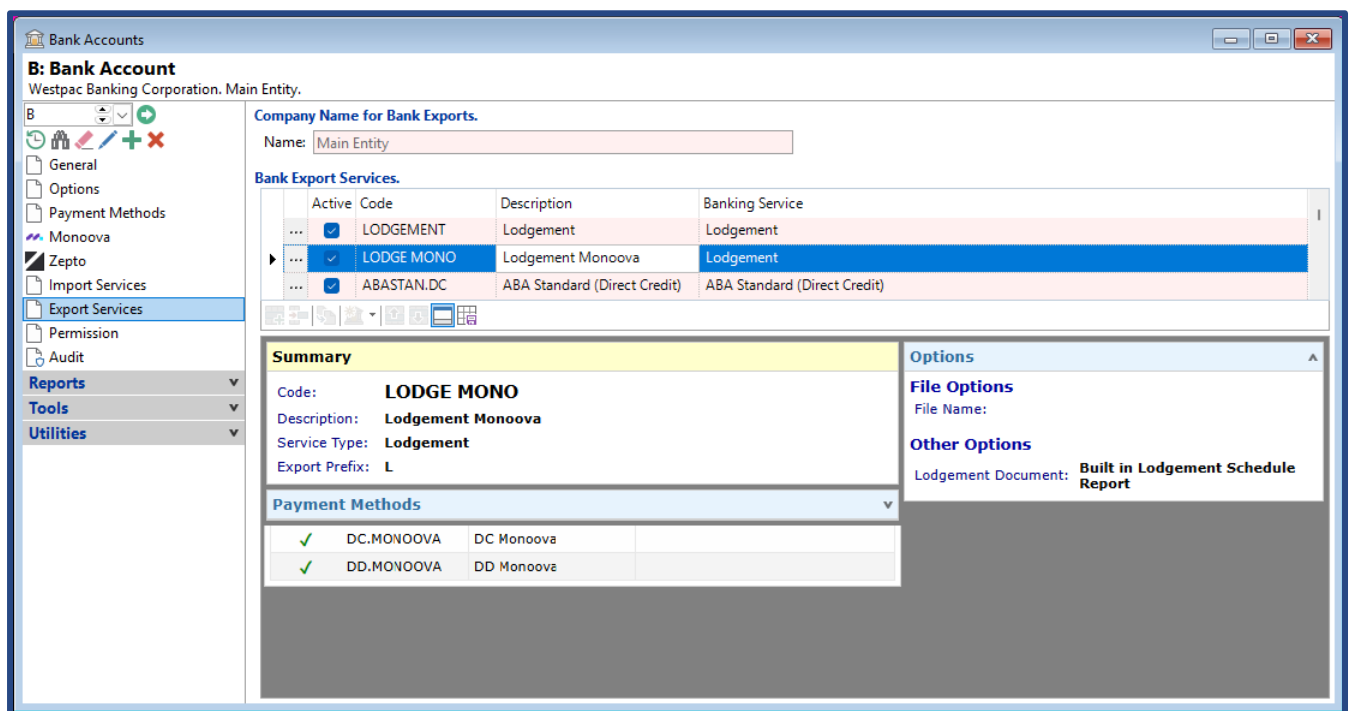
Action date passed.

Export Services page

There is no requirement to link Monoova Payment Methods to an Export Service. However, a Lodgement type Export Service can be used to group Transactions for the GL export; this might be used if Monoova transactions are grouped together in your Bank Statement into one line.

If used, it is suggested that a new 'Lodgement type' export service is added so it is separate to the 'Lodgement' used for 'Cash'. To do this, go to 'Export Services' and click the 'Add' icon  and work through the wizard:

- **Enter a description and details for this Service** page:
Add a Code, Description, and select that it will be a Lodgement.
- **Specify Lodgement details** page:
Select the Lodgement document, so that you will have a record of the transactions that were grouped together.
- **Select the Payment Methods that are handled by this Service** page:
Tick the checkbox for Monoova.
- Click Finish.



B: Bank Account
Westpac Banking Corporation. Main Entity.

Company Name for Bank Exports.
Name: Main Entity

Bank Export Services.

Active	Code	Description	Banking Service
<input checked="" type="checkbox"/>	LODGE MONO	Lodgement Monoova	Lodgement
<input checked="" type="checkbox"/>	LODGE MONO	Lodgement Monoova	Lodgement
<input checked="" type="checkbox"/>	ABASTAN.DC	ABA Standard (Direct Credit)	ABA Standard (Direct Credit)

Summary

Code: **LODGE MONO**
Description: **Lodgement Monoova**
Service Type: **Lodgement**
Export Prefix: **L**

Options

File Options
File Name:

Other Options
Lodgement Document: **Built in Lodgement Schedule Report**

Payment Methods

Active	Code	Description
<input checked="" type="checkbox"/>	DC.MONOOVA	DC Monoova
<input checked="" type="checkbox"/>	DD.MONOOVA	DD Monoova

Client

Within the Client, Banking, Monoova users standard Bank Accounts containing BSB, Account and Account Name.

Account

Anywhere that Bank Account details are entered and a 'Monoova Payment Method' has been set, you can select this option.

To do this, go to the Account, Payments page and click the 'Edit' button in the 'Payment Details' section.

The screenshot shows a window titled 'Account Payment Details' with a tab labeled 'Select Account'. The instructions say 'Select account to enter new Incoming payment details for.' Below this, there's a section 'Select the Account to update.' with an 'Account' field containing 'L10009' and a bank icon next to 'Montgomery, Mercury'. The next section is 'Payment details change Authorisation.' with a 'Date' dropdown set to '28/03/2025', a 'By Whom' dropdown set to 'Mercury Montgomery', and a large 'Reason' text area. At the bottom left, under 'Other Options.', there is a checkbox for 'Create Log?'. At the bottom right, there are four buttons: 'Cancel', '< Back', 'Next >', and 'Finish'.

Fill in the appropriate details and click **Next** to move to the next page.

The Payment Details page of the wizard shows the Banking details and the option to select Monoova **Method**.

The screenshot shows the same window with the 'Payment Details' tab selected. The instructions say 'Enter new Incoming payment details.' Below this, there's a section 'Enter the Payment method and Banking details.' with a bank icon and a dropdown arrow. The 'Method' dropdown is set to 'DD.MONOOVA' and shows 'DD Monoova (Bank Account)'. The 'BSB' dropdown is set to 'ANZ Smart Choice (ANZ)'. The 'Account No.' field is empty. The 'Name' field contains 'New Standard Bank Account'. The 'Reference' field contains '[Acclid]'. At the bottom right, there are four buttons: 'Cancel', '< Back', 'Next >', and 'Finish'.

Click **Finish** to complete the wizard.

Webhooks

There is the option of using Webhooks to update the status of Transactions. This is set up within the Monoova Dashboard, rather than in finPOWER Connect. These are not mandatory but make for a cleaner process within finPOWER Connect.

The Webhook URL will look like the following:

[https://\[yourwebsite\].com/finpowerconnectws6/api/callback/webhook?serviceid=monoova](https://[yourwebsite].com/finpowerconnectws6/api/callback/webhook?serviceid=monoova)

Substitute **[yourwebsite]** to your web server base URL.

If not used, the Monoova API needs to be polled to check the status of a Transaction. This is done via the 'Pending Service Request' wizard (found by going to menu option, Process, Pending Service Request), or individually for each transaction.

Monoova supports some Webhooks to notify events. For example, to notify when a Direct Entry Transaction is dishonoured. However, there is no Webhook to say a Transaction is complete and funds have been cleared.



Receiving Payments

A payment made via the Monoova method should be no different to any others, for example you can receive an Ad-Hoc payment and Process the Direct Debits as normal i.e., via menu option Transaction, Process Direct Debit Payments. The advantage being that you can track the payment in real-time.

For example: click on the '**View Bank Transaction**' button found in the HTML Summary of the Transaction within the Account.

View Bank Transaction

Summary

ID:	7198
Type:	Payment Received
Source:	Account Payment
Trans Type:	PAY, Payment
Date:	28/03/2025
Reference:	
Value:	\$250.00
Created:	ADMIN on 28/03/2025 at 10:00:48am.
Updated:	ADMIN on 28/03/2025 at 10:00:50am.

Then click on the '**Update Status**' button to refresh the screen and update the Status of the payment.

Export Details

Service: **Monoova**
Sent: **ADMIN on 28/03/2025 at 10:00:48am.**
Reference: XXXXXXXXXX
Status: **Queued**
Update Status

Service Log	Date	User	Type	Status
14910	28/03/2025 10:00:48	ADMIN, Administrator	ProcessTransaction	

This allows you to view the process that occurs before the Payment is cleared.

Export Details

Service: **Monoova**
Sent: **ADMIN on 28/03/2025 at 10:23:57am.**
Reference: XXXXXXXXXX
Status: **Success**

Service Log	Date	User	Type	Status
14916	28/03/2025 10:23:57	ADMIN, Administrator	ProcessTransaction	
14917	28/03/2025 10:24:06	ADMIN, Administrator	GetTransactionStatus	Complete

The status updates will only show in full if you click the 'Update Status' button regularly. Else you will see only the 'Approved' and 'Cleared' status lines.

The other option that can be used to update the status on an Account Transaction is the menu option Process, Pending Service Requests. This will update all transactions in bulk.

Tick the '**Include**' checkbox for all the Accounts that need updating and then click '**Execute**'.

Pending Service Requests (Test Mode)

Pending Service Requests
Select the pending Service Requests to update.

	Include	Expired	Service	Source	Code	Name	Date / Reference	Last Updated	Status	Next Check
1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Split	BankTransaction	M10000	Morris, Peter David	14/03/2022 12:30 PR.fmyy	14/03/2022 12:30		14/03/2022 12:40:52
2	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Split	BankTransaction	X10000	AB Appliances Ltd	14/03/2022 14:55 PB.8u2l	14/03/2022 14:55		14/03/2022 15:05:38
3	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Split	BankTransaction	L10018	Dave's Lawnmowing	14/03/2022 15:10 PB.8u2t	14/03/2022 15:10		14/03/2022 15:20:53

Morris, Peter David
Zepto (formerly Split Payments)
Date: 14/03/2022 9:30am Brisbane
14/03/2022 12:30pm Auckland
Bank Account: B, Bank Account
Bank Transaction: 3090, Payment Received

Delete Abort

Cancel < Back Next > Execute

This will refresh the transactions and check whether they have been cleared.



Payment Failures and Dishonours

As already mentioned, any failed transactions which includes Dishonours, will be notified as a log within the Task Manager, and assigned to a User within the 'Delegated Role' – this information is described under the section 'Bank Accounts'. The log will also show on the affected Account.

Task Manager
ADMIN: Administrator
View and manage Workflows and Tasks.

Type	Severity	Owner	Delegated	Code	Name	Date	Subject	O/D Days	Action Date
Account Log		ADMIN		L10007	Devon Shoppe Ltd	23/02/2021	Overdue Monitoring	377	02/03/2021 03:00
Account Log		ADMIN		L10010	Weldon, Dick	31/07/2021	Broken Promise	227	31/07/2021 00:00
Account Closed Pendi...		ADMIN		10008	Weldon, Dick			212	14/08/2021 02:00
Account Log		ADMIN		L10012	Sample, Amelia Ingrid	22/02/2022	Close Quotation (Early Settlement)	20	22/02/2022 03:00
Account Log		ADMIN		L10012	Sample, Amelia Ingrid	22/02/2022	Close Quotation (Early Settlement)	20	22/02/2022 03:00
Account Log	HIGH	ADMIN		M10000	Morris, Peter David	22/02/2022	Bank Transaction has failed - Look into urgently	20	22/02/2022 14:30
Account Log	HIGH	ADMIN		L10012	Sample, Amelia Ingrid	14/03/2022	Bank Transaction has failed (Disbursement)	0	14/03/2022 12:34

Bank Transaction has failed - Look into urgently (22/02/2022 2:30pm)

Subject: Bank Transaction has failed - Look into urgently

Date: 22/02/2022 11:30am Brisbane
22/02/2022 2:30pm Auckland

Action: To Action by Role 'WEB' on 22/02/2022 11:30am Brisbane
22/02/2022 2:30pm Auckland

Admin Voided

Original Bank Transaction:
Date: 22/02/2022
Id: 3,077
Value: \$2.50

To view the log, click on the '...' drilldown and view the notes.
The log will also show on the Account in the 'Logs' page.

Accounts
L10023: Montgomery, Mercury 2-Pass
Consumer Credit Loan - Term.

Type	Date	Subject	Action	Document	Publish Status
User	29/03/2022	Welcome Letter			
User	01/04/2022	Bank Transaction has failed (Disbursement)	01/04/2022		
Document	01/04/2022	Payment Reversed		APD	Printed

Payment Reversed (01/04/2022 3:44pm)

Subject: Payment Reversed

Date: 01/04/2022 12:44pm Brisbane
01/04/2022 3:44pm Auckland

Document: APD, Account Payment Dishonour

Publish Status: Published on 01/04/2022 12:48pm Brisbane
01/04/2022 3:48pm Auckland

File: Account_PaymentDishonour_202204011248.pdf

Print Status: Printed

Reversed Bank Transaction 3133 of \$0.04 dated 01/04/2022 by 'Zepto PD'
Reversed on 01/04/2022, reason for reverse 'Incorrect Account Number (Debit failed: No account/incorrect account Number)'
Fee of \$15.00 charged

You may need to act accordingly, for example my message states that 'Admin voided', which means the User reversed the transaction, without first cancelling the Bank transaction.

Any Payments that have dishonoured will be automatically reversed in the Account.

Within Global Settings, Accounts, General page, there is a section called 'Specify default actions to perform in the Payment Reversal Wizard'.

Global Settings

Accounts
General Account settings.

General

Accounts

- General
- New Accounts
- Pools
- Securitisation
- User Defined
- Scripts

Account Applications

Account Types

Auditing

Branches

Clients

Cost Centres

Credit Bureaus

Departments

Developer

Documents

Electronic Signature

Elements

Entities

External Parties

Messaging

OCR (Beta)

Queues

Resources

Securities

Statistic Types

Tasks & Workflows

Users

Web

Define Next Transaction Batch Id.

Next Batch Id: [YMD].[Seq]

Define which Monitor Categories to use and how they should be described.

Category A: Overdue ☒ Use?

Category B: Non Financial ☒ Use?

Category C: Other ☒ Use?

Specify Account code check digit method.

Method: BPAY MOD10V03

Prefix:

Length:

General Options.

☐ Allow External Parties to be linked to Account Logs?

☐ Tax Category is Mandatory for 'Open' Accounts?

☒ Combine Addressee information where Last Name is the same?

☒ Allow "Missed Regular Payments" functionality in Payment Arrangements?

Suspend options.

'Other' label: Test Other Label

Specify Account Process Options.

☒ Allow Account Processes to be future dated?

Maximum days in advance for Payment Due and Standard Transactions:

☒ Update Overdue days at the end of Account Processes?

☒ Automatically process Payments Due on date of Payment Arrangement?

Specify default actions to perform in the Payment Reversal wizard.

☐ Send a Document?

Document:

☐ Publish now?

☐ Start a Workflow?

Workflow:

Specify Archive options.

Archive To: 16/04/2025

OK Cancel Apply

Normally the actions set will be performed when reversing a 'Payment transaction' within the Account, using the 'Payment Reversal Wizard'. However, with any Monoova payments that have been automatically reversed, these options will be set in motion without 'User' intervention.

You can see from the following screenshot the transaction has been reversed and a fee charged. Additionally, the 'Account Payment Dishonour' letter is waiting to be Published Documents wizard.

The screenshot displays the 'Accounts' window for 'L10029: Sample, Amelia Ingrid'. The window title bar includes standard OS controls. Below the title, a subtitle reads 'Consumer Credit Loan Queensland. Mazda 626 2013 123ABC Silver; Mazda 626 2013 123ABC Silver; Testing workflow initt.'.

On the left is a navigation pane with a tree view containing categories like 'Key Details', 'General', 'Details', 'Clients', 'Security', 'Financial', 'Status', 'Workflows 1', 'Payments', 'Standard Transactions', 'Transactions' (selected), 'Disbursements', 'Securitisation', 'Accounting Ledgers', 'Logs 1+1', 'Files', 'User Defined', 'Web', and 'Audit'. Below these are expandable sections for 'Actions', 'Communication', 'Reports', and 'Utilities'.

The main area is titled 'Account Transactions.' and contains a table with columns: Reverse, Date, Reference, Element, Debit, Credit, Balance, B.Overdue, and Notes. The table shows several transactions, including an opening balance of 6,500.00 on 18/12/2018 and a payment of 15.00 on 04/04/2022. The payment is marked as reversed (checked in the 'Reverse' column) and has a note: 'Incorrect Account Number (Debit failed: No account/incorrect account Number)'. The balance after the payment is 5,380.96, and the overdue amount is 14.96.

Below the table is a 'Summary' section with the following details:

- Id:** 5663
- Type:** Advance
- Source:** Opening
- Element:** ADV, Loan Advance
- Reference:** Opening
- Created:** ADMIN on 01/04/2022 at 3:53:55pm.

To the right of the summary is an 'Allocations (System)' table with columns: Transaction and Balance. It shows a principal allocation of 6,500.00 and a total of 6,500.00.

The reason the payment has failed has also been included in the Notes column.

Please note: there are exceptions to the above and it is recommended to also review the 'Exporting Transactions' section for other 'Failed' transactions.



Withdrawal and Disbursing Payments

This is no different to the normal method of sending or Disbursing a Payment, whether this is direct to the Client or via an External Party.

As per the 'Receiving Payments' section, the advantage is that you can view the progress of the Payment in real time.

L10029: Sample, Amelia Ingrid
Consumer Credit Loan Queensland. Mazda 626 2013 123ABC Silver; Mazda 626 2013 123ABC Silver; Testing workflow innit.

Disbursements

Element	Description	Status	Type	Payee Type	Payee	Date	Date Due	Value
1 XPOA	Account Disbursement	Complete	Payout	Account	Ms Amelia Sample	18/12/2018		100.00
2 XCI	Insurance Disbursement	Hold	Cost	Insurer	Insurance Cover Ltd	18/12/2018	20/01/2019	150.00
3 XPOEP	External Party Payout	Hold	Payout	Dealer	Top Town Motors	04/04/2022	04/04/2022	4,900.00

Payout Reconciliation

To be disbursed:	\$5,000.00
Already paid:	100.00
Held/ Pending:	4,900.00
Variance:	\$0.00

Summary

Type: **Payout**
Status: **Complete**
Element: **XPOA, Account Disbursement**
Date: **18/12/2018**
Value: **\$100.00**

Original Calculation

Reference: **Full**
Base Value: **\$5,000.00**
Value: **\$5,000.00**

Payee

Type: **Account**
Payee Name: **Ms Amelia Sample**
Pay Method: **ZEPTODC, Zepto DC**
BSB: **012-004**
Account No: **14141414**
Name: **Amelia Sample**
Email: **amelia@email.email**
Contact: **5bb53f97-b76**

Payment

Date: **18/12/2018**
Service: **Split**
Status: **Queued**

Totals

Disbursement Totals

	Paid	To Pay	Total
Payouts	100.00	4,900.00	5,000.00
Costs	0.00	150.00	150.00
Recoveries	0.00	0.00	0.00
Total	\$100.00	\$5,050.00	\$5,150.00

Commission Totals

	Paid	To Pay	Total
Commissions	0.00	0.00	0.00
Recoveries	0.00	0.00	0.00
Total	\$0.00	\$0.00	\$0.00

Disbursements Payee

To review the progress, either click on the 'View' button within the Account, Disbursements page or go to the menu option Process, Pending Service Requests, and update in bulk.

Export Details

Service: **Monoova**
Sent: **ADMIN on 28/03/2025 at 10:23:57am.**
Reference: **[REDACTED]**
Status: **Success**

Service Log	Date	User	Type	Status
14916	28/03/2025 10:23:57	ADMIN, Administrator	ProcessTransaction	
14917	28/03/2025 10:24:06	ADMIN, Administrator	GetTransactionStatus	Complete

As you can see from the screenshot above, the cleared funds are shown in real time.



Exporting Bank Transactions

You will notice on the 'Export Bank Transactions' wizard, there is an additional option **Send Bank Transactions via a Bank Interface (Web API) Service**. These will usually include the sorts of the Transactions that normally need to be authorised. They will also include transactions that have failed to be sent automatically (please see additional section below).

However, you may find that there are no files to Export, as these normally transact with Monoova immediately without the need to export.

Additionally, the transactions shown will also depend on the Permission Keys set for each User.

Failed Transactions that have not Reversed

There are several types of transactions sent to Monoova that will not automatically be reversed within the Account transactions; this is because they fail before they leave finPOWER Connect.

Some of the transactions that might fail include:

- The Bank Account is not correct or does not match Monoova information.
- The Client has blocked Monoova – 'Authoriser contact bank account is blocked and not eligible'.

It is therefore recommended that this wizard be run on a regular basis, in order review any transactions that need further investigation and possible reversal. The summary section will contain additional information within the 'Export Details' section.

Additionally, you will see the following buttons:

- **Send** button, where you can resend the transaction. If there is an issue an error will appear; this will prompt the user to investigate further.
- **Reverse** button, on other transactions where there is a reason the transaction has failed and has not automatically reversed, a **Reverse** button is included. This allows you to manually reverse the transaction.



Monoova Lodgements – Exporting to the General Ledger

If you have linked the Payment Method of Monoova with the Export service of 'Monoova Lodgement', then bank transactions must be 'Lodged' first, to appear in the General Ledger export. To do this go to menu option Transaction, Bank Lodgements.

On the first page of the wizard, select the Bank Account and the 'Service', in this case 'Monoova Lodgement' and click 'Next'.

The Lodgements page will show all transactions including the following Statuses:

- Success
- Failed
- Cancelled and
- Aborted.

If a transaction has been 'Cancelled' or 'Aborted' and no manual reversing transaction has been made, then these will show in the Lodgement, however the **include** checkbox will be unticked. To rectify this, reverse the Transaction in the Account; once this has been completed the Transaction will disappear from the Lodgement. It is therefore important to fix any transactions that are showing in the Lodgement before clicking the Finish button.

Tick the 'Include' checkbox for all the transactions you would like to 'Lodge'. This will send a Bulk transaction value to the GL, so you may need to keep a copy of the Lodgement schedule to reconcile later.



Scripting

If required, scripting can intercept various events to handle additional processing. The Script is defined on the Cost Centre.

Script Properties are as follows:

- Type = Object Events
- Object = Bank Interface

Script Events

- Status Change – The Bank Transaction's status has changed including:
 - Queued – After the Bank Transaction is first sent to Monoova, also after an update but the Bank Transaction is still Queued.
 - Complete – When the Bank Transaction has been successfully completed.
 - Failed – When the Bank Transaction fails. This will reverse the Bank Transactions; however, you can handle this yourself in the script and set "eventHandled=True"
 - Cancelled – When the Bank Transaction within Monoova is cancelled from within finPOWER Connect.
 - Aborted – This is a manual process within finPOWER Connect to abort a Service log.



Permission Keys

A number of Permission Keys have been added for the Banking Interface area.
These include:

- Banking.BankInterface.AutoSend.ClosePayment
Will automatically send Bank Transactions when an Account is 'Closed-Pending'.
Default = Allow
- Banking.BankInterface.AutoSend.CloseWithdrawal
Will automatically send Bank Transactions when an Account is 'Closed-Pending'.
Default = Deny
- Banking.BankInterface.AutoSend.DirectDebits
Will automatically send Bank Transactions immediately after processing Direct Debits.
Default = Deny
- Banking.BankInterface.AutoSend.Disbursement
Will automatically send Bank Transaction when an Account Disbursement is approved.
Default = Deny
- Banking.BankInterface.AutoSend.DisbursementAccountPayments
Will automatically send Bank Transaction when Disbursement Account Payments are processed.
Default = Deny
- Banking.BankInterface.AutoSend.Payment
Will automatically send Bank Transaction at the end of the Account Payment wizard.
Default = Allow
- Banking.BankInterface.AutoSend.Withdrawal
Will automatically send Bank Transaction at the end of the Account Withdrawal wizard.
Default = Deny
- Banking.BankInterface.AutoSend.Refund
Will automatically send Bank Transaction at the end of the Account Refund wizard.
Default = Deny
- Banking.BankInterface.Requests.Abort
Controls whether the User can abort Bank Interface requests.
Default = Deny
- Banking.BankInterface.Requests.Cancel
Controls whether the User can cancel Bank Interface requests.
Default = Allow
- Banking.BankInterface.Requests.Update
Default = Allow
Controls whether the User can update Bank Interface requests.