#### ANZ TRANSACTIVE – TRADE TRADE LOANS

#### USER GUIDE ADDENDUM

October 2017



#### ANZ Transactive Trade – Trade Loans User Guide

October 2017

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#### **NEW TRADE LOANS**

The new Trade Loans allows you to enter the information for a loan request, including the ability to add multiple beneficiary payment instructions and invoice details via a file upload.

There are 8 main sections of the Trade Loan that can be completed:

- 1. Borrower's Name, Address and Reference Number
- 2. Payment Instructions
- 3. Loan Request Instructions
- 4. Enter Invoice and Shipping Details (if required)
- 5. FX Details (if required)
- 6. Loan Maturity Instructions
- 7. Instructions to Bank
- 8. Internal Instructions

#### **Buttons**

BUTTONS	DESCRIPTION
Upload Instructions	Upload Beneficiary Payment instructions directly into the Trade Loan
Upload Details	Upload Invoice and Shipping details directly into the Trade Loan
Add New	Manually add a new beneficiary payment instruction or invoice detail
Remove	Remove one or more beneficiary payment instructions: A notification "Beneficiary <name> for <currency &="" amount=""> has been deleted from the pay-away instructions" will be presented to you once a payment instruction has been removed.</currency></name>
	Remove one or more invoice and shipment instructions: A notification $"<#>$ of invoices have been deleted" will be received.

## STEP ACTION 1 The header details contain information about the borrower and the borrower's reference number. The borrower's name and address pre-populates. The borrower's reference number, up to 30 alpha/numeric characters, is a non-mandatory field.

New Instruments: Trade	Loan Reque	est				
Trade Loan - TLP18914582092 - Issue - (Started)						
Borrower	٩	Borrower's Reference Number				
100 Queen Street Sydney, NSW 2000 Australia						

#### STEP ACTION

2 The **Enter Payment Instructions** section, allows you to enter the beneficiary payment instructions manually or via an upload file. You can also remove an individual or multiple beneficiary payment instructions.

**NOTE**: It is a requirement to have at least one row of payment instructions data before the remaining sections of the Trade Loan can become available.

• Enter Payment Instructions				
Upload Instructions	Add New Remo	we C	<b>Q</b> ~	
# ▲ Valid Referen	e Beneficiary	Account	Currency	Amount
	No d	lata found		
		Total Amoun	t	

STEP	ACTION
2.1	Upload Instructions Upload Instructions button, allows you to upload a Beneficiary Payment File
	<ul> <li>Locate your beneficiary payment instructions file</li> <li>Select the Payment File Definition to apply to the file (if a definition has been set)</li> <li>NOTE: For pre-determined file formatting, please see the Trade Loans – File Format Guide.</li> </ul>
	<ul> <li>NOTE: The file format type may need to be selected at the Reference Data level under My Organisation's Profile &gt; Preferred Payment File Upload Definitions</li> <li>Select Upload File</li> </ul>
	Beneficiary payment instructions will now be visible in the listview (see step 2.3)

**NOTE**: Multiple uploads of payment instructions will not be allowed in a Trade Loan to append the results of the previous file upload. Any subsequent payment instructions uploaded, will override the previous file.

**NOTE**: You can edit a beneficiary payment instruction once it has been uploaded and prior to it being authorised and sent to the bank.

Upload Paym	ent Instructio	ns				
				Uple	oad File	Close
Step 1: Locate F	ile					
Choose file	No file chosen					
Step 2: Select P	ayment File Definition to	o apply to the file	2			
<select defini<="" td=""><td>ion&gt;</td><td></td><td>~</td><td></td><td></td><td></td></select>	ion>		~			

STEP	ACTION						
2.2	Add New						
	Add New button, allows you to manually input your Beneficiary Payment Instructions						
	PAYMENT INSTRUCTIONS						
	<ul> <li>Payment Method (see below)</li> </ul>						
	<ul> <li>once selected, this will be the default method for all subsequent beneficiary payment instructions within the Trade Loan</li> </ul>						
	<ul> <li>the below sections of the screen will dynamically change, based on your selection</li> </ul>						
	Currency						
	<ul> <li>once selected, this will be the default currency for all subsequent beneficiary payment instructions within the Trade Loan</li> </ul>						
	> Amount						
	<ul> <li>Customer Reference</li> </ul>						
	Charges						
	Details of Payment						

**NOTE**: The following is a list of the available payment method options.

#### **Payment Methods**

- > ACH Automated Clearing House Low value domestic payments
- ➢ BCHK Bank Cheque
- BKT Book Transfer Transfer between ANZ accounts in the same country
- CBFT Cross Border Funds Transfer International payments
- CCHK Customer Cheque
- > RTGS Real Time Gross Settlement Domestic local payments

**NOTE:** ACH, BCHK and CCHK are not currently available for Australia / New Zealand customers.

Add Payment Instructions           Payment Instructions	
* Payment Method Currency * Amount Details of Payment	Customer Reference * Charges Ours Beneficiary Shared

#### STEP ACTION

#### 2.2 Add New (continued)

#### BENEFICIARY

- Beneficiary Name
  - Pre-saved beneficiary parties stored in the Parties reference data tab can be selected from the drop-down list
     NOTE: You can also save your company's account details in the Parties
    - reference data tab to be selected from the list where proceeds will be credited to your company account
- Account Number
- Address
- > Country
- > Email Recipients
- > Instruction Number

#### BENEFICIARY BANK

- Beneficiary Bank/Branch Code
- Beneficiary Bank Name and Address
  - this will preload from the Bank/Branch Code
- Bank Sort Code

#### CHECK DELIVERY DETAILS

- > Select Delivery Method
- Payable Location
- Print Location
- Mailing Address

ADD BENEFICIARY button, allows you to add the beneficiary details, including the account and beneficiary bank to the Parties, under the Reference Data tab. The beneficiary can then be selected from the Beneficiary Name drop-down list for future transactions

Beneficiary	<b>x</b> Q	Beneficiary Bank	<b>×</b> (
* Beneficiary Name		* Bank/Branch Code	
* Account Number	~	Beneficiary Bank Name and Address	
* Address		Bank Sort Code	
		Add Be	neficiary
Country	~	Charle Dellaura D. 1. 11	
Email Recipients		Select Delivery Method	
(separate by comma)			~
		Payable Location	
		Print Location	
Instruction Number		Mailing Address	
P ACTION	D.		

#### INVOICE DETAILS

Free format text of up to 80,000 alpha/numeric characters pertaining to the beneficiary invoice details

#### REGULATORY REPORTING DETAILS

- > Central Bank Reporting
- Reporting Codes

#### PAYMENT PROCESSING DETAILS – Bank generated data

- > Beneficiary Sequence ID
- > Payment Status
- Payment System Reference
- Error Text

egulatory Reporting Details	
entral Bank Reporting	Reporting Code 1
	✓
	Reporting Code 2
ayment Processing Details	
onoficiary Soquence Id	Eveny Tayt
enericiary sequence to	End lext
ayment Status	
ayment System Reference	

## STEP ACTION 2.3 Listview Upon entering the beneficiary payment instructions either manually or via a file upload, the list of beneficiaries will be displayed in the listview. The search feature allows you to search by a beneficiary account number, bank code, bank name, beneficiary name, customer reference, and invoice detail line or payment amount.

**NOTE**: The listview provides a validation status for each individual beneficiary payment instruction.

Indicates that the beneficiary payment instruction has been successfully entered or uploaded
 Indicates that the beneficiary payment instruction has potential issues
 Indicates that the beneficiary payment instruction had errors when uploaded and needs repair

* Enter Paym	ent Ins	tructions				
Upload Ir	structio	ons A	dd New Remove	сq	~	
<b>#</b> •	Valid	Reference	Beneficiary	Account	Currency	Amount
1	0	CA 3124	Trade Loans - Manual Input	1437-1982	AUD	1,000.82
2	0	PI 1307	ABC Company	1982-1975	AUD	437.00
				Total Amount	AUD	1,437.82

Upon selecting the icon against the beneficiary name, you can view the log or review the error message.

Paymer	nt Instruction I	Log	Close
Trade Loan	Request - TLP1891458	32092	
User JOHNC	Validation Status Validation Successful	Processing Completion Date 11 Sep 2017 11:22 AM	

#### STEP ACTION 3 The Loan Request Instructions contains the following detailed information about the loan. Loan Start Date > Loan Maturity Date Currency – Currency of the loan Loan Amount (if known) > Pay-Away Amount - total amount of the beneficiary payment instruction(s) (preloaded) > Remaining Amount – difference between the Pay-Away amount and the Loan amount (preloaded in the currency of the Pay-Away Amount) > Debit Account for Remaining Amount - will display a drop-down list to debit if there is a remaining amount Interest to be Paid In Arrears • Upfront Charges – debit account for charges > Interest – debit account for interest, if upfront Loan Type Pre-Shipment Loan Request – includes estimated shipment date(s) ٠ Post-Shipment Loan Request ٠

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#### Required Supporting Documentation – a list of required documentation will be displayed and will be dependent on the Loan Type selected.

Loan Request Instructions			
	Pay-Away Amount:	AUD	1,437.82
* Loan Start Date * Loan Maturity Date * Currency 06-07-2017 V dd-MM-yyyy V	Loan Amount (if known)	AUD	1,437.82
	Remaining Amount:	AUD	0.00
<ul> <li>Interest to be Paid</li> <li>In Arrears</li> <li>Upfront</li> <li>Charges</li> </ul>			
* Loan Type			
<ul> <li>Pre-Shipment Loan Request</li> <li>Post-Shipment Loan Request</li> </ul>			
Required Supporting Documentation			

## STEP ACTION 4 Enter Invoice and Shipping Details section allows you to enter the Invoice and Shipping details manually or via an upload file. You can also remove an individual or multiple Invoice(s).

Enter Invoice and	Shipping Details					
Upload Details	Add New	Remove		c q	~	
# 🔺 Valid	Invoice Id	Issue Date	Due Date	ССҮ	Amount	Goods Description
4		No.d	ata faund			÷
		No d				

STEP	ACTION
4.1	Upload Details Upload Details button, allows you to upload an Invoice File
	<ul> <li>Locate your Invoice and Shipping details file</li> <li>Select the Invoice File Definition to apply to the file</li> <li>NOTE: For pre-determined file formatting, please see the Trade Loans – File Format Guide</li> </ul>
	<ul> <li>Select Upload File</li> </ul>
	Invoice and Shipping details will now be visible in the listview (see step 4.3)

**NOTE**: Invoice and Shipping Details section will only appear for Information only customers. It is mandatory to have at least one Invoice entered for Information only clients. Please refer to your Trade Representative for further information.

**NOTE**: Multiple uploads of invoice files will not be allowed in a Trade Loan to append the results of the previous file upload. Any subsequent invoice files uploaded, will override the previous file.

Step 1: Locate File		
Choose file No file chosen		
Step 2: Select Invoice Definition to apply to the file		

**NOTE**: You can edit an invoice detail once it has been uploaded.

STEP	ACTION
4.2	Add New Add New button, allows you to manually input your invoice details
	INVOICE DETAILS
	Invoice ID
	<ul> <li>Currency – preloads as per beneficiary payment instructions</li> </ul>
	> Amount
	Buyer or Seller Name
	Invoice Issue Date
	> Invoice Due Date
	SHIPMENT DETAILS
	<ul> <li>Goods Description</li> </ul>
	Country of Loading

- Vessel
- > Carrier
- Purchase Order ID
- Actual Shipment Date
- Shipping Term (Incoterm)

#### BUYER USER DEFINED FIELDS

- > Buyer User Defined Label 1
- Buyer User Defined Field 1
- Buyer User Defined Label 2
- Buyer User Defined Field 2

#### SELLER USER DEFINED FIELDS

- Seller User Defined Label 1
- Seller User Defined Field 1
- Seller User Defined Label 2
- > Seller User Defined Field 2

Add Invoice and Shipping Details	
Invoice Details  * Invoice Id  * Currency * Amount AUD	* Issue Date dd-MM-yyyy
* Buyer Name	* Seller Name
Shipment Details Goods Description	<select a="" phrase=""></select>
Country Of Loading	Country Of Discharge
Vessel	Carrier
Purchase Order ID	Actual Shipment Date Shipping Term (Incoterm)

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**NOTE:** The Buyer and Seller User Defined Labels can be used to provide additional data headings, e.g., Port of Loading, with the User Defined Field containing the portal name.

Buyer User Defined Fields	
Buyer User Defined Label1	
Buyer User Defined Field1	
Buyer User Defined Label2	
Buyer User Defined Field2	
Add 4 More	
eller User Defined Fields	
Seller User Defined Label1	
Seller User Defined Field1	
Coller User Defined John 12	
Seller User Defined Label2	
Seller User Defined Field2	
Add 4 More	

STEP	ACTION
4.3	Listview Upon entering the invoice details either manually or via a file upload, the list of invoices will be displayed in the listview.
	The search feature allows you to search by an Invoice ID, Amount, Goods Description, Buyer or Seller Name.
NOTE: Th	e listview provides a validation status for each individual invoice.
Indica Indica	tes that the invoice has been successfully entered or uploaded tes that the invoice has potential issues

A Indicates that the invoice had errors when uploaded

Ent	er Invo	oice and S	5hipping De	tails				
U	pload	Details	Add N	lew Re	emove	c	<b>Q</b> ~[	
	# 🔺	Valid	Invoice Id	Issue Date	Due Date	ССҮ	Amount	Goods Description
	1	A	INV: 001	14 Jul 2017	10 Jun 2017	AUD	1,000.82	Goods Description: Island Paci
	2	0	INV: 002	14 Jul 2017	10 Oct 2017	AUD	437.00	Goods Description: Canadian

Upon selecting the icon against the invoice, you can view the log or review the error message

Invo	oice	Upload Log -	Errors	Close
Trade	Loan I	Request - TLP1891458	32092	
Use JOI	er HNC	Validation Status Validated with Errors	Processing Completion Date 11 Sep 2017 11:45 AM	
Error	Messa ssue Dat	<b>ges</b> te must precede the Due	Date.	

#### STEP ACTION

П

- **5 FX Details** section will appear if the currency of the loan is different to the currency of the pay-away instructions. You can manually enter the Foreign Exchange details as arranged with the bank.
  - Contract Rate
    - Contract Reference
    - Contract Amount (currency of the pay-away)
    - Exchange Rate
    - Utilised Amount
  - > Use Daily Exchange Rate for Remaining Amount
    - Daily Exchange Rate preloads if at least one currency is the base currency
  - > FX Remaining Amount preloads balance of loan amount after conversion

NOTE: a maximum of 99 FX Contract Details can be added to a single Trade Loan Request

FX Details		
Add a Contract Rate	Loan Currency: USD Pa	y-Away Currency: AUD
Contract Reference Contract Amount(AUD)	Exchange Rate	Utilise Amount
Use Daily Exchange Rate for Remaining Amount	FX Remaining Amount:	1437.82
Daily Exchange Rate 0.7138		

#### STEP ACTION 6 Loan Maturity Instructions, allows you to determine how to finalise the loan upon maturity. Instructions to be provided at maturity ≻ Debit Accounts $\geq$ Debit Account for Principal • Debit Account for Interest – in arrears • Debit Account for Charges • > We will remit funds to your branch

Debit Accour	nts	ueu at	maturity			
Debit Account fo	or Principal	~	Debit Account for Interest	~	Debit Account for Charges	~

### STEP ACTION 7 Instructions to Bank, is an area you can advise ANZ of any special information. If there is a re-occurring message in the information sent to the bank, a phrase template is available to assist.

Instructions to Bank

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#### STEP ACTION

8

The **Internal Instructions** section contains details for your organisation. These details are not sent to the bank once approved.

# Internal Instructions Instructions entered here are for Internal purposes only, and will not be sent to the bank. STEP ACTION 9 When you have completed entering all the details, you may be required to attach any

When you have completed entering all the details, you may be required to attach any supporting documentation by using the 'Attach Document' button. Browse your directory and upload the relevant documents.

The transaction then needs to be verified by pressing 'Verify Data'. Once successfully verified, the transaction is ready to be Authorised. (Refer to Authorising Instruments section).

#### TRADE LOANS ROLLOVER REQUEST

A Trade Loan Rollover Request enables you to request an extension to the original expiry date of your outstanding Trade Loan. Accrued interest and charges will still be payable upon the original expiry date, however you can request the principal (or part principal) to be rolled over to mature on a future date. If accepted by the bank, a new Trade Loan Instrument will be issued for the rolled over principal and linked to the original Trade Loan instrument.

STEP	ACTION
1	Select the <b>Request Rollover</b> option from the transaction summary window. OR
	Select the <b>Request Rollover</b> from the Transactions tab and select the active Trade Loan you wish to rollover from the list.

ANZ 😯	ANZ Transactive ACME Trading	Home   🔤 (0)   💭 (4)   <b>?</b> Help 🛛 LOGOUT John Citizen
New Instruments 🗸	Transactions 🗸 Accounts Reports 🗸	Reference Data 🗸 Upload Centre 🗸 🗞 My Links 🗸
Instruments:	Trade Loan: Current Terr	ns Summary ?
Trade Loan - TLP18	923642092 - (Pending)	Create Settlement Instruction Request Rollover Create Message Close

STEP	ACTION			
2	Enter the Rollover details in Section 1 Settlement Instructions. Options include			
	<ul> <li>Rollover the full principal amount</li> </ul>			
	Pay a partial amount and finance the remaining balance			
	Provide any additional rollover instructions not covered by the above			

Amount AUD 1,437.82	Loan Start Date 14 Aug 2017	Maturity Date 29 Sep 2017	Loan Terms At fixed maturity date 29 September 2017	Other Party Multiple Beneficiaries
Our Reference:			* Apply Payment on:	14-08-2017
* Please use the f above item:	ollowing instruct	tions for settleme	nt of the Payment Detail	s
Rollover in For Full Pay Part Details Payn Finan Finance T Finance T Finance T At F	Finance Currence Amount tial Amount using on the right nent Amount: <sup>AU</sup> nce Remaining Ba Terms nce for ixed Maturity Da	y v v g the Payment D alance days te dd-MM-yyyy	<ul> <li>Account</li> <li>Debit Account</li> <li>Debit Account</li> <li>Debit Account</li> <li>Debit Account</li> <li>We have remitted</li> </ul>	unt for Principal unt for Interest unt for Charges v ed funds to your branch
Other (ente Additional Instr <select a="" phrase=""></select>	er additional instructions	ructions below)		

STEP
3

2. Foreign Exchange Rate Details	<b>v</b>
Please apply the following FX details against	the above settlement instructions
O Use Daily Exchange Rate	
O Use FX Contract	
FX Contract Number Currency R	ate
Other FX Instructions	
<select a="" phrase=""></select>	

#### STEP ACTION

**4** Once all the required information has been entered, select the 'Verify Data' button. The Settlement Instruction transaction is now ready to be authorised (Refer to Authorising Instruments section).

#### TRADE LOAN TRACERS

#### **Pre-Shipment Tracer**

In the event that the Loan Type is defined as a Pre-Shipment loan, you will receive a mail message 'x' number of days after each estimated shipment date. This tracer will request for the supporting information that pertains to the pre-shipment loan.

STEP	ACTION
1	View Pre-Shipment Tracer From the Mail Message section, select the Create Tracers: <instrument number=""> Trade Loan Finance message.</instrument>
2	Select the Pre-Shipment Document Tracer message to determine what supporting information is required to be presented for the loan. <b>NOTE:</b> The message will include the estimated shipment date, instrument number and the value of the Trade Loan, including a list of information to be presented.
3	Attach Documents Select the Reply to Bank button
4	Select the Attach Documents button
5	Upload the Trade Loan supporting documents to be presented to the bank
6	Enter any additional information into the Messages section
7	Select Send to Bank

New Instruments 🗸 Transactions 🗸 Accounts Reports 🗸 Reference Data 🗸 Upload Centre 🗸 Subsidiary Access	S My Links ✔
Message Details	?
Create Tracers: TLP18928942092 - 2 Trade Loan Finance - Received from Bank - 23 Oct 2017 09:30 PM	
Subject	Quick Links 🗸 🗸
Create Tracers: TLP18928942092 - 2 Trade Loan Finance	Hide Tips
Related to Instrument ID	
TLP18928942092 - 2	≓ Route
Related Documents	
Pre-Shipment Document Tracer	🏨 Reply to Bank
Message	🛱 Delete
Please refer to the related document(s).	
	Close

**NOTE:** If the tracer has not been actioned, follow-up tracers will be sent in request to present the supporting information.

#### Additional Documents Tracer

In the event that supporting documents were not presented at the time of the Trade Loan submission, you may be required to submit documents at a later stage. You will receive a mail message, Additional Documents Tracer to present supporting documents.

STEP	ACTION
1	View Additional Documentation Tracer From the Mail Message section, select the Trade Loan Addl Documentation: <instrument Number&gt; Trade Loan Finance message.</instrument 
2	Select the TL Addl Doc Request message to determine what supporting documentation is required to be presented for the loan.
3	Attach Documents Select the Reply to Bank button
4	Select the Attach Documents button
5	Upload the Trade Loan supporting documents to be presented to the bank
6	Select Send to Bank

**NOTE:** If documents have not been received, follow-up tracers will be sent in request to present the supporting documents.

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