



ANZ TRANSACTIVE
USER GUIDE

MAY 2013

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INTRODUCTION TO ANZ TRANSACTIVE

ABOUT THIS GUIDE

This document covers essential processes and procedures for ANZ Transactive users. It is recommended that users read this guide in conjunction with the ANZ Transactive Terms and Conditions.

LEARNING ABOUT ANZ TRANSACTIVE

The following range of resources is available to assist you in your use of the ANZ Transactive system.

ONLINE HELP

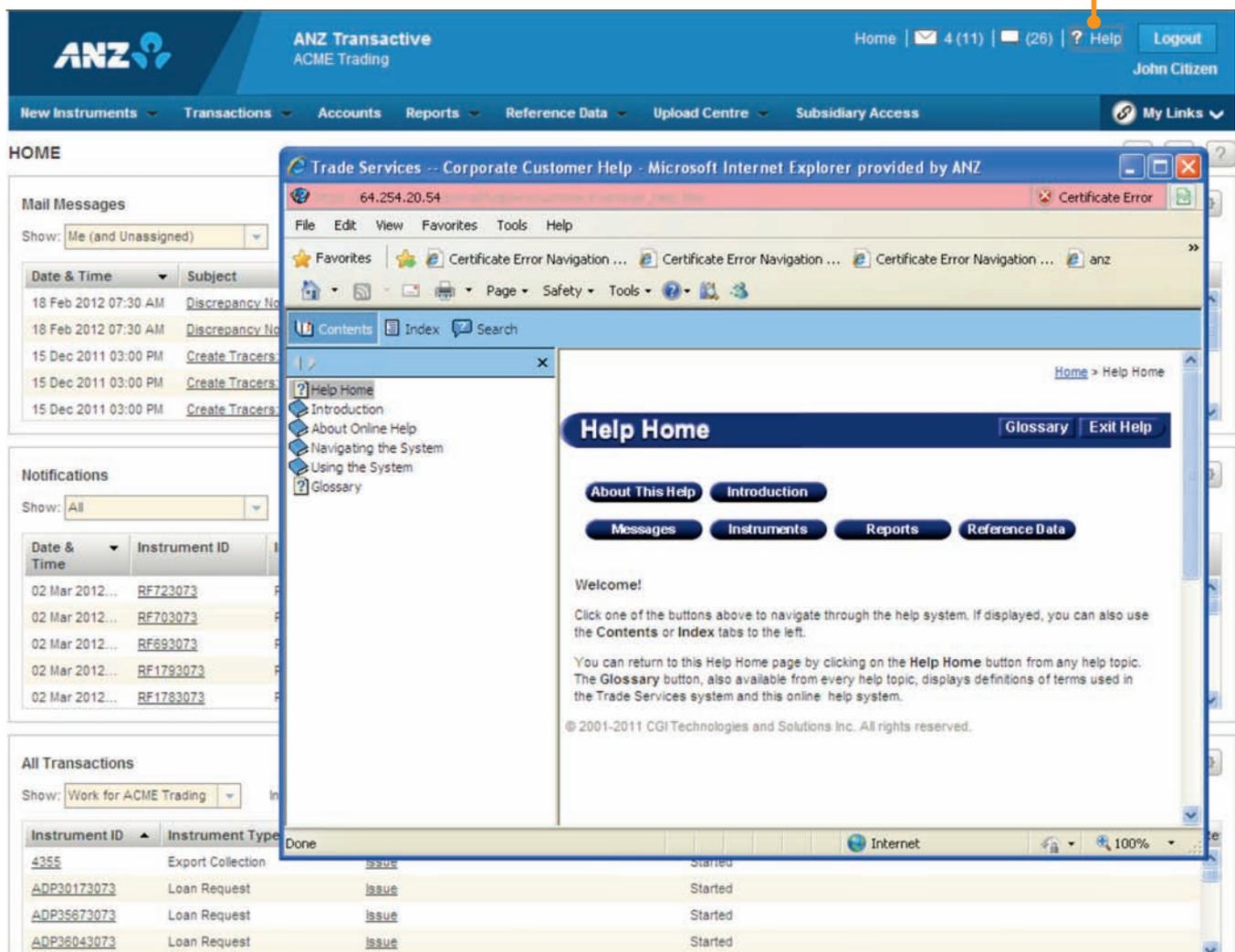
The Online Help tool should be your primary source of information about using ANZ Transactive.

As new operating features or functions, particularly those relating to security, integrity and authentication are introduced, instructions covering changes and the usage of such features will be provided.

As shown below, there are two ways to access ANZ Transactive help.

1. The Help button at the top of the page provides a complete online help index for the majority of ANZ Transactive functions.

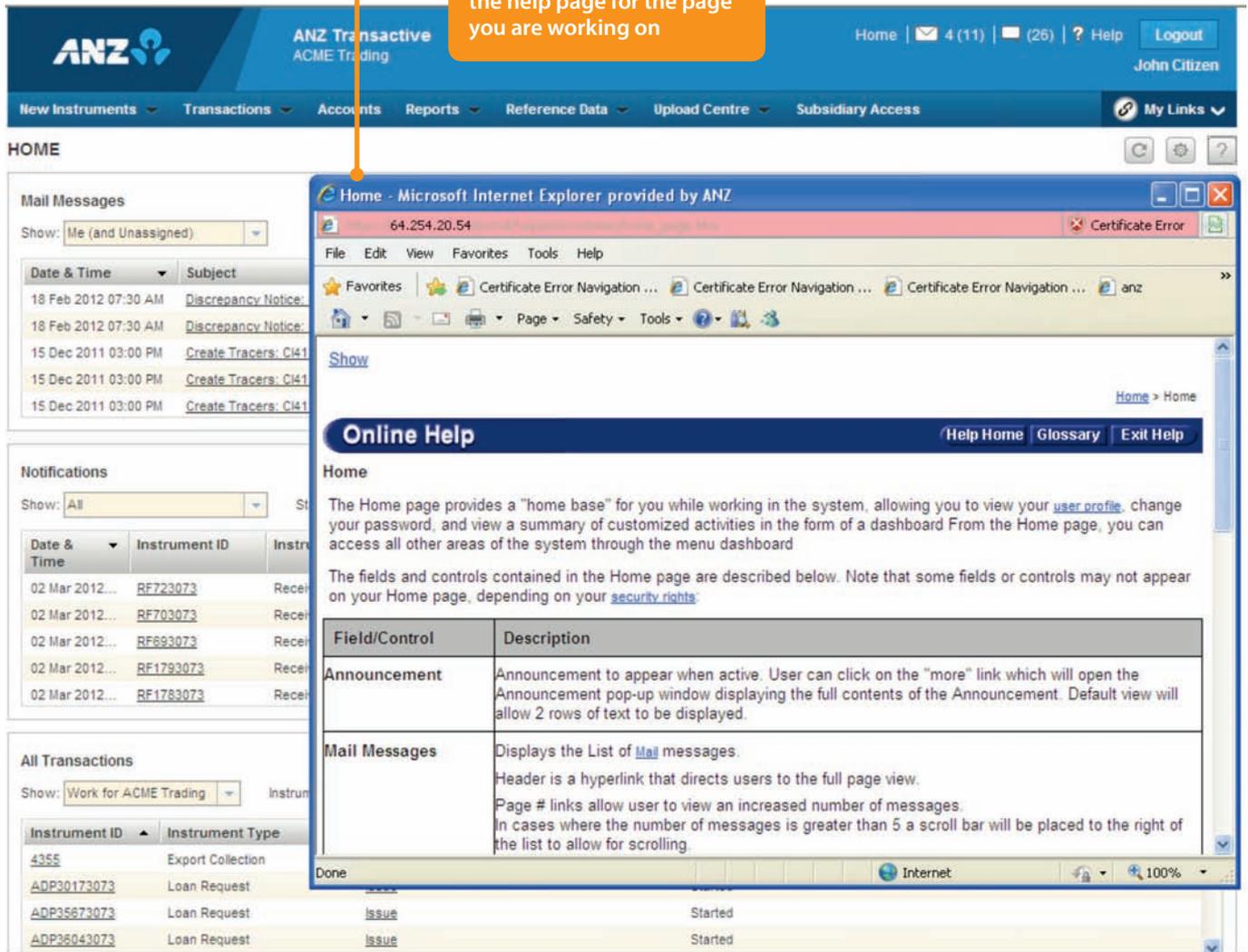
Click the Help button and the Help screen will appear



INTRODUCTION TO ANZ TRANSACTIVE

2. The  button in the Home menu provides a help function for the specific page you are accessing.

Select the Help button from the screen to display the help page for the page you are working on



The screenshot shows the ANZ Transactive ACME Trading interface. The top navigation bar includes the ANZ logo, the text "ANZ Transactive ACME Trading", and user information "John Citizen". A menu bar contains "New Instruments", "Transactions", "Accounts", "Reports", "Reference Data", "Upload Centre", and "Subsidiary Access". A "HOME" section is visible on the left. An "Online Help" window is open, displaying the "Home" help page. The help page includes a "Show" button, a "Home" header, and a table with the following content:

| Field/Control | Description |
|---------------|--|
| Announcement | Announcement to appear when active. User can click on the "more" link which will open the Announcement pop-up window displaying the full contents of the Announcement. Default view will allow 2 rows of text to be displayed. |
| Mail Messages | Displays the List of Mail messages. Header is a hyperlink that directs users to the full page view. Page # links allow user to view an increased number of messages. In cases where the number of messages is greater than 5 a scroll bar will be placed to the right of the list to allow for scrolling. |

INTRODUCTION TO ANZ TRANSACTIVE

GENERAL SYSTEM NAVIGATION

To navigate through ANZ Transactive simply use the page controls available within the system. It is recommended you do not use the controls on your browser's toolbar (such as Back, Forward and Refresh) to navigate through the system.

General system navigation information is also provided within the ANZ Transactive help. See the Navigating the System section of the ANZ Transactive help.

MINIMUM SPECIFICATIONS

Below is the list of specifications required to access ANZ Transactive.

FIREWALL AND ANTIVIRUS SETTINGS

Please ensure the appropriate permissions are configured for both firewall and antivirus software to allow users to access ANZ Transactive.

OPERATING SYSTEM AND BROWSER VERSION

Below is the summary of compatible operating systems and browser versions supported/ required to access ANZ Transactive:

| BROWSER TYPE AND VERSION | OPERATING SYSTEM | JAVA VIRTUAL MACHINE (JVM) | TRUSTEDNET CONNECT (TNC)*** |
|--------------------------------|------------------|----------------------------|-----------------------------|
| Microsoft Internet Explorer 7 | Windows | Sun 1.5 Sun 1.6 | Yes |
| Microsoft Internet Explorer 8 | Windows | Sun 1.6 | Yes |
| Microsoft Internet Explorer 9* | Windows | Sun 1.6 | N/A |
| Mozilla Firefox 14, 15* | Windows | Sun 1.6 | Yes |
| Google Chrome* | Windows | Sun 1.6 | N/A |
| Apple Safari* ** | iOS for iPad | N/A | N/A |

* For reporting, only IE7 and IE8 is currently supported by the third party software vendor.

** Viewing of images is not supported in Safari due to java limitations. Smart cards not supported in Safari due to hardware required.

*** TNC required for Smartcard Users Only (Taiwan)

INTERNET CONNECTION

An internet speed of 56kbps or higher is recommended.

VIDEO RESOLUTION

A minimum screen resolution of 1024 x 768 is recommended.

ACCESS REQUIREMENTS

Token Users: There are no specific access requirements for Token Users.

Smart card Users (Taiwan only): A Smartcard device and Smartcard device reader will be provided to all Smartcard Users.

Local administration rights and an available and enabled USB port are required to install the Smartcard reader.

HARDWARE REQUIREMENTS

Token Users and User ID/password Users:

- > Token (provided by ANZ) No specific access requirements.

Smartcard Users (Taiwan only):

- > CD-ROM drive for software installation (or access over a network)
- > USB Smartcard reader (provided by ANZ)
- > Available and enabled USB port
- > Smartcard (provided by ANZ)

INTRODUCTION TO ANZ TRANSACTIVE

ANZ TRANSACTIVE SECURITY INFORMATION

The following security is in place to protect your organisation when using ANZ Transactive.

PHYSICAL SECURITY

All buildings that contain ANZ Transactive web servers and/or database servers use industry-standard physical security to prevent access by unauthorised people.

