

MOVING TO ANZ TRANSACTIVE – GLOBAL PAYMENTS GET READY GUIDE

Your organisation will soon be enabled with built in Payments functionality in ANZ Transactive – Global, and you will no longer need to click into ANZ Transactive – AU & NZ from Applications to manage payments and user permissions. Please read the following information, as there may be impacts on how your organisation manages payments and user permissions.

What changes do you need to know about?

1. Payment approval changes:

Payments in ANZ Transactive – Global will have two key changes in the approval workflow that are different to the current functionality in ANZ Transactive – AU & NZ:

- 1.1. Votes approval has been replaced by either a “1 to authorise” or “2 to authorise” model for each payment type. Alternatively a Panel approval workflow can be implemented.

Your organisations' approval setup may change from Votes to a Panel for applicable payment types, allowing for:

- > Different delegations for approvers
- > Different dollar thresholds for approvers
- > A set approval sequence and/or
- > 1 to 6 approvers per file

Administrators can edit Authorisation Panels through the Administration, Other Settings menu.

- 1.2. The Release function has been removed and the digital signing of a payment will now be actioned by the final approver. In order to prepare for this change you may need to adjust the processes you have built for payment approval and release. Depending on how many approvals are required and if a payment needs a dynamic exchange rate, a payment will move through the following statuses as it is approved:

For organisations that require one approval:

- Pending Approval* > Processing
- Pending Approval* > Needs Rate* > Processing

For organisations that require two approvals:

- Pending Approval > Pending Approval* > Processing
- Pending Approval > Pending Approval* > Needs Rate* > Processing

*The user who completes this step will require a security device. The payment is released when it receives final approval or when a dynamic exchange rate is accepted.

Customers who use the Release step for Segregation of Duties will be moved to a Panel approval.

2. File Import changes:

- 2.1. The **ABA** file can no longer be imported using the Detailed Import method. This method allowed you to enter payment header information manually or from a template, and then import a payment file containing the transactions. This method also enabled you to append transactions to a payment using a file.

To import an ABA file into ANZ Transactive – Global, you must ensure that sufficient details are included in the file header for the system to determine how to fund the payment. For a successful import, the header should include a valid Direct Entry (DE) User ID and incorporate one of following methods to indicate what funding account to use:

1. Provide a BSB and Account Number in the Descriptive Record
2. Create a self-balancing file in your accounting software which will add an extra line in the file to represent the total debit amount for the payment

Note: If neither of these methods are used, the system will choose the trace account nominated for the first transaction in the payment. If a batch in your file contains an invalid DE User ID, the batch will go into a Needs Repair status and you are able to edit the payment and select the correct DE User ID.

- 2.2. The Batch Control Record in the ABA file now needs to contain valid totals, i.e. the Batch Net Total Amount, Batch Credit Total Amount and Batch Debit Total Amount need to be valid and correct.
- 2.3. ABA mixed batch files are no longer supported. Direct debit requests have been separated from Payments and are now completed from the Receivables menu. If you are unable to separate your files, you will need to implement ANZ Fileactive.
- 2.4. The CSV file is now imported using the Full File Import which requires you to enter the funding Account Number, Value Date, Payment Name, Payment Reference, Statement Narrative and Direct Entry User ID on the Upload File pop-up window. You can no longer import a CSV file into an existing template or payment.
- 2.5. The MT101 file has changes to field 59 in the Transaction Detail Record to require the country code or name by itself on the last line of the beneficiary record. There are also updates to the character set that can be used in the file. Please refer to the ANZ Transactive – Global File Formats document for more details.
- 2.6. The WIRS file format is no longer accepted. If you are unable to create an alternate file format, you will need to implement ANZ Fileactive.

For more information on file formats, please refer to the **ANZ Transactive – Global File Formats** document on [Online Resources](http://anz.com/onlineresources) (anz.com/onlineresources).

3. **Administration changes:**

After you have been enabled with Payments in ANZ Transactive – Global, user and role management will be accessed through the Administration section in ANZ Transactive – Global. ANZ has developed the following system roles which have been streamlined to make it easier for you.

- > All Entitlements
- > Approve
- > Create
- > Create & Approve (not own)
- > Reporting
- > Customer Admin (assigned to a user by ANZ)

An Administrator will need to assign the following to new users:

- > A role to the user which specifies the tasks that the user can perform in the system
- > User Attributes which specify the accounts, approval discretions, payment purposes (Standard/Payroll) and Confidential Data Groups available to the user within the assigned role

Alternatively, a user's permissions can be copied from another user.

ANZ will complete the following for your enablement to Payments in ANZ Transactive – Global:

- a) Analyse Function Roles you have created in ANZ Transactive - AU & NZ and determine if these can be mapped directly to one of the new system roles. Where they cannot be mapped directly, a new Custom Role will be created for you. The role will have the same Function Role name that you used in ANZ Transactive - AU & NZ.
- b) Assign either a new system role or a Custom Role to each user based on their current ANZ Transactive – AU & NZ permissions
- c) Assign accounts and approval discretions (if applicable) to each user based on their current ANZ Transactive – AU & NZ permissions

Other permission differences:

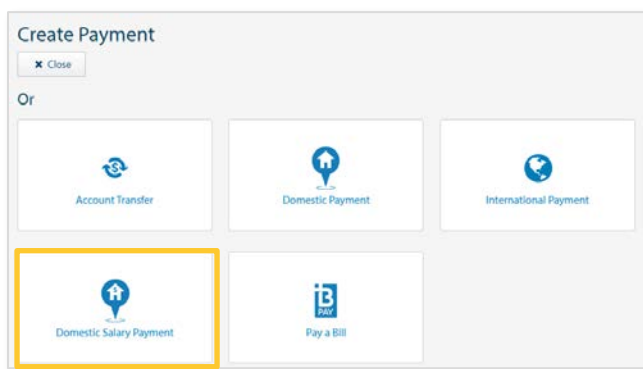
In ANZ Transactive – AU & NZ, you could ...	In ANZ Transactive – Global ...
Restrict a user generating certain reports	This is no longer available
Restrict a user downloading and importing particular file formats	This is no longer available
Restrict a user's access to current day balance and transaction data	Generate a Transaction Summary Report as this does not show current day balances, and provide this to the restricted user
Apply Release payment permissions to a user	Ensure that the final approver has a Token
Assign separate create and modify payment user permissions	These are bundled together into either the "Create" default roles or the "Make Payments" custom roles
Provide user access to the mobile app	Mobile access is now automatically available to users who have permission to access Operating Accounts or for those who can action (e.g. approve/reject) payments that have been created using the new payments functionality in ANZ Transactive – Global.
Assign Unrestricted (create payments freeform or from template) or Restricted (create payments from templates only) function roles to a user for Domestic Payment	For Unrestricted, ensure the role has these permissions for each payment type: <ul style="list-style-type: none"> > Make Payments to Adhoc Payees and; > Make Payments using Approved Templates or Payees For Restricted, ensure the role has this permission for each payment type: <ul style="list-style-type: none"> > Make Payments using Approved Templates or Payees
Set up account discretions within the system. This allowed you to specify the maximum value that could be approved for an account for a particular value date.	Setup user approver discretions instead
Restrict file import paths	This is no longer available
Assign Restricted Templates to a user	Assign Domestic Salary Payments or Confidential Data Groups to the user

For more information on permissions, please refer to the Administration User Guide on [Online Resources](http://anz.com/onlineresources) (anz.com/onlineresources).

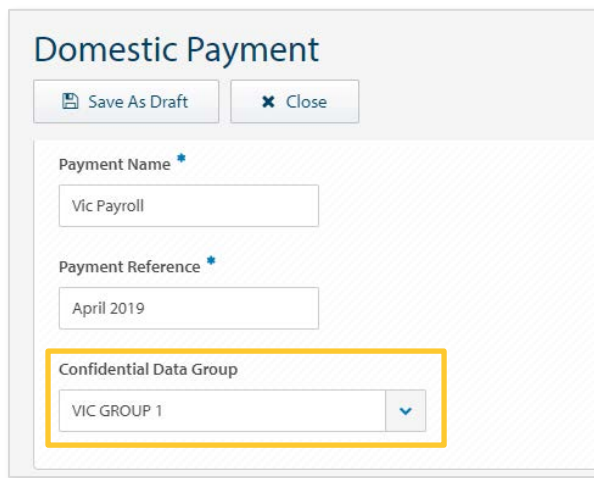
4. Domestic Salary Payments and Confidential Data Groups:

If you use "Restricted Templates" to mark payment templates for restricted use only, you can achieve the same result in ANZ Transactive – Global by using one of the following methods:

4.1. **Domestic Salary Payments** which allows you to flag templates and payments as Salary and provide access for one group of users who are entitled to Payroll under Payment Purpose.



- 4.2. **Confidential Data Groups (CDGs)** which allows you to have more complex ways of restricting access to templates and payments. Users can be entitled to one or more CDGs and can then tag a template or payment to a CDG. Only users with access to a particular CDG will be able to view and action templates and payments tagged with the group.



Your “Restricted Templates” in ANZ Transactive – AU & NZ will be moved to one of these depending on your requirements:

- a. **Domestic Salary Payments:** if the same users access each template or
- b. **Confidential Data Groups:** if different groups of users access different templates. These templates will be moved over with the same template name

5. **How to limit changes to beneficiaries in payments and templates:**

ANZ Transactive – Global allows you to restrict payment templates and file imports to limit changes to the beneficiaries in a payment. Specifically, new beneficiaries cannot be added to a payment created from a restricted template or file import, and beneficiary details cannot be changed. To achieve this, ensure that the **Disable Beneficiary changes** is ticked on the Upload File pop-up window, or the **Disable Beneficiary changes for Payments created from this Template** is ticked within a template.

6. **Scheduled Templates:**

ANZ Transactive – Global does not have the ability to schedule the creation of a payment created from a template. After the payment was created it would then need to be approved and released. In the coming months, ANZ Transactive – Global will be introducing Recurring Payments, providing you the ability to schedule and manage recurring payments without the need to approve the payments each time they are scheduled.

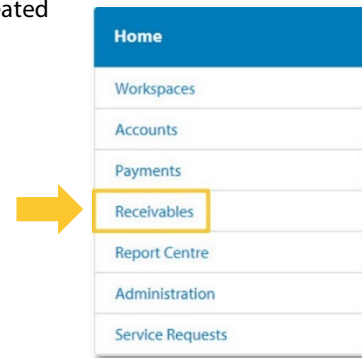
7. **Payments created in ANZ Transactive – AU & NZ:**

- 7.1. Payments that were processed in ANZ Transactive – AU & NZ are still available to view and generate reports for by clicking on ANZ Transactive – AU & NZ via Applications. In the coming months, historical payments from ANZ Transactive – AU & NZ will be moved to ANZ Transactive – Global and view access to ANZ Transactive – AU & NZ will be removed.
- 7.2. Payments in a status of “Awaiting Approval” or “Awaiting Release” will not be moved to ANZ Transactive – Global. Therefore it is important that you approve and release any payments in the system that need to be processed prior to your enablement date. Alternatively, you will need to re-create these payments in ANZ Transactive – Global after you have been enabled with Payments and Administration.
- 7.3. Future dated payments in a status of “Awaiting Processing” will process on their value date. You can check the payment on the value date to ensure it has processed successfully by clicking on ANZ Transactive – AU & NZ via Applications.

NOTE: Templates that include beneficiary details and have been created, modified or approved in the past 12 months will be moved to ANZ Transactive – Global.

8. Direct Debits:

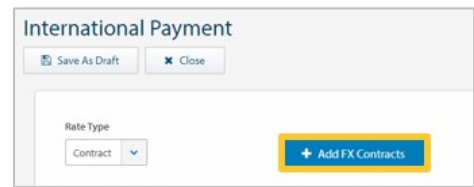
Direct debit requests have been separated from payments and are now created and managed under the Receivables menu:



9. International Payments:

9.1. **Beneficiary Addresses:** In ANZ Transactive – AU & NZ we recommend you include the full street address and city in the Beneficiary Details for International Payments. To comply with Anti-Money Laundering (AML) rules, the beneficiary's Address Line 1, Beneficiary City and Beneficiary Country must be populated and valid in ANZ Transactive – Global.

9.2. **Contracts:** In ANZ Transactive – AU & NZ you can enter Contract ID's organised through your dealer manually. In ANZ Transactive – Global, you will **need to add the contracts** you have booked by clicking on the **Add FX Contracts** button, finding and selecting the contracts to use. *If you cannot view your FX contract(s) or have missed your contract(s) settlement date please contact your respective Sales dealer.*



9.3. **Intermediary Banks:** ANZ Transactive – Global does not currently allow you to specify Intermediary Bank details through which international payments will be routed. This functionality will be available in the coming months upon request.

9.4. **CNH and CNY currencies:** If you need to trade in CNH, select CNY from the Currency drop-down list as this denotes the value of the same currency, Renminbi (RMB).

10. Changes to payments submitted via Fileactive:

10.1. An ABA Mixed Batch file submitted via Fileactive will now be split into two files for processing, one debit and one credit. You must approve both the payment and direct debit request in ANZ Transactive – Global. Mixed Batch files can no longer be imported directly into ANZ Transactive – Global.

10.2. Past dated payments that are within 14 days of the current date, or payments submitted after payment cut-off times, will now go into "Pending Approval" instead of "Needs Repair". Payments with a transaction date more than 14 days in the past will continue to be "Bank Rejected".

11. Mobile App:

The new ANZ Transactive – Global Mobile app is now available for download from the official Apple App Store and official Google Play Store. This app provides you with the ability to:

- > View real-time account balances for your Operating accounts
- > View intra-day and prior day account transactions
- > Approve and reject payments initiated using the built in Payments functionality in ANZ Transactive – Global



NOTE: The following features will not be initially available in the new app: Get Rate, Change Password, Multi-lingual, Personalise your account list configuration and approve Trade/APEA payments (please retain the ANZ Transactive – AU& NZ mobile app for all Trade/APEA payments).

What do you need to do to prepare for the change?

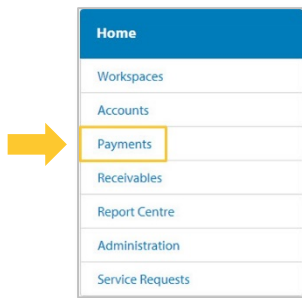
Before Payments functionality in ANZ Transactive – Global is enabled for your organisation, please check the following:

1. If required, update your organisation’s payment approval and release processes to reflect the changes
2. Determine if any other approvers need a security device (if they are the last approver) and submit a maintenance request to your ANZ representative if required. A reminder that users who do **Get Rate** must have a Security Device too.
3. Read the ANZ Transactive – Global *Administration User Guide*, *Payments User Guide* and *File Formats* on [Online Resources](https://anz.com/onlineresources) (anz.com/onlineresources) so that you are familiar with the new payment system

What do you need to do after the change?

After Payments functionality in ANZ Transactive – Global is enabled for your organisation:

1. Ensure you login using the [ANZ Transactive – Global URL](https://transactive.online.anz.com) (https://transactive.online.anz.com) and click on **Payments** from the Menu to access the new Payments functionality:



2. Click on the **Receivables** menu to access direct debit templates and to create Direct Debit Requests
3. If applicable, complete the following for templates in the Templates screen:
 - a. Add a Statement Narrative to the template if required. This can be up to 40 characters and will appear as part of the narrative on the funding account statement. You can also change the Statement Narrative when you create a payment from the template.
 - b. If any International Payment templates are in a Needs Repair status, ensure all beneficiaries have valid address details. To adhere to AML requirements, the beneficiary’s Address Line 1, Beneficiary City and Beneficiary Country must be populated and valid. Go to the Payee List and edit the beneficiary if required.
 - c. Review the template details
 - d. Submit the template. If your organisation needs to approve templates, the template status will change to Pending Approval and the template will need to be approved by another user before it can be used.

Note: The beneficiaries in the templates will be added to your Payee List once a template is submitted. If your organisation needs to approve beneficiaries go to the Payee List screen, review and approve the beneficiaries in the list.

4. View the **Authorisation Matrix** by clicking on the **Administration** menu, then **Other Settings** and selecting the Division. If required, you can click **Edit** on the Control Bar to modify the Authorisation Model for each product (1 to Authorise, 2 to Authorise or Panel).

Product	Payment Purpose	Authorisation Model	Authorisation Panel
AU BPKY		1 to Authorise	
AU Domestic (Direct Credit)	All	1 to Authorise	
AU Domestic (NPP)	All	2 to Authorise	
AU Domestic (RTGS)	All	1 to Authorise	
NZ Domestic (Low Value)	All	1 to Authorise	
NZ Domestic (SCP)	All	2 to Authorise	
AU Domestic (Direct Debit)		1 to Authorise	
NZ Domestic (Direct Debit)		1 to Authorise	
International Payments	All	1 to Authorise	
Transfers		1 to Authorise	

Did you know that payments in ANZ Transactive – Global has these new features?

- > Beneficiary details can be stored in a Payee List
- > Three useful payment widgets are available in Workspaces:
 - > Pending Approval
 - > Payment Status
 - > Initiate Payments
- > Domestic Salary Payments can be created to restrict users from seeing sensitive payroll details
- > You can email a remittance advice to your beneficiaries
- > MT103 messages are available in a PDF format for International Payments in a Completed status
- > Payments that fail due to insufficient funds can be resubmitted on the same value date without additional approvals
- > AU Osko® (NPP) payments will be available for you to make near real-time payments. Users will have the same permissions and discretions as Real Time Gross Settlement (RTGS) payments for OSKO®. In preparation, please visit institutional.anz.com/npp for NPP Terms and Conditions and Fees and Charges.

When is additional functionality being delivered?

ANZ Transactive – Global will be undergoing a number of enhancements during 2019. We will advise you of these via the Online Resources page and through in application messages.

Where can you get help?

For more information on ANZ Transactive – Global Payments, we've developed the following guides available on anz.com/onlineresources

- > Payments User Guide
- > Osko Payments Quick Reference Guide
- > Receivables User Guide
- > Administration User Guide
- > File Formats (With ANZ Transactive – Global Payments)

Additionally, you can contact the [ANZ Customer Service Centre](http://www.anz.com/servicecentres) (www.anz.com/servicecentres) with any questions you may have during and after your upgrade to Payments in ANZ Transactive – Global.