DATA ENCRYPTION

All data communication to and from ANZ Transactive uses 128-bit Secure Sockets Layer encryption and HTTPS (Hypertext Transfer Protocol – Secure) as communication protocol.

FIREWALLS

Firewalls protect all data used in ANZ Transactive. Firewalls assist to ensure that data is only provided in response to valid requests from the application. It is advisable for your organisation to also have a firewall to protect its own computers and networks.

It is recommended that antivirus and anti-spyware software are installed on computers, particularly when linked to a broadband connection, digital subscriber line or cable modem. It is recommended to update anti-virus and firewall products with security patches or new versions on a regular basis.

AUTHENTICATION

ANZ Transactive will verify the identity of each user accessing ANZ Transactive by either of the following authentication methods:

- > User ID/password
- > A Token (RSA or Vasco Digipass token)
- > A Smart Cards (for Taiwan users only)

To authenticate a user the following action is taken

- > Determine the type of user, and verify the user's identity
- > Confirm the user is permitted to access ANZ Transactive

Once authenticated, the user's functionality is controlled by the assigned security profile, which is discussed in the Security Profile section.

SECURITY PROFILES

An Administrator can assign a security profile for all users on ANZ Transactive that do not require a security device.

A security profile determines:

- > Which modules of ANZ Transactive users can access
- > The functions users can use within each module of ANZ Transactive

Threshold Groups

If your use of ANZ Transactive involves authorising transactions, then your organisation's Administrator may have assigned you a threshold group.

Your threshold group determines the value of transactions that you can authorise. For each type of transaction, there are limits for the:

- > Threshold amount, which is the largest single transaction you can authorise
- > Daily maximum value of the transactions you can authorise

TEMPLATE GROUPS

If your use of ANZ Transactive involves initiating/creating transactions then your Administrator may have assigned you one or more Template Groups. The Template Group assigned to you will determine which type of Instruments you can create.

INTRODUCTION TO ANZ TRANSACTIVE

CONFIDENTIAL PAYMENT INDICATOR

A Confidential Payment Indicator may be assigned to your User profile by your Administrator enabling you to have access to confidential payment transactions and templates.

PANEL AUTHORITY

If your use of ANZ Transactive involves authorising payment transactions, then your organisation's Administrator may have assigned you a panel authority.

Your panel authority determines the value of the transactions that you can authorise and your panel User group. For each account provided, there is a limit assigned to each User and which panel User must authorise the transaction.

SEGREGATION OF DUTIES

ANZ Transactive allows your organisation to enforce segregation of duties between employees, which provides an additional form of security. For example:

- > Transactions may need to be authorised by someone other than the last person who entered data for those transactions.
- > Transactions for some types of instruments may require multiple authorisations (i.e. via Token authentication).

REPORTING CATEGORIES

ANZ Transactive allows the ability to assign users to reports based on their roles and responsibilities within your organisation.

Five report categories (Cash Payments, Trade Services, Confidential, Term Deposit and Administrator) will be available to users and can be assigned to users via their user profile page. Only reports within that selected category will be available to the user from the Reports tab. Users can have up to all five categories assigned to them.

PROTECTING YOUR BANKING

- > Users should check the authenticity of the financial institution's website prior to accessing available products and services.
- > Users should verify when accessing products and services offered by the financial institution that the browser session is secure. This can be verified by ensuring the webpage begins with "https://" rather than "http://", and the security lock is displayed on the bottom right of the browser. Users should not commence transactions prior to verifying.
- > Always log out of ANZ Transactive by using the log out button in the top right hand corner of the browser.
- > Do not install software or run programs of unknown origin.
- > Delete junk or chain emails.
- > Do not open email attachments from unknown senders.
- > Do not disclose personal, financial or credit card information to suspect websites or unknown recipients.
- > Do not use a computer or a device which cannot be trusted.
- > Do not use public or internet café computers to access banking products and services.
- > Do not share resources from your computer, (i.e. hard drives and printers) whilst operating on the internet.
- > Do not disclose your password or security device passphrase to anyone else.
- > If your Token is lost or stolen you must notify the ANZ Transactive Support Centre immediately to have the Token suspended or revoked.

ANZ TRANSACTIVE SECURITY DEVICES

ANZ Transactive supports three different types of Security Devices as per the following

RSA TOKENS

Your RSA Token generates a new six digit number – known as an RSA Token code or One Time Password (OTP)– every 60 seconds. Each Code can only be used once. Only the Code that currently appears on the screen is valid. The countdown bar on the left hand side of the screen shows you how much time you have left until a new Code is generated, by shrinking one block every 10 seconds as it counts down.

Code generation for each RSA Token is completely random, so no two devices will display the same Code at the same time.



You will need to use your RSA Token each time you log on to ANZ Transactive. You will also need to use your RSA Token code if you authorise a cash or trade transaction. When prompted enter the six digit RSA Token code that appears on the screen of your RSA Token at that time. ANZ will verify this code as part of your log on process.

If you enter the RSA Token code incorrectly, you will be asked to enter a new code to successfully log on.

Your RSA Token has a serial number on the back of the device. This number is unique to your RSA Token. Before you can log on to ANZ Transactive, you need to activate your Token. You will need to quote the serial number to link your Token to your ANZ Transactive User ID.

PROTECTING YOUR BANKING

VASCO DIGIPASS TOKENS

Your Vasco Digipass Token will first need to be activated by the ANZ Transactive Support Team. You will be required to turn on your device by pressing the arrow button on the bottom right and then while pressing the arrow button press the lock button on the bottom left of the device. The device will remain turned on for 20 seconds only from last use. i.e. last button pressed.



Prior to initial token activation a 'LOCK PIN' number will be displayed on the screen. Upon providing the LOCK PIN number to your ANZ Transactive Support Team, the team will in turn provide an UNLOCK PIN. By selecting the arrow button again and entering the UNLOCK PIN, the device will prompt the user to enter in a six-digit NEW PIN and re-enter to confirm. Once successful, the NEW PIN will be the user's PIN to unlock the device to use going forward.

If you enter the incorrect PIN when unlocking the token with your PIN, it will display the word FAIL and number of failed attempts. Press the back arrow button to re-enter your PIN, though please note after 5 incorrect PIN attempts the token will become blocked.

In the event that you disable your token after five invalid consecutive attempts, you can contact the ANZ Transactive Support Team to have your Vasco Digipass Token PIN reset. Note this is not offered in Singapore due to regulatory requirements therefore any disabled token will require to be replaced.

When logging into ANZ Transactive, you will be required to unlock your device with your PIN and select option 1 for OTP (One Time Password). The random number generated on the device will be the Token OTP to access ANZ Transactive. This OTP must be entered into the log on page together with your password.

Refer to the Authorisation chapter for detailed information on authorising transactions using your VASCO Digipass token.

SMARTCARD AND DIGITAL CERTIFICATES (TAIWAN ONLY)

Smartcards use cryptographic technology with an embedded digital certificate:

- > Smartcards use a digital signature to verify the user's identity and create a secure a log on session.
- > Information on the smartcard is protected by a user chosen PIN.
- > Smartcards are considered a 'strong authentication method' also known as two-factor authentication (something you have and something you know).
- > Come in two form factors: SIM card size used for USB readers and standard credit card size.

Note: Token and User ID/password Users do not require digital certificates

Your Smartcard will need to be activated by the ANZ Transactive Support Team prior to first use. You will then be required to create your own Passphrase (PIN) which must be used to login to ANZ Transactive together with your User ID. Refer to the Changing your Password section in General System Tasks to change your smartcard Passphrase.

PROTECTING YOUR BANKING

KEY CONCEPTS AND TERMS

This section outlines the key concepts and terms to assist you in using ANZ Transactive.

MESSAGES

In ANZ Transactive, a message is an electronic communication between ANZ and a client in relation to a transaction. ANZ Transactive enables you to:

- > Send Mail Messages to ANZ.
- > Route Mail Messages to other users in your organisation.
- > Receive Notifications from ANZ for transactions relating to instruments you've initiated using ANZ Transactive.

For more information, see the Mail Messages section.

TRANSACTIONS/INSTRUMENTS

A transaction is the term used for a single activity such as a Payment or a Transfer between accounts. These are also known as Instruments however the term is mainly used to define Trade Instruments which usually have multiple Transactions associated to them such as Issue or Payment etc.

You can create a new transaction/Instrument in the following ways:

- > Creating from a blank form
- > Using a pre-configured template
- > Copy from an existing transaction

For more information on using transactions, see Working with Payment Transactions

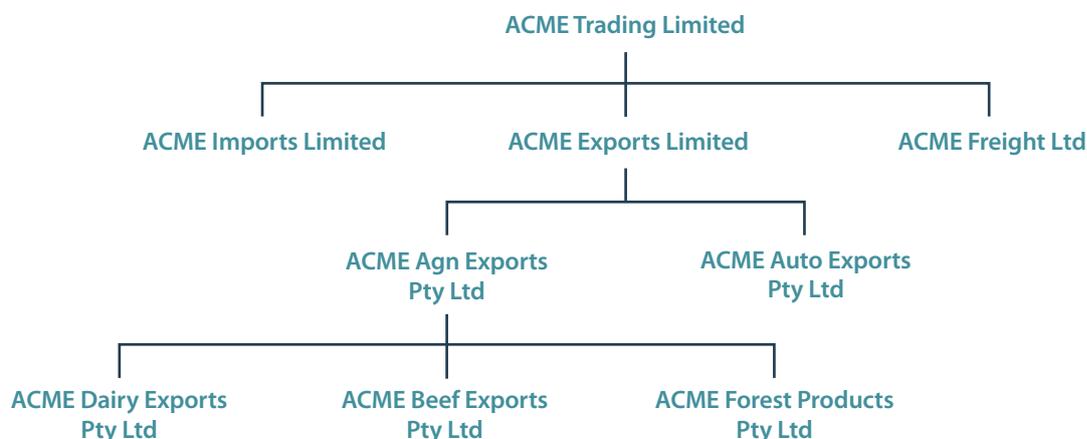
ORGANISATION SUBSIDIARIES

When an organisation is added to ANZ Transactive, future subsidiary organisations can be assigned to the assigned organisation.

Using ANZ Transactive subsidiary access you can route messages and transactions to:

- > A particular user in any of your subsidiary organisations within your organisation hierarchy

To register for a subsidiary organisations please contact your local Relationship Manager.



GENERAL SYSTEM TASKS

This section outlines general system tasks for ANZ Transactive. The following tips will assist you in your use of ANZ Transactive.

LOGGING IN

Each user accessing ANZ Transactive must have valid log on details. This may be requested via an application form, which contains proof of identify and the form must be signed, dated and returned to the bank for processing (see Authentication).

Users with tokens will be required to enter in their User ID and Password together with their OTP (One Time Password) generated by the token. Users with Smart cards will be required to insert their Smart card into their reader then enter in their User ID and PIN.

UNDERSTANDING YOUR HOMEPAGE

When you first log in to ANZ Transactive, you will enter the Homepage which has a number of features including a common header. Additional detail on each of the features is provided in the relevant section. You will notice shortcuts to key functions such as Mail Messages, Help, Notifications, My Links etc.



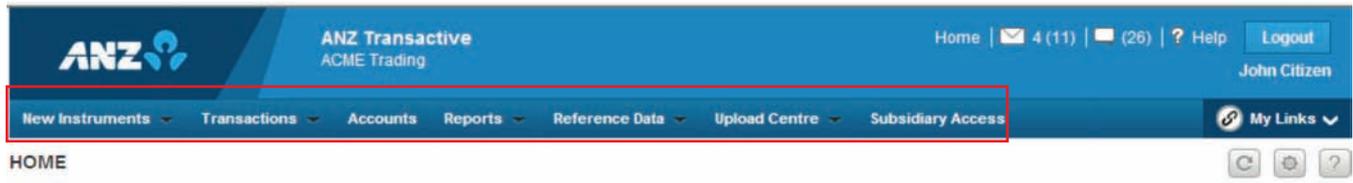
HOME

| BUTTON | DESCRIPTION |
|--------|---|
| | Press to return to the Homepage at any time |
| | Shows the number of messages and navigates to the Messages page |
| | Shows the number of notifications and navigates to the Notifications page |
| | Select for overall system help |
| | Press to logout of the system |
| | Shows the user name and navigates to the User preferences page |
| | Puts your favourites at your fingertips |
| | Refresh Button: Select to receive the most up to date information |
| | Preferences Button: Select to set up you Homepage preferences |
| | Help Button: Select for Homepage help |
| | Announcements Button: Displays key announcements |

GENERAL SYSTEM TASKS

NAVIGATING THE SYSTEM

Depending on the task you are required to complete, you can navigate to it easily via the various tabs on the Homepage.



| TAB | DESCRIPTION |
|-------------------|---|
| New Instruments | Used to initiate new transactions/instruments |
| Transactions | Used to access transaction status (e.g. pending, authorised), historical transaction information or initiate additional work on existing instruments (e.g. create amendments, create tracers) |
| Accounts | Used to access Accounts and refresh balances |
| Reports | Used to access the suite of reports (standard or custom) |
| Reference Data | Contains useful information on parameter configuration (e.g. parties, threshold groups, templates) |
| Upload Centre | Used to manage Supply Chain data upload. E.g. Invoice or purchase order file upload |
| Subsidiary Access | Used to access subsidiary information (where applicable) |

Note that user access to the various tabs is determined by your assigned profile.

PERSONALISING YOUR HOMEPAGE

Your Homepage can be personalised and configured in many in different ways to simplify the way you work.

PERSONALISE DASHBOARD/HOMEPAGE

| STEP | ACTION |
|------|--|
| 1 | To customise your Homepage, press the  button in the Home section which will open the setup page. |
| 2 | Select the Sections you wish to display in the Dashboard menu. |
| 3 | Select the order in which you wish the sections to appear. |
| 4 | Press the Update button. |
| 5 | Press the 'Save & Close' button and you will be returned to the Homepage. |

GENERAL SYSTEM TASKS

ANZ Transactive
ACME Trading

Home | 4 (11) | (26) | ? Help | Logout
John Citizen

New Instruments | Transactions | Accounts | Reports | Reference Data | Upload Centre | Subsidiary Access | My Links

DASHBOARD PREFERENCES

Dashboard Customisation

Step 1: Select the sections you wish to display on the Dashboard.

Sections

- Messages
 - Mail Messages
 - Notifications
- Transactions
 - All Transactions
- Receivables Matching
 - Receivables Matching
- Accounts
 - Account Balances

Step 2: Modify numbers and select the Update button to re-order your sections.

Selected Item(s)

Order

| | | |
|---|------------------|--------------------------|
| 1 | Mail Messages | <input type="checkbox"/> |
| 2 | Notifications | <input type="checkbox"/> |
| 3 | All Transactions | <input type="checkbox"/> |

Total Count: 3

Quick Links

- Show Tips
-
-
-
-

PERSONALISE SELECTED SECTIONS ON YOUR HOMEPAGE

Each section on your Homepage has further customisation available:

Notifications

Show: ACME Trading | Status: All

Show 5 of 21

Select to customise the list display.

| Date & Time | Instrument ID | Instrument Type | Transaction | Party | CCY | Amount | Status | Vendor ID |
|----------------|---------------|---------------------|-------------|---------------|-----|------------|----------------|-----------|
| 02 Dec 2011... | RF703073 | Receivables Finance | Issue | | HKD | 190,000.00 | Processed b... | |
| 02 Dec 2011... | RF713073 | Receivables Finance | Issue | | AUD | 35,000.00 | Processed b... | |
| 02 Dec 2011... | ADP27683073 | Loan Request | Issue | | AUD | 1,400.00 | Processed b... | |
| 02 Dec 2011... | LX443073 | Export LC | Advise | ABC BUYER LTD | USD | 25,000.00 | Processed b... | |
| 02 Dec 2011... | CM13073 | Import Collection | Collect | ABC Company | USD | 16,000.00 | Processed b... | |

Save current view
Reset to default view
Add or remove columns

- Date & Time
- Instrument ID
- Instrument Type
- Transaction
- Party
- CCY
- Amount

1. Default on the spot filtering for the relevant section.
2. Define how many lines you want to be shown at a time.
3. Select the columns you want to see displayed.
4. Filter by a particular criteria and flexible list view – can lift and shift columns to create your customised view.

GENERAL SYSTEM TASKS

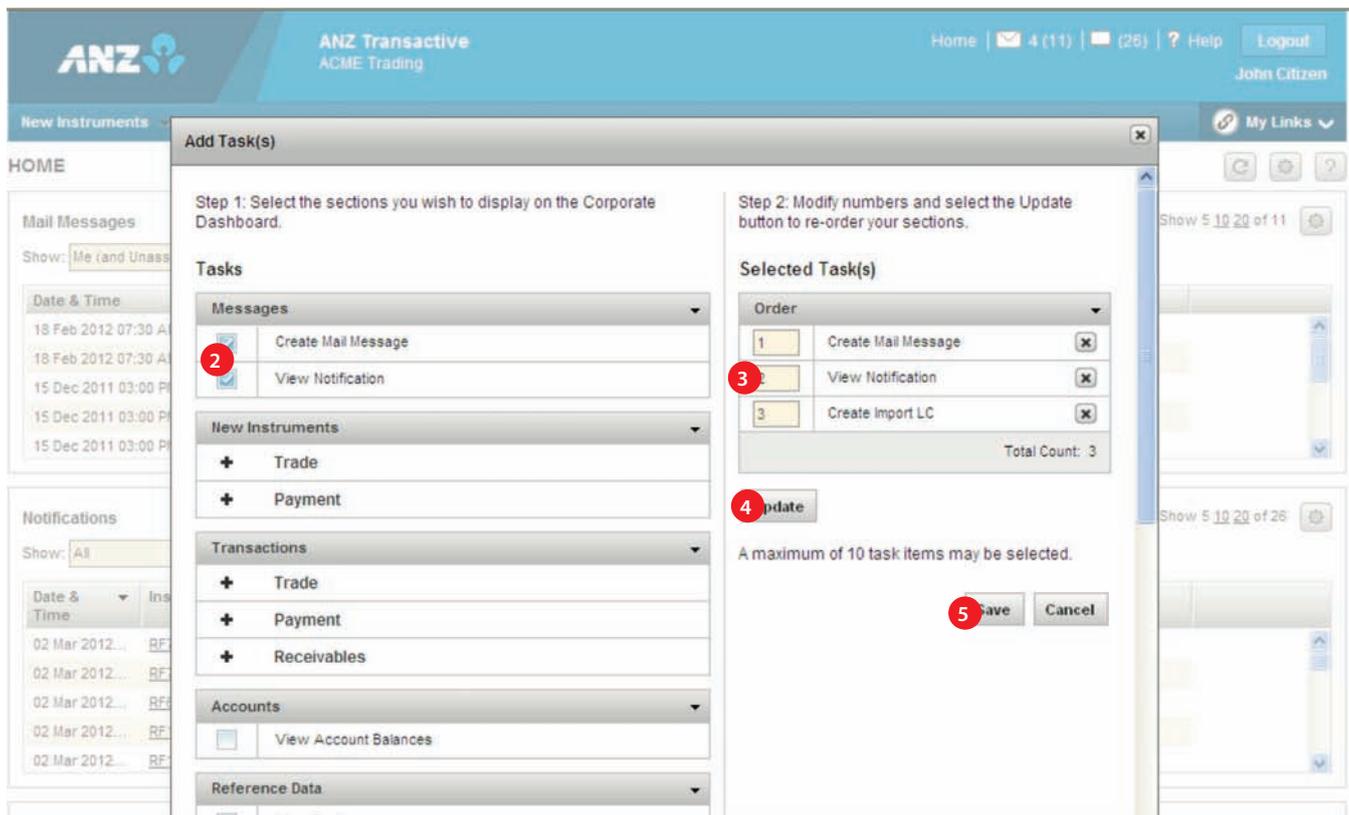
SETTING UP AND MANAGING 'MY LINKS'

The 'My Links' function provides you with the ability to display your own custom menu, allowing you to structure it so that the tasks you perform most frequently are always at your fingertips.

To access the 'My Links' menu, click on the  button.

UPDATING FAVOURITE TASKS

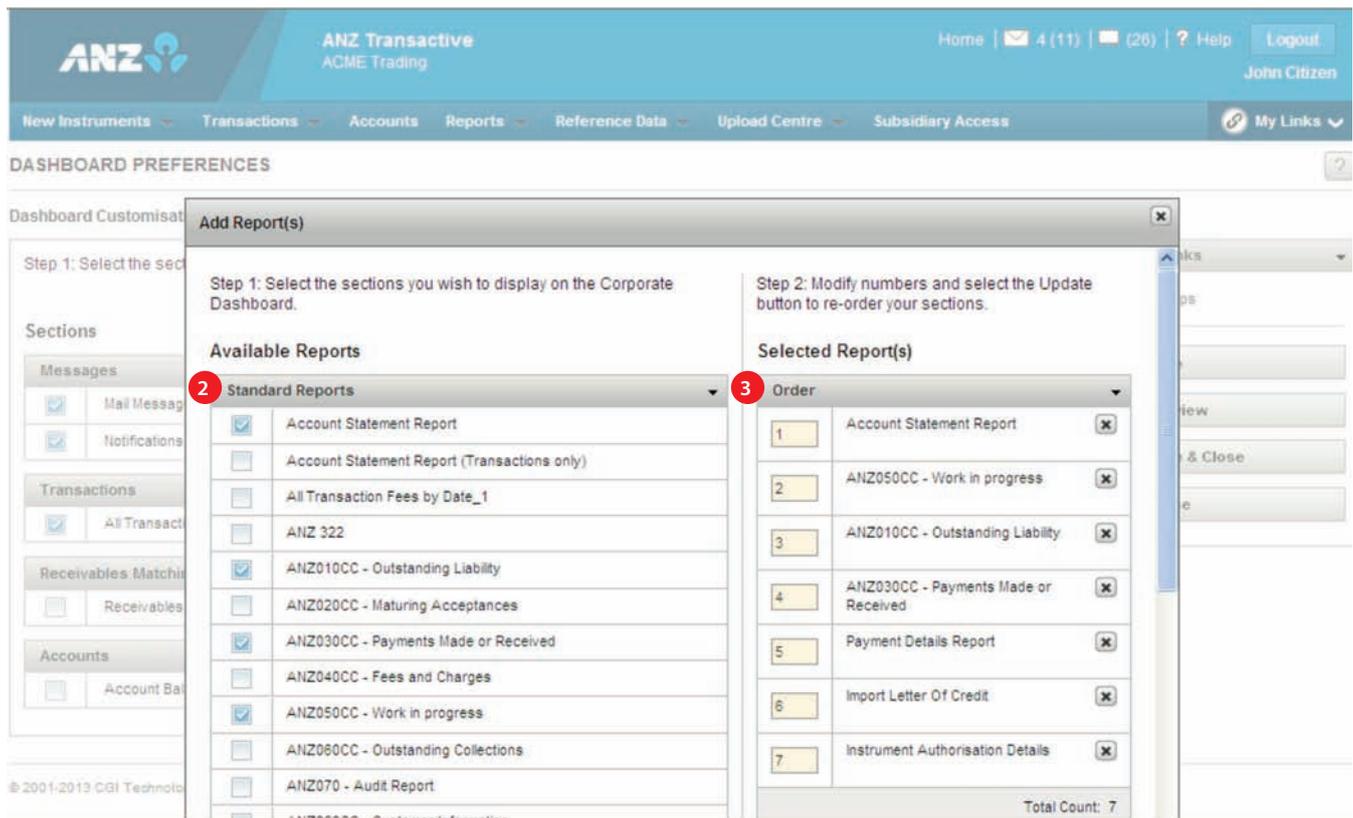
| STEP | ACTION |
|------|--|
| 1 | To update your 'Favourite Tasks', press the  button which will open the setup page. |
| 2 | Select the items you wish to display in the Dashboard menu (You may select up to 10 items). |
| 3 | Place the selected tasks in order of preference. |
| 4 | Press the 'Update' button. |
| 5 | Press the 'Save' button and you will be returned to the main menu. Your changes will be saved and visible the next time you access 'My Links'. |



GENERAL SYSTEM TASKS

UPDATING FAVOURITE REPORTS

| STEP | ACTION |
|------|--|
| 1 | To update your 'Favourite Reports', press the  button which will open the setup page. |
| 2 | Select the reports you wish to display in the Dashboard menu. |
| 3 | Place the selected reports in order of preference. |
| 4 | Press the 'Update' button. |
| 5 | Press the 'Save' button and you will be returned to the main menu. Your changes will be saved and visible the next time you access 'My Links'. |



ANZ Transactive ACME Trading Home | 4 (11) | (26) | ? Help | Logout | John Citizen

New Instruments | Transactions | Accounts | Reports | Reference Data | Upload Centre | Subsidiary Access | My Links

DASHBOARD PREFERENCES

Dashboard Customisation

Step 1: Select the sections you wish to display on the Corporate Dashboard.

Sections

- Messages
 - Mail Message
 - Notifications
- Transactions
 - All Transactions
- Receivables Matching
 - Receivables
- Accounts
 - Account Balance

Add Report(s)

Step 1: Select the sections you wish to display on the Corporate Dashboard.

Available Reports

2 **Standard Reports**

- Account Statement Report
- Account Statement Report (Transactions only)
- All Transaction Fees by Date_1
- ANZ 322
- ANZ010CC - Outstanding Liability
- ANZ0200CC - Maturing Acceptances
- ANZ0300CC - Payments Made or Received
- ANZ0400CC - Fees and Charges
- ANZ0500CC - Work in progress
- ANZ0600CC - Outstanding Collections
- ANZ070 - Audit Report
- ANZ0800CC - Customer Information

Step 2: Modify numbers and select the Update button to re-order your sections.

Selected Report(s)

3 **Order**

- 1 Account Statement Report
- 2 ANZ0500CC - Work in progress
- 3 ANZ010CC - Outstanding Liability
- 4 ANZ0300CC - Payments Made or Received
- 5 Payment Details Report
- 6 Import Letter Of Credit
- 7 Instrument Authorisation Details

Total Count: 7

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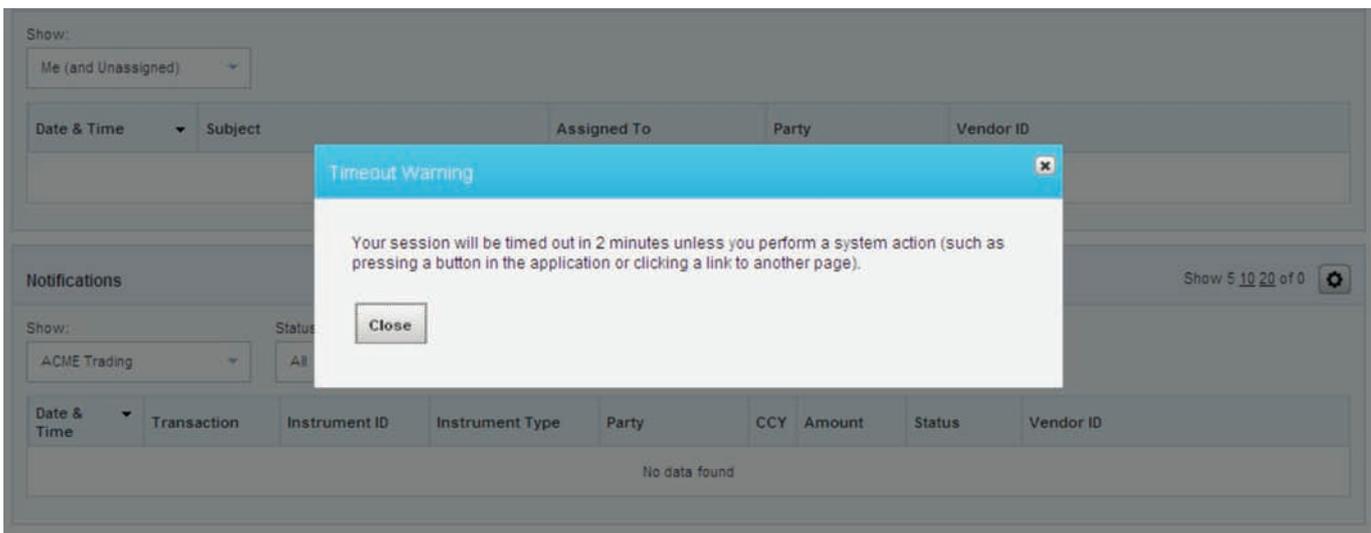
GENERAL SYSTEM TASKS

SESSION TIMEOUTS AND SAVING YOUR WORK

When using ANZ Transactive, your session will time out after 15 minutes of inactivity. A pop-up window will appear two minutes prior to session timeout, advising you that you have two minutes left before the session is timed out. When your session times out:

- > The system will save any work you have done on the transaction and reference data pages, provided the entry meets the validation criteria.
- > The time out page will display any errors encountered in attempting to validate and save the information.

It is recommended that the user should save work periodically while working in ANZ Transactive.

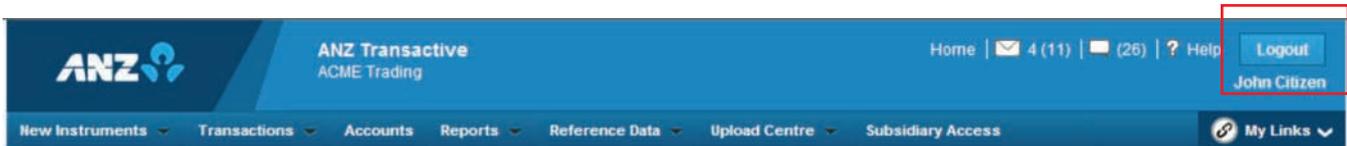


LOGGING OUT

When you've finished using ANZ Transactive, it is important to log out properly rather than simply closing the application window.

Please ensure you click the 'Logout' button to exit the session in a secure manner.

Log off the online session and turn off the computer when not in use.



VIEWING YOUR USER PREFERENCES

WHAT ARE USER PREFERENCES?

Your ANZ Transactive user preferences contain details stored about you in ANZ Transactive. In particular, it contains:

- > Personal details, such as your name.
- > Details of the security profile and threshold group your organisation's Administrator has assigned to you.

GENERAL SYSTEM TASKS

HOW TO VIEW YOUR USER PREFERENCES

To view your user preferences, complete the following steps:

| STEP | ACTION |
|------|--|
| 1 | Click on your name - this can be found in the top section of any screen. |
| 2 | Your user preferences page appears. |
| 3 | When you finish viewing your user profile, click the 'Close' button and you will be taken back to your Homepage. |

The screenshot displays the ANZ Transactive ACME Trading user interface. At the top, there is a navigation bar with the ANZ logo, the text 'ANZ Transactive ACME Trading', and links for 'Home', '4 (11)', '(26)', 'Help', and 'Logout'. The user's name 'John Citizen' is displayed in the top right corner, with a red circle and the number '1' next to it. Below the navigation bar, there is a menu with options: 'New Instruments', 'Transactions', 'Accounts', 'Reports', 'Reference Data', 'Upload Centre', and 'Subsidiary Access'. A 'My Links' button is also visible. The main content area is titled 'USER PREFERENCES' and shows the user's name 'John Citizen'. The page is divided into sections: '1. Password and Formatting', '2. General', and '3. Security'. The '1. Password and Formatting' section includes fields for 'Current Password', 'New Password', and 'Retype New Password', along with 'Password Requirements' and a 'Date Format' dropdown. The '2. General' section displays user information such as 'User ID: JOHNC', 'First Name: John', 'Last Name: Citizen', 'Email Address', 'Region Setting: English (Australia)', and 'Time Zone: (GMT+10:00) Australia/Sydney'. The '3. Security' section is partially visible. On the right side, there is a 'Section Shortcuts' panel with a list of sections and a 'Quick Links' panel with options like 'Collapse All', 'Show Tips', and 'Back To Top'. A red circle with the number '3' highlights the 'Close' button at the bottom of the 'Quick Links' panel.

CHANGING YOUR USER PREFERENCES

Except for your password, you cannot change your own user preferences. This action is performed by your organisation Administrator or bank Administrator.

GENERAL SYSTEM TASKS

PASSWORDS

This section explains the password requirements and how to change the password you use when accessing ANZ Transactive for the different type of Users:

IF YOU HAVE A USER ID/PASSWORD OR RSA TOKEN

Passwords used for accessing ANZ Transactive with a User ID/Password or RSA Token must follow these rules:

PASSWORDS MUST:

Contain a minimum of 10 characters

Contain both an upper-case and a lower-case letter

Include a minimum of 1 numerical characters

PASSWORDS MUST NOT:

> Contain three consecutive characters that are the same

> Start or end with a space character

Be the same as your User ID, First Name, Last Name, Login ID, Birthday or other personal information regardless of case

Be the same as any of your last 13 passwords

> Consist of repeating characters (i.e. aaaaaaaa)

> Consist of sequential numbers or letters

IMPORTANT DETAILS ABOUT PASSWORDS WITH USER ID/PASSWORDS OR RSA TOKENS

- > Passwords are case-sensitive (for example, xyz0123abc is different to Xyz0123abc)
- > Passwords expire every 90 days
- > After 3 failed login attempts, you will require your company administrator to reset your password. This count is cumulative and is not reset after you successfully log in. However, the count is reset when a password is changed
- > After 10 failed login attempts, your account will be locked and will need to be unlocked by the bank. If so please contact your ANZ Transactive support centre to unlock your profile
- > ANZ Transactive passwords should not be used for different websites, applications or services, particularly when they relate to different entities
- > Users should not select the browser option for storing or retaining user names and passwords.

HOW OFTEN WILL MY PASSWORD EXPIRE?

ANZ Transactive passwords expire every 90 days therefore you will be required to change your password at least once every 90 days. Expired passwords will inhibit access to the system and require a new password to be created via prompts at login.

HOW TO CHANGE YOUR PASSWORD

Follow these steps to change your password:

| STEP | ACTION |
|------|--|
| 1 | Click on your name - this can be found in the top section of any screen. |
| 2 | The User preferences page is displayed. |
| 3 | In the Current Password box, type your existing password. |
| 4 | In the New Password box, type your new password. |
| 5 | In the Retype New Password box, retype your new password again. |
| 6 | Click on the 'Save' button. |

FORGOTTEN YOUR PASSWORD?

If you have forgotten your password, contact your organisation's ANZ Transactive Administrator and request your password to be reset. RSA Token and user ID/password users can be changed by an organisation's assigned Administrator. If an incorrect password is entered more than 10 times, your account will be locked and will require unlocking by the bank.

GENERAL SYSTEM TASKS

IF YOU HAVE A VASCO DIGIPASS TOKEN

This section explains the password requirements and how to change the password you use when accessing ANZ Transactive for the different type of Users:

Passwords used for accessing ANZ Transactive with VASCO Digipass Token must follow these rules:

| PASSWORDS MUST: | PASSWORDS MUST NOT: |
|--|---|
| Contain a minimum of 7 characters | > Contain three consecutive characters that are the same > Start or end with a space character |
| Include a minimum of 2 alphabetical characters | Be the same as your User ID, First Name, Last Name, Login ID, Birthday or other personal information regardless of case |
| Include a minimum of 2 numerical characters | Be the same as any of your last 12 passwords > Consist of repeating characters (i.e. aaaaaaaa) > Consist of sequential numbers or letters |

IMPORTANT DETAILS ABOUT PASSWORDS WITH VASCO TOKENS:

- > Passwords are case-sensitive (for example, xyz0123abc is different to Xyz0123abc)
- > Passwords expire every 60 days
- > After 3 failed login attempts your account will be locked and will need to be unlocked by the bank. If so please contact your ANZ Transactive support centre to unlock your profile where a new password will be generated
- > ANZ Transactive passwords should not be used for different websites, applications or services, particularly when they relate to different entities
- > Users should not select the browser option for storing or retaining user names and passwords.

HOW OFTEN WILL MY PASSWORD EXPIRE?

ANZ Transactive passwords expire every 60 days therefore you will be required to change your password at least once every 60 days. Expired passwords will inhibit access to the system and require a new password to be created via prompts at login.

HOW TO CHANGE YOUR PASSWORD

Follow these steps to change your password:

| STEP | ACTION |
|------|---|
| 1 | When logged out of ANZ Transactive click on the VASCO Digipass token link on the pre-logon page |
| 2 | The Log On page is displayed. Type in your User ID and click the Submit button |
| 3 | The Log on with your token page is displayed. Click the Change password link on left of page |



In the Current Password box, type your existing password.

GENERAL SYSTEM TASKS

| STEP | ACTION |
|------|---|
| 4 | The Change password screen appears Type in your User ID, Old password, New password, confirm the new password and click on the Save button. |
| 5 | A message will appear that your password has successfully been changed. You can then log into ANZ Transactive. |

FORGOTTEN YOUR PASSWORD?

If you have forgotten your password, contact your organisation's your ANZ Transactive support centre and request your password to be reset.

IF YOU HAVE A SMARTCARD (TAIWAN ONLY)

Passwords used for accessing ANZ Transactive with a smartcard must follow these rules:

| PASSWORDS MUST: | PASSWORDS MUST NOT: |
|--|---|
| Contain at least 8 characters but no more than 14 characters | > Contain three consecutive characters that are the same > Start or end with a space character |
| Contain both upper - and lower-case letters | Be the same as your User ID, First Name, Last Name, or Login ID, regardless of case |
| Contain at least one number (0...9) | Be the same as any of your last 13 passwords > Consist of repeating characters (i.e. aaaaaaaa) > Consist of sequential numbers or letters |

IMPORTANT DETAILS ABOUT PASSWORDS WITH SMARTCARDS:

- > Passwords are case-sensitive (for example, xyz0123abc is different to Xyz0123abc)
- > After 5 consecutive failed login attempts, your security device will be blocked. If your smartcard (Taiwan only) is blocked, contact the ANZ Transactive Support Centre to reissue a new smartcard.
- > ANZ Transactive passwords should not be used for different websites, applications or services, particularly when they relate to different entities.
- > Users should not select the browser option for storing or retaining user names and passwords.

HOW OFTEN WILL MY PASSWORD EXPIRE?

Passwords for smartcards do not expire

HOW TO CHANGE YOUR PASSWORD

Follow these steps to change your password:

| STEP | ACTION |
|------|--|
| 1 | Click on the Start button with your Microsoft Windows operating system |
| 2 | Go to All Programs , then select TrustedNet Connect 3.4.3 Once TrustedNet Connect has loaded, select the Key/Passwords tab |
| 3 | Highlight the 'Smartcard Authentication' key listed, then select the Change Password button |
| 4 | In the Old Password box, type your existing password |
| 5 | In the New Password box, type your new password |
| 6 | In the Retype Password box, retype your new password again, then click OK |

FORGOTTEN YOUR PASSWORD?

If you've forgotten your password for your smartcard, contact your ANZ Transactive Support Centre to arrange for cancellation of your existing card and a replacement Smartcard to be issued.

GENERAL SYSTEM TASKS

VIEWING ACCOUNT BALANCES

The Account Balance section on your Homepage displays your Account Balances as last refreshed in ANZ Transactive showing the date and time last refreshed. You cannot refresh the account balances from the Homepage. To refresh the balances you need to click on the **Accounts Tab**, then click the refresh button, which will then obtain and display the latest balances from the bank.

The screenshot shows the ANZ Transactive ACME Trading interface. The top navigation bar includes the ANZ logo, the text 'ANZ Transactive ACME Trading', and user information 'John Citizen'. A secondary navigation bar contains tabs for 'New Instruments', 'Transactions', 'Accounts', 'Reports', 'Reference Data', 'Upload Centre', and 'Subsidiary Access'. The 'Accounts' tab is highlighted with a red box. Below the navigation, the 'ACCOUNT BALANCES' section is displayed. It features a table with columns for 'Account Number', 'Account Description', 'CCY', 'Current Balance', 'Available Funds', 'Interest Rate', and 'Last Updated'. The table lists four accounts: 123444HKD00001 (HKD), 123444NZD00001 (NZD), 123444USD00001 (USD), and 123456789 (AUD). All current balances are 0.00. A 'Total Count: 4' is shown at the bottom right of the table. A refresh button (circular arrow icon) is highlighted with a red box in the top right corner of the table area.

| Account Number | Account Description | CCY | Current Balance | Available Funds | Interest Rate | Last Updated |
|----------------|---------------------|-----|-----------------|-----------------|---------------|--------------|
| 123444HKD00001 | HKD | HKD | 0.00 | | | |
| 123444NZD00001 | NZD | NZD | 0.00 | | | |
| 123444USD00001 | USD | USD | 0.00 | | | |
| 123456789 | AUD | AUD | 0.00 | | | |

Total Count: 4

WORKING WITH PAYMENT TRANSACTIONS

This section contains details on ANZ Transactive payment transactions

PAYMENT TRANSACTION OVERVIEW

ANZ Transactive offers the following Payment product types:

- > Transfer Between Accounts - a transfer between a client's ANZ accounts within the same region associated with the same organisation.
- > Payments – made up of the following: Low value domestic funds transfer (ACH/GIRO), Book Transfer (BKT), Cross Border Funds Transfer (CBFT), Real Time Gross Settlement (RTGS), Bank Cheque (BCHK), and Customer Cheque (CCHK).
- > Direct Debits – an instruction to collect an amount directly from another account that is typically held by another account holder.

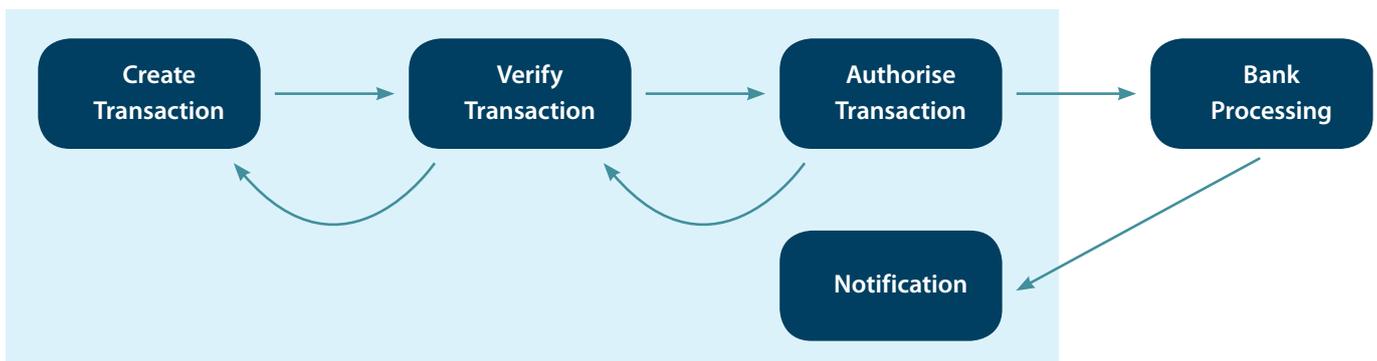
Note: Product offerings may differ across countries.

If the transaction is not authorised and sent to the bank, you can amend, delete or save it for later. You can also create a mail message for this transaction ID. Each additional transaction you create also progresses through the transaction workflow.

For each transaction created for the above payment types, the system will automatically generate an instrument ID for each transaction. This ID is also known as the transaction ID.

TRANSACTION WORKFLOW

All ANZ Transactive transactions go through the following workflow process:



WORKING WITH PAYMENT TRANSACTIONS

The above steps are described in detail in the following sections.

TRANSACTION STATUSES

As a transaction progresses through the workflow shown above, its status changes to reflect where the transaction is in the workflow.

The table below describes each possible transaction status.

| STATUS | DESCRIPTION |
|----------------------------------|---|
| Started | The transaction has been created, but not verified. |
| Ready to Authorise | The transaction's data has been verified and the transaction is ready for Authorisation. |
| Authorise Failed | The Transaction Authorisation failed the required parameters. When a user presses the 'Edit Data' button to fix an authorisation problem for the transaction, the status of the transaction returns to 'Started'. |
| Partially Authorised | Your organisation requires two users to authorise each transaction, but only one user has authorised the transaction. |
| Future Value Date Authorised | The transaction has been authorised with a future value date. |
| Authorised | The transaction has been authorised by all required authoriser(s). It is waiting for ANZ to process the transaction. |
| Processed by Bank | ANZ has processed the transaction. The instrument status changes from 'Pending' to 'Active'. |
| Cancelled by bank | ANZ has cancelled the transaction after receiving it. |
| Deleted | A user in your organisation deleted the transaction before it was forwarded to ANZ for processing. |
| Rejected by bank | A transaction that has been returned to the organisation by the bank. |
| Pending | The transaction is currently at the bank awaiting processing. |
| Closed | The transaction has been released from the bank . |
| File Upload Rejected | Payment file for upload has been rejected, awaiting deletion . |
| Verified | Payment is verified after editing an upload file. |
| Verified – Pending FX | An uploaded payment file is verified, awaiting foreign exchange rates to be entered. |
| Verified – Pending Approval | An uploaded payment file contains some beneficiaries with errors which require to be rejected. |
| FX Threshold exceeded | The payment amount has exceeded the maximum spot amount for FX transactions. FX Deal is required to be booked and/or entered to continue. |
| Authorised – Pending market rate | At time of authorisation, this status will appear if the 'Request Market Rate' has been selected on the payment. User is required to select 'Request Rate' button to proceed. |

WORKING WITH PAYMENT TRANSACTIONS

VIEWING TRANSACTIONS

To view a transaction, there are 2 options:

1. You can view transactions via the Homepage in the 'All transactions' section'. You can filter the transactions displayed in this section by:
 - > Show: All work, My Work, Work for subsidiary's etc.
 - > Instrument Group: Trade, Payments, Direct Debits etc.
 - > Instrument Type: Trade types, Payments, Transfer between Accounts etc.
 - > Status: All, Authorised, Processed by bank, Ready to Authorise, Verified etc.

Then you can view the details for the relevant transaction by clicking on either the Instrument ID hyperlink which will display the Instrument summary, or click on the 'Issue' link to display the actual input screen for that Instrument.

The screenshot displays the ANZ Transactive ACME Trading interface. At the top, there is a navigation bar with the ANZ logo, the text 'ANZ Transactive ACME Trading', and user information 'John Citizen'. Below this is a secondary navigation bar with menu items: 'New Instruments', 'Transactions', 'Accounts', 'Reports', 'Reference Data', 'Upload Centre', and 'Subsidiary Access'. The main content area is titled 'HOME' and contains three sections: 'Mail Messages', 'Notifications', and 'All Transactions'. The 'All Transactions' section is highlighted with a red box. It shows a filter for 'Work for ACME Trading' and a table of transactions with columns for Instrument ID, Instrument Type, Transaction, CCY, Amount, Status, and Party. A red box highlights the filter area and the first few rows of the table.

| Instrument ID | Instrument Type | Transaction | CCY | Amount | Status | Party |
|-----------------------------|-------------------|-----------------------|-----|--------|---------|-------|
| 4355 | Export Collection | Issue | | | Started | |
| ADP30173073 | Loan Request | Issue | | | Started | |
| ADP35673073 | Loan Request | Issue | | | Started | |
| ADP36043073 | Loan Request | Issue | | | Started | |

You can also expand the view by clicking on the **All Transactions** hyperlink which will display the transactions in a whole screen.

WORKING WITH PAYMENT TRANSACTIONS

All Transactions Select to open the All Transactions list.

Show: Instrument Group:

| Instrument ID ▲ | Instrument Type | Transaction |
|-----------------------------|-----------------|-----------------------|
| ADP22138110 | Loan Request | Issue |
| ADP22258110 | Loan Request | Issue |
| LMP22238110 | Import LC | Issue |
| LMP22268110 | Import LC | Issue |

The screen will display as follows and in this view you can also search by Instrument ID.

ANZ Transactive
ACME Trading

Home | 4 (11) | (26) | ? Help | Logout
John Citizen

New Instruments | Transactions | Accounts | Reports | Reference Data | Upload Centre | Subsidiary Access | My Links

ALL TRANSACTIONS

Show: Status: Instrument Type: Show 10 20 30 Search

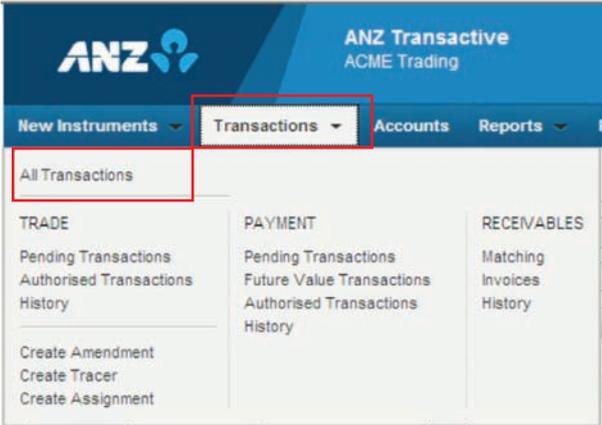
Instrument Group: Instrument ID

| Instrument ID ▲ | Instrument Type | Transaction | CCY | Amount | Status | Party | Primary Re |
|-----------------------------|-----------------------|-------------------------|-----|---------------|-------------------|---------------|------------|
| 4355 | Export Collection | Issue | | | Started | | |
| ADP19913073 | Loan Request | Issue | AUD | 1,000,000.00 | Authorised | | 1234567 |
| ADP20073073 | Loan Request | Issue | AUD | 3,015,465.00 | Authorised | import co | 1234567 |
| ADP27883073 | Loan Request | Issue | AUD | 1,400.00 | Processed by Bank | | REFEREN |
| ADP28103073 | Loan Request | Issue | AUD | 2,600.00 | Processed by Bank | Supply CO LTD | XZ1234 |
| ADP28163073 | Loan Request | Issue | AUD | 2,000.00 | Authorised | | 123 ref |
| ADP30173073 | Loan Request | Issue | | | Started | | |
| ADP35673073 | Loan Request | Issue | | | Started | | |
| ADP36043073 | Loan Request | Issue | | | Started | | |
| ADP44473073 | Loan Request | Issue | | | Started | | |
| ADP44483073 | Loan Request | Issue | | | Started | | |
| ADP44493073 | Loan Request | Issue | | | Started | | |
| ADP45213073 | Loan Request | Issue | | | Started | | |
| ADP45303073 | Loan Request | Issue | AUD | 100.00 | Authorised | Supply CO LTD | |
| CI413073 | Import Collection | Collect | USD | 16,000.00 | Processed by Bank | ABC Company | |
| CO43073 | Export Collection | Issue | AUD | 15,200.00 | Processed by Bank | ABC Company | |
| FTP3283073 | International Payment | Issue | USD | 100.00 | Authorised | Supply CO LTD | 123456 |
| GI23073 | Incoming Guarantee | Advise | AUD | 75,000.00 | Processed by Bank | ABC BUYER LTD | |
| GQP19923073 | Outgoing Guarantee | Amend | AUD | -2,000,000.00 | Processed by Bank | Export Co | 123456 |

2. The above screen can also be accessed via The Transactions Tab and selecting the All transactions link.

WORKING WITH PAYMENT TRANSACTIONS

You can also narrow the items returned by selecting on of the other links by status under the Trade or Payment sections.



WORKING WITH PAYMENT TRANSACTIONS

TRANSFERRING BETWEEN YOUR OWN ACCOUNTS

You can transfer funds between your registered accounts by clicking on the New Instruments Tab, then the **Transfer Between Accounts** link:



| STEP | ACTION |
|------|---|
| 1 | Click on the Transfer Between Accounts link as per above. Select the Currency from the drop down menu. Alternatively typing the first letter of the currency code in this field will display all currencies starting with that letter for easy selection. |
| 2 | Type in the Amount to be transferred. |
| 3 | Select the From account and To account from the drop-down menu. Note: Only your organisation's accounts that have been made available for Transfer between Accounts and assigned to your user profile will be available for selection. |
| 4 | Complete the Description on Statement field as you wish to appear of your organisation's account. The Transfer date is to remain as current date as all Transfers will be set to the bank immediately regardless of the date entered. Enter in Foreign Exchange Rate details only if you have booked a FX rate with ANZ. |
| 5 | Once all required fields have been input select the ' Verify Data ' action button to validate the details entered. If any errors are encountered and error message will be displayed describing the errors. The errors are to be corrected then re-validated. If everything is correct the status will then appear as 'Ready to Authorise' |
| 6 | The transfer can then be authorised by users with authorisation rights. Refer to the Authorising Instruments section for further information, however please note transactions cannot be authorised unless the status is 'Ready to Authorise' |

WORKING WITH PAYMENT TRANSACTIONS

NEW INSTRUMENTS: TRANSFER BETWEEN ACCOUNTS ?

Transfer Between Accounts - T46438110 - Issue - (Started)

Confidential

1 **Transfer Details** **2**

* Currency * Amount

Account Details

* From Account

3 Account Owner

* To Account

Account Owner

* Transfer Date Transfers are lodged immediately and cannot be cancelled.

4 Description on Statement

Foreign Exchange Rate Details

FX Contract No. FX Rate

FX Rate Calc Method Equivalent Amount

Quick Links

Hide Tips

Save

Save & Close

5 **Verify Data**

Route Transaction

Attach Document

Copy Instrument

Close

CREATING PAYMENT TRANSACTIONS

WAYS OF CREATING TRANSACTIONS

Transactions can be created/initiated in 3 ways from the New Instruments menu:

1. Using a template
2. Copy from Existing
3. Manually inputting data from a blank form

ANZ Transactive
ACME Trading

New Instruments Transactions Accounts Repo

1 Choose Template

| TRADE | PAYMENT |
|------------------------------|--|
| Copy From Existing 2 | Copy From Existing 2 |
| Transfer Export LC 3 | Transfer Between Accounts Payment 3 |
| Export Collection | |
| Import LC | |
| Loan Request | |
| Outgoing Guarantee | |
| Outgoing Standby LC (Simple) | |

WORKING WITH PAYMENT TRANSACTIONS

OPTION 1: USING A TEMPLATE

Copying from an existing template allows you to copy data from a pre configured template. Selecting this option displays a Template Search page, enabling you to easily select the template from which to use.

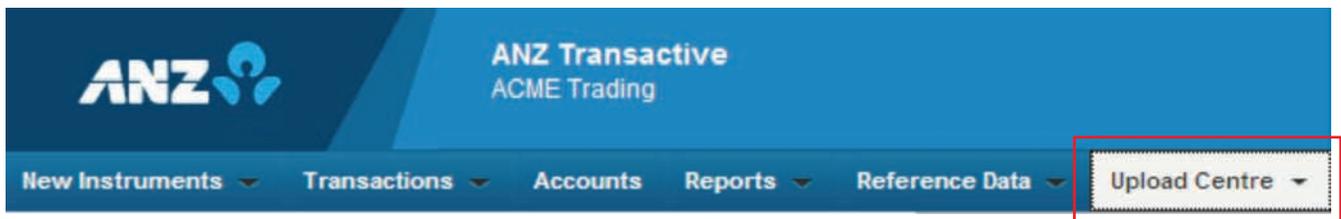
OPTION 2 : COPY FROM AN EXISTING INSTRUMENT

Copy from an existing Payment allows you to copy data from an existing instrument (Payment or Transfer between Accounts) that you have previously created. Selecting this option displays the Payment search page, where you select the instrument from which you want to copy data.

OPTION 3: STARTING FROM A BLANK FORM

Starting from a blank form allows you to create a new instrument manually (Transfer between Accounts or Payment) without any pre-populated fields.

Additionally payments can be created by **Uploading a Payment file** via the Upload Centre Tab. Please refer to the Creating Transactions from an Upload File for further details.



CREATING A PAYMENT MANUALLY

There are two sections to be completed when creating a Payment. The Terms section contains the general details for the payment and the Beneficiary section where the beneficiary details are entered.

SECTION 1- TERMS

| FIELD | ACTION |
|--------------------------------|---|
| Confidential payment indicator | This is to be selected if the payment is to be confidential i.e. only visible to Users that have been assigned the Confidential Payment Indicator. Note this checkbox will only be visible to Users that have been assigned the Confidential Payment Indicator. |
| Execution Date | This will default to current date however can be forward dated if required for a Future value dated payment. |
| Debit Account | To be selected from the drop-down list. Only accounts assigned to the user will be available for selection from the drop-down menu. |
| Currency | The currency for the payment to be selected from the drop-down menu. Alternatively typing the first letter of the currency code in this field will display all currencies starting with that letter for easy selection. |
| Individual Debits | This checkbox is to be selected if a bulk payment requires a matching debit per credit entry created. Please contact your bank to determine if this function is available in your country. |
| Customer Upload File Reference | This is an optional field. |
| Foreign Exchange Rate Details | This section is only to be completed for a Foreign Currency payment when a FX deal has been obtained from the bank. |

WORKING WITH PAYMENT TRANSACTIONS

1. Terms

| | |
|--|--|
| <div style="border: 1px solid gray; padding: 2px; margin-bottom: 5px;">Details of Payment</div> <p>* Execution Date <input type="text" value="01-03-2012"/></p> <p>* Debit Account Number and Currency <input type="text" value="-- Select Account Number/Currency --"/></p> <p>* Currency Amount No. of Credits <input type="text"/> 0</p> <p><input type="checkbox"/> Individual Debits</p> <p>Customer Upload File Reference <input type="text"/></p> | <div style="border: 1px solid gray; padding: 2px; margin-bottom: 5px;">Ordering Party</div> <p>Ordering Party Name ABC Corporation</p> <p>Alternate Ordering Party Name <input type="text"/></p> <div style="border: 1px solid gray; padding: 2px; margin-top: 5px;">Foreign Exchange Rate Details</div> <p>FX Contract No. FX Rate <input type="text"/> <input type="text"/></p> <p>FX Rate Calc Method Equivalent Amount</p> |
|--|--|

SECTION 2 - BENEFICIARIES

| FIELD | ACTION |
|--------------------|--|
| Payment Method | The payment method for the beneficiary is to be selected from the Drop-down box. Alternatively typing the first letter of the payment method in this field will display the payment method for easy selection |
| Charges | This will default to Shared however 'ors' or Beneficiary' can be selected if required |
| Amount | The payment amount for the beneficiary is to be entered here. Note the currency will default to the currency selected in the terms section. |
| Customer Reference | Your reference number can be entered here to appear on your statement if required. This is not a mandatory field. |
| Details of Payment | The details of the Payment for the beneficiary can be entered here if required. This is not a mandatory field. |
| Beneficiary | Enter the beneficiary account number, name and address in this section. The country is mandatory if the payment method is Cross Border FT |
| Beneficiary Bank | The beneficiary bank is to be selected by clicking on the search button next to the Beneficiary Bank label . The Bank Branch search window will open where you can search for the Bank using one or many of the 5 available fields then selecting the 'Search' button. To select the bank once located click the radio button next to the bank and click the 'Select' button. The beneficiary bank code, name and address will then populate into these fields in the payment. |
| Invoice Details | Details of the invoices can be entered here if a beneficiary email address has been entered in the beneficiary section above |

WORKING WITH PAYMENT TRANSACTIONS

2. Beneficiaries

Payment Instructions

* Payment Method

Currency * Amount Value Date

Customer Reference

* Charges

Ours
 Beneficiary
 Shared

Details of Payment

Beneficiary

* Account Number

* Beneficiary Name

Address

Country

Fax

Emails

Instruction Number

Beneficiary Bank

* Bank/Branch Code

Beneficiary Bank Name and Address

First Intermediary Bank

Bank/Branch Code

First Intermediary Bank Name and Address

Regulatory Reporting Details

Central Bank Reporting

Reporting Code 1

Reporting Code 2

Check Delivery Details

Select Delivery Method

Payable Location

Print Location

Mailing Address

Invoice Details

Payment Processing Details

Beneficiary Sequence Id

Payment Status

Payment System Reference

Error Text

WORKING WITH PAYMENT TRANSACTIONS

The steps required to complete a payment are:

| STEP | ACTION |
|------|--|
| 1 | Complete the Terms section as per Section 1 above. |
| 2 | Complete the Beneficiary section and click on the 'Save Beneficiary' button at the bottom of the screen. The beneficiary information will then display in the Beneficiaries section. |
| 3 | Add any further beneficiaries by selecting the 'Add Beneficiary' button. Repeat Step 2 until all Beneficiaries have been added. Beneficiary information can be edited by selecting the radio button next to the Beneficiary which will populate the details for that Beneficiary. After editing the details click on the 'Update Beneficiary' button at the bottom of the page. |

| Account Number | Beneficiary Name | Currency | Amount | Payment Method | Beneficiary Bank/Branch Code |
|----------------|------------------|----------|--------|----------------|------------------------------|
| 123456789 | My Supplier | AUD | 100.00 | CBFT | AUCFUS41XXX |
| 987654321 | Another supplier | | 250 | CBFT | WPACAU2SXXX |

| STEP | ACTION |
|------|---|
| 4 | Once all required fields/Beneficiaries have been input select the 'Verify Data' action button to validate the details entered. If any errors are encountered an error message will be displayed describing the errors. The errors are to be corrected then re-validated. If everything is correct the status of the payment will then appear as 'Ready to Authorise'. |
| 5 | The payment can then be authorised by users with authorisation rights. Refer to the Authorising Instruments section for further information, however please note transactions cannot be authorised unless the status is 'Ready to Authorise'. |

CREATING TRANSACTIONS USING A PAYMENT FILE

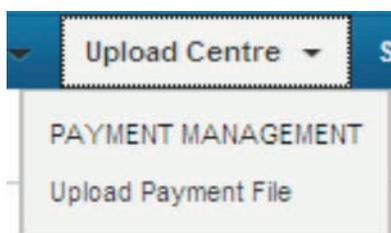
WHAT IS A PAYMENT FILE?

A payment file is a configured file format containing one or more payees (e.g. Payroll).

PAYMENT FILE UPLOAD

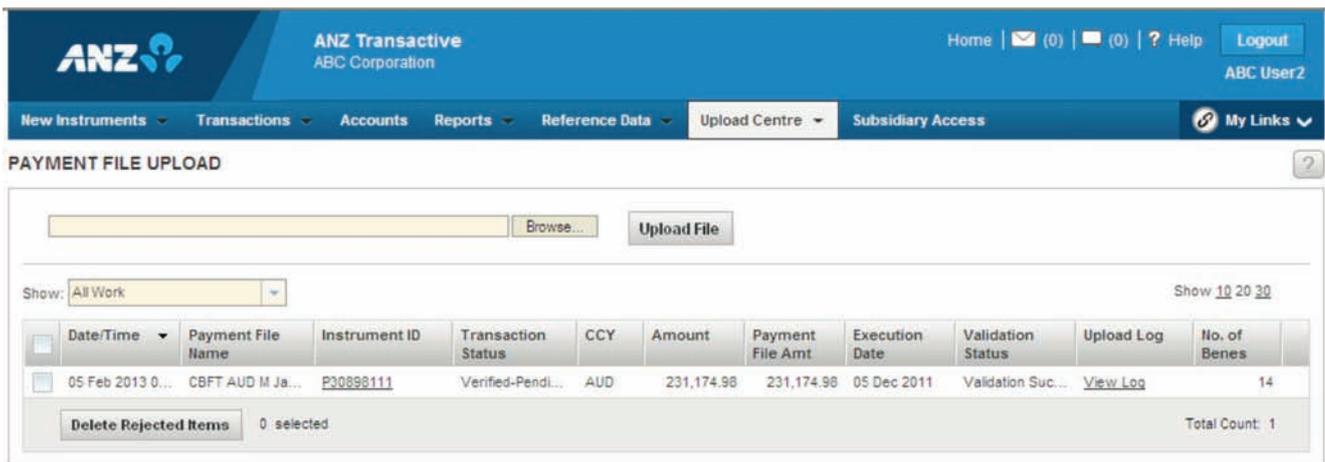
The steps required to upload a payment file are:

| STEP | ACTION |
|------|---|
| 1 | Click on the Upload Payment file link from the Upload Centre Tab. |



WORKING WITH PAYMENT TRANSACTIONS

| STEP | ACTION |
|------|--|
| 2 | Click the 'Browse' button and search for the pipe delimited file or fixed length file saved to your PC for uploading. |
| 3 | Select the file for upload and double click the file. |
| 4 | Select the Upload File button. |
| 5 | Click the Refresh button to check progress of the file upload status  . The status will only update when the refresh button is clicked. |



VALIDATION STATUS

When a payment file has been uploaded, ANZ Transactive will commence a series of format validations on the file.

| VALIDATION STATUS | OCCURENCE | SOLUTIONS |
|-------------------------|---|--|
| File Validation Pending | File has been uploaded to the server after the following validation: <ul style="list-style-type: none"> > File Format > Payment Method > Debit Account | Nil action required. System will commence second stage of the validation process. |
| Validation in Progress | Verification validations will be performed behind the scenes: <ul style="list-style-type: none"> > Beneficiary Level | Nil action required. System will produce a validation status at the end of the process of: <ul style="list-style-type: none"> > Validation Successful > Validated with Errors –or > Validation Failed |
| Validation Successful | All beneficiary parties have passed validation process. i.e. All 50 beneficiaries loaded in the file are deemed successful | <ul style="list-style-type: none"> > Ready to Authorise – or Refer to authorising a transaction on Page 44 > Verified-Pending FX Refer to Transaction Status table on Page 26 see row Verified – Pending FX |
| Validated with Errors | Portion of the beneficiary validations fail but not all. i.e. two beneficiaries have failed out of 50 parties loaded. | Confirm the acceptance of the successfully passed beneficiaries and continue to process the balance of the file. OR – Reject entire file, repair the file where the errors occurred and re-upload again. |
| Validation Failed | All beneficiaries have failed the validation process. i.e. all 50 beneficiaries loaded in the file have failed. | User to repair the pipe delimited file and re-upload again. |

WORKING WITH PAYMENT TRANSACTIONS

VALIDATION STATUS

File Confirmed

OCCURRENCE

When user has Confirmed the acceptance of the successfully passed beneficiaries the validation status will be updated to File Confirmed.

SOLUTIONS

- > Ready to Authorise –or Refer to Authorising a payment file on Refer to authorising a transaction on Page 44
- > Verified-Pending FX Refer to Transaction Status table on Page 26 see row Verified – Pending FX

File Rejected

When user has Rejected the entire file, the validation status will be updated to File Rejected.

User to repair the pipe delimited file and re-upload again.

FILE FORMAT SPECIFICATIONS

For file format specifications, please refer to the ANZ Transactive File Format Guides.

VERIFY FX BUTTON

If the transaction status is 'Verified – Pending FX' – refer to 'Transaction Status' table on Page 26 you can open the payment via the Transaction ID and enter the exchange rate details. All other fields will be uneditable upon selecting the Verify FX button. The transaction will then appear as 'Ready to Authorise'.

UPLOAD LOG SCREEN

Once the validation has been completed on the payment upload file, the 'Upload Log' column will display a link either showing 'View Log' or View Errors'. The link is determined by the success, partial success or failure of the uploaded file.

| Date/Time | Payment File Name | Instrument ID | Transaction Status | CCY | Amount | Payment File Amt | Execution Date | Validation Status | Upload Log | No. of Benes |
|------------------|---------------------|---------------|--------------------|-----|--------------|------------------|----------------|-------------------|-----------------------------|--------------|
| 22 Feb 2013 0... | SUBS1.txt | P40108110 | Verified | AUD | 1,199.79 | 1,397.53 | 19 Mar 2012 | Validation Suc... | View Log | 13 |
| 22 Feb 2013 0... | SUBS.txt | P40038110 | Verified | AUD | 90,055.39 | 90,207.79 | 19 Mar 2012 | Validation Suc... | View Log | 805 |
| 22 Feb 2013 0... | IDCS.txt | P39698110 | Ready to Auth... | AUD | 1,599.92 | 1,599.92 | 19 Mar 2012 | Validation Suc... | View Log | 15 |
| 22 Feb 2013 0... | ID4_pipe delimit... | P39498110 | Ready to Auth... | USD | 52,099.12 | 1,667,002.90 | 19 Mar 2012 | File Confirmed | View Errors | 101 |
| 22 Feb 2013 0... | ID3_CBFT.txt | P39488110 | Verified- Awal... | USD | 1,267,642.11 | 1,267,669.92 | 19 Mar 2012 | Validated with... | View Errors | 83 |
| 22 Feb 2013 1... | SUBS.txt | P39438110 | Ready to Auth... | AUD | 1,599.92 | 1,599.92 | 19 Mar 2012 | Validation Suc... | View Log | 15 |

In the event the uploaded file has been successful, the link will be displayed as 'View Log'. If the 'View Log' is selected, a log displaying the following information pertaining to the file will be displayed:

- > User Name (User whom uploaded the file)
- > Validation Status (See also Validation Status)
- > Validation Processing Complete Time (Date and time the uploaded file was completed)

In the event the uploaded file has been partially successful, the link will be displayed as 'View Errors'. Once the View Errors link has been selected, a log displaying the information pertaining to the file and the failed beneficiaries will be displayed as follows:

- > User Name (User whom uploaded the file)
- > Validation Status (See also Validation Status)
- > Validation Processing Complete Time (Date and time the uploaded file was completed)
- > Number of Beneficiaries Uploaded (total of Beneficiaries originally loaded in the file)
- > Number of Beneficiaries that Failed (number of Beneficiaries that did not pass validation)

> The Listview below will show the Line Number, Beneficiary Information and Error Message related to that Beneficiary

WORKING WITH PAYMENT TRANSACTIONS

The screenshot shows the ANZ Transactive UAT - PORTAL REFRESH interface. The top navigation bar includes 'Home', '(0)', '(0)', '? Help', and 'Logout'. The main menu has 'New Instruments', 'Transactions', 'Accounts', 'Reports', 'Reference Data', and 'Upload Centre'. The 'Upload Centre' is selected, showing an 'UPLOAD LOG' window for 'Payment P38128110 - Error Log'. The window displays the following information:

- User: CNIMP1
- Validation Status: Validated with Errors
- Processing Completion Date: 21 Feb 2013 06:17 AM
- Number of Beneficiaries Uploaded: 86
- Number of Beneficiaries Failed: 1

The following beneficiaries were not uploaded into the transaction due to errors.
Click 'Confirm' to continue with the Transaction. Click 'Reject' to reject this Payment and upload another Payment file.

| Line Number | Beneficiary Information | Error Message |
|-------------|-----------------------------------|---|
| 81 | XXXXXXXXXXXXXXXXXXXX, Payee081, 1 | - 'Beneficiary Bank/Branch Code' is required. |

Buttons: Confirm, Reject. Total Count: 1

Dependent on the errors displayed in the Error Message field, there is the option to either:

1. Confirm the file, by accepting the number of successful beneficiaries and opting to omit the failed parties, OR
2. Reject the entire file and re-upload a corrected file.

Refer to Function Buttons below

Once the file has either been confirmed or rejected, select the 'Close' button to return to the Payment Upload File tab.

FUNCTION BUTTONS

The function buttons that may appear in the 'Error Log' window are described below:

CONFIRM BUTTON

If the Confirm button is selected, this accepts the number of successful beneficiaries and omits the failed parties. The validation status will change to 'File Confirmed' with the User Name displaying the user whom confirmed the file.

The transaction status will appear as Ready to Authorise, OR as Verified - Pending FX

REJECT BUTTON

If the Reject button is selected, the whole payment file will be rejected. The validation status will change to 'File Rejected' with the User Name displaying the user whom rejected the file.

The transaction status will appear as File Upload Rejected.

VERIFY FX BUTTON

If the transaction status appears as Verified – Pending FX, the user can open the payment via the Transaction ID and enter in the exchange rate details, or select the Request Market Rate checkbox if a live market rate is to be requested upon final authorisation.

All other fields are not editable; therefore the Edit button will not be available in this screen, for this status. Upon selecting the Verify FX button.

The transaction status will appear as Ready to Authorise.

WORKING WITH PAYMENT TRANSACTIONS

DELETE REJECTED ITEMS BUTTON

Only upload files with a transaction status of 'File Rejected' can be deleted from this list view. Once removed, the failed file will only be visible from the Transaction History tab, while the Upload Log details for this file will only be available via reporting.

DELETE TRANSACTIONS FROM THE PAYMENT FILE UPLOAD TAB

Only transactions with a transaction status of 'File Rejected' may be deleted from this tab. The user will select the checkbox against the files that are to be deleted and then select the Delete Rejected Items button. In the event a file that doesn't meet this status is attempted to be deleted an error message will be displayed showing 'only transactions with a validation status of 'Validation failed' and 'File Rejected' may be deleted from this tab'.

For payments at a 'Started' or 'Verified' status that are required to be deleted, must be verified to a 'Ready to Release' status first. The user can then delete the transaction from the Pending Transactions tab

BENEFICIARY LIST VIEW

To view the beneficiaries of a uploaded payment click on the Instrument hyperlink in the Instrument ID column.

| <input type="checkbox"/> | Date/Time | Payment File Name | Instrument ID | Transaction Status |
|--------------------------|------------------|-------------------|---------------------------|--------------------|
| <input type="checkbox"/> | 05 Feb 2013 0... | CBFT AUD M Ja... | P30898111 | Verified-Pendi... |

The Payment screen will be displayed where all beneficiaries of an uploaded payment file can be viewed via a scrollable screen.

This section allows you to search for a beneficiary using the following criteria:

- > Payment status
- > Beneficiary name
- > Beneficiary bank name
- > Amount

The search results are dependent on the criteria you enter within the Beneficiary List View. Where no results are found based on the search criteria entered, the list view will display a 'No Rows found' message. Clear the search field and select 'Search' again to display all beneficiaries.

You can select the relative radio button to view and/or edit the beneficiary details within the payment depending on the status of your multiple and/or file upload payment transaction.

WORKING WITH PAYMENT TRANSACTIONS

FUTURE DATED PAYMENTS

CREATING A FUTURE DATED PAYMENT

Payments excluding: Transfers Between Accounts, International Payments (Cash or Trade) and Direct Debits can be future dated by changing the execution date in the payment, then authorised. An authorised future dated payment will be held in the Future Value Transactions tab awaiting the execution date. Users will be able to edit or update the payment and re-authorise or delete the payment prior to the execution date.

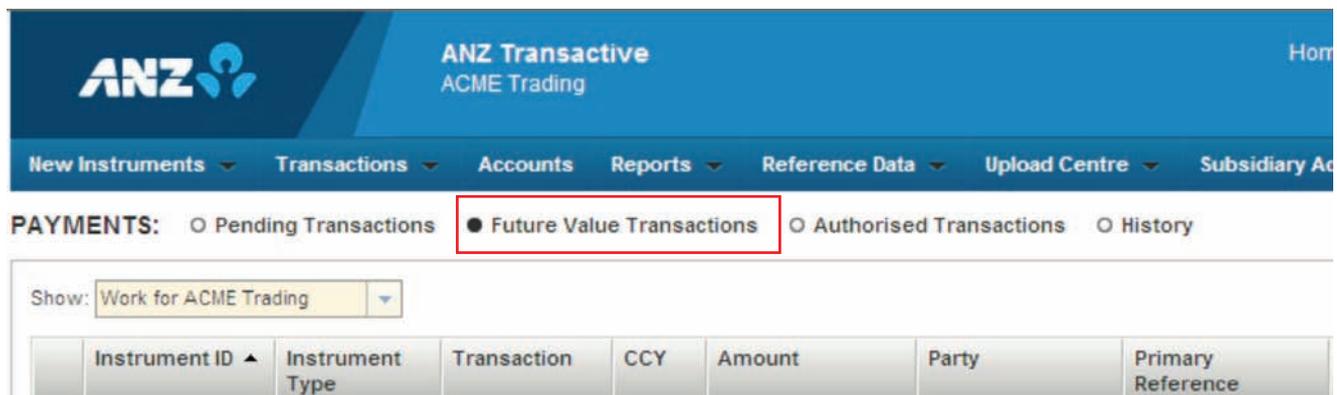
A payment that contains two currencies that are not the base currency or a payment that requires a booked rate can not be saved or authorised as a future value dated transaction if a valid forward exchange contract (FEC) rate has not been entered.

VIEWING FUTURE VALUE DATED TRANSACTIONS

Future Dated Transactions can be viewed by either selecting the **Future Value Transactions** from the Transactions Tab.



Or by selecting the **Future Value Transactions** radio button when in the History view or any other Payments view. E.g. if you selected Pending Transactions and now want to view the Future Value Transactions, simply select the Future Value Transactions radio button.



To view the details of a Future dated transaction either click on Instrument ID from the list view, or the Issue link in the Transaction column to display the payment screen. The following options will be available:

Edit, Route Transaction or Close.

WORKING WITH PAYMENT TRANSACTIONS

EDITING A FUTURE DATED PAYMENT

If the 'Edit' option is selected the user will be presented with the following payment processing buttons:

Attach a Document, Save, Save and Close, Route Transaction, Verify Data and Close.

FUTURE DATED PAYMENT INVOLVING FX

Future dated payment involving Foreign Exchange requires an FX contract to be booked with the bank. A valid FX Contract No. and FX Rate must be entered into the Foreign Exchange Rate Details fields before the Future Dated payment can be authorised.

AUTHORISATION PROCESS ON EXECUTION DATE

Upon the execution date ANZ Transactive will run through the following series of new authorisation checks before it sends the payment to the bank:

- > Ensure that all the users that authorised the transaction are still valid users
- > Use current FX rates to determine and perform the Daily Limit Exceeded calculation
- > Change the transaction status to Authorised
- > Send the completed authorised transaction to the bank

BENEFICIARY EMAIL NOTIFICATION OVERVIEW

This section provides details on the ANZ Transactive beneficiary email facility. For further details please refer to the ANZ Transactive Online Help.

The end beneficiary of the payment can be notified via email upon successful processing of the Portal payment by the bank.

EMAIL ADDRESS REQUIREMENTS

Where an email is required to be sent to the beneficiary, enter the beneficiary email address in the Beneficiary Email Address field on payment activities only. Multiple addresses can be input into this field and separated by commas (no spaces) up to maximum character limit of 255.

EMAIL TRIGGER RESPONSE

The email notification to the beneficiary will be triggered upon two scenarios;

- > GPP countries will send an email communication to the beneficiary if an email address is present on the payment transaction when the payment status is completed.
- > Non GPP countries will send an email communication to the beneficiary if an email address is present on the payment transaction when the payment status is Processed by Bank.

EMAIL CONTENT

The beneficiary will receive an email from ANZ with the Portal payment reference number in the subject title. The body of the email will contain the message of an attached payment credit advice, to which the beneficiary can then in turn contact the ordering party for any queries.

An attachment embedded in the email will contain the entire payment details, inclusive of any invoice details but will omit the complete beneficiary account number by only stating the last 4 digits.

WORKING WITH PAYMENT TRANSACTIONS

VERIFYING TRANSACTIONS

After you have created a transaction, its data must be verified before it can be authorised. This topic explains what transaction verification is and how to complete this action.

WHAT IS VERIFICATION?

Verification is the second stage of the transaction workflow.

When you verify a transaction, the system:

- > Checks the transaction against a list of standard data requirements for the transaction
 - > Changes the transaction's status from 'Started' to 'Ready to Authorise' if the verification checks are successful
- If the verification is unsuccessful, the system displays an appropriate error message for each verification error.

BEFORE YOU BEGIN

You can only verify a transaction if:

- > Your security profile includes create/modify permission for the transaction type that you want to verify
- > The transaction has a status of Started

VERIFYING A TRANSACTION

Follow these steps to verify a transaction:

| STEP | ACTION |
|------|--|
| 1 | View the transaction. For instructions, see Viewing transactions. |
| 2 | Click the VERIFY DATA button. The system performs the verification checks, then displays a message at the top of the page to inform you whether the verification was successful. |
| 3 | Was the verification successful? Yes: The transaction is now ready for you to authorise it (see Authorising transactions). No: Resolve all errors, then go to step 2. |

AUTHORISING TRANSACTIONS

After you have created and verified a transaction, it must be authorised before it is sent to the bank for processing. This topic explains what transaction authorisation is and how to complete this action.

WHAT IS AUTHORISATION?

Authorisation is the third stage of the transaction workflow before it is sent to the bank for processing.

When you authorise a transaction, the system will:

- > Check the User's profile to determine which security device is assigned to the user:
 - > If the User has a RSA token it will prompt for the token code (one time password) to be entered
 - > If the User has a Vasco Digipass token it will display a 'Sign Transaction' window with the 'key information number' this number is to be entered into the Vasco token which will then display the signature code to be entered into the sign transaction field. Please refer to the Vasco token section in the Security device chapter for further information
 - > If the User has a smart card the PIN authorisation window will appear for the user to enter their smart card PIN.
- > Check if the Panel authorisation rules are set-up and the authorisation requirements based on the payment amount
- > Check the User's Panel group or authorisation threshold assigned
- > Check the authorisation requirements for the transaction type e.g. can be authorised by 1 user, must be authorised by 2 users etc.

WORKING WITH PAYMENT TRANSACTIONS

- > Change the transaction's status depending on the outcome of the above checks and requirements as per the below table
- > If the payment status is 'authorised' moves the payment to the **Authorised Transactions** page and sends the payment to ANZ for processing. If the payment was partially authorised or unsuccessful, the transaction remains on the Pending Transactions page. If the payment is Future Value dated authorised the payment will move to the Future Value transactions page awaiting the future date to arrive.

| STATUS | DESCRIPTION |
|------------------------------|---|
| Authorise Failed | The Transaction Authorisation failed the required parameters. When a user presses the 'Edit Data' button to fix an authorisation problem for the transaction, the status of the transaction returns to 'Started'. |
| Partially Authorised | Your organisation requires two users to authorise each transaction, but only one user has authorised the transaction. |
| Future Value Date Authorised | The transaction has been authorised with a future value date. |
| Authorised | The transaction has been authorised by all required authoriser(s). It is waiting for ANZ to process the transaction. |

If the authorisation is unsuccessful, the system displays an appropriate error message as per the viewing authorisation errors section.

AMENDING TRANSACTIONS PRIOR TO AUTHORISATION

Once a transaction has been successfully verified, the content of the screen is locked down and is ready to be authorised by a user with "Authorise" permissions. If you need to make changes to the application after you have verified the data, but before it is authorised, you can press the "Edit" button to unlock the transaction.

The screenshot displays the ANZ Transactive ACME Trading interface. The top navigation bar includes the ANZ logo, user name 'John Citizen', and navigation links like 'Home', '4 (11)', '(24)', 'Help', and 'Logout'. Below the navigation bar, there are tabs for 'New Instruments', 'Transactions', 'Reports', 'Reference Data', 'Upload Centre', and 'Subsidiary Access'. The main content area is titled 'INSTRUMENTS: IMPORT LC' and shows a transaction form for 'Import LC - LMP25223073 - Issue - (Ready to Authorise)'. The form is divided into several sections: '1. Terms', 'Beneficiary', 'Applicant', 'Advising Bank', and 'Payment Terms'. The 'Beneficiary' section includes fields for Beneficiary Name (ABC Company), Address Line 1 (123 Main road), Address Line 2, City (Sydney), Province/State, Postal Code, Country (Australia), and Phone Number. The 'Applicant' section includes fields for Applicant Name (ACME Trading), Address (111 Tower Place, Melbourne, Vic Australia), and Applicant's Reference Number. The 'Advising Bank' section is currently empty. The 'Payment Terms' section includes radio buttons for 'Sight', 'days after', and 'Other (Other Conditions)', and a checkbox for 'For 100 % of the invoice value'. A 'Detailed Information' section at the bottom left shows 'Currency' as AUD and 'Amount' as 100,000.00. On the right side, there is a 'Section Shortcuts' sidebar with a list of shortcuts: 1. Terms, 2. Documents Required, 3. Transport Document(s) and Shipment, 4. Other Conditions, 5. Instructions to Bank, and 6. Internal Instructions. Below the shortcuts are 'Quick Links' for 'Collapse All', 'Show Tips', and 'Back To Top'. At the bottom of the sidebar are buttons for 'Route Transaction', 'Download Saved Data', 'Copy Instrument', 'Edit' (highlighted with a red box), 'Authorise', 'LC Application Form', and 'Close'.

WORKING WITH PAYMENT TRANSACTIONS

Once any relevant edits are made, you will need to Press the “Verify Data” Button again, and the transaction will then be Ready to Authorise again.

The screenshot shows the ANZ Transactive ACME Trading interface. The top navigation bar includes 'Home', '4 (11)', '(24)', 'Help', and 'Logout'. The user is logged in as 'John Citizen'. The main menu includes 'New Instruments', 'Transactions', 'Reports', 'Reference Data', 'Upload Centre', and 'Subsidiary Access'. The current view is 'INSTRUMENTS: IMPORT LC'. A notification states 'LMP25223073' successfully updated. The '1. Terms' section is expanded, showing fields for Beneficiary (ABC Company, 123 Main road, Sydney, Australia) and Applicant (ACME Trading, 111 Tower Place, Melbourne, Vic, Australia). The 'Verify Data' button in the 'Quick Links' sidebar is highlighted with a red box.

HOW TO AUTHORISE TRANSACTIONS

Users with the appropriate access levels will be required to authorise transactions once they have been successfully verified. These transactions will have a status of 'Ready to Authorise'.

Only transactions with a status of ready to authorise, or partially authorised can be authorised.

| STEP | ACTION |
|------|---|
| 1 | On the Transactions menu select Pending Transactions. |
| 2 | Filter the pending transactions by Status in order to display all the transactions that are ready to be authorised. |
| 3 | Select the transactions that you want to authorise and press the Authorise button. |

WORKING WITH PAYMENT TRANSACTIONS

STEP

ACTION

4 You will be prompted to enter your security device code as per the below section **Security Devices types upon Authorisation.**

If the authorisation was successful, the transaction is:

- > changed to a status of Authorised or Partially Authorised
- > listed on the **Pending Transactions** page if its status is Partially Authorised, or
- > listed on the **Authorised Transactions** page if its status is Authorised (see Viewing an authorised transaction)
- > sent to ANZ for processing.

If the authorisation was unsuccessful the transaction:

- > remains on the **Pending Transactions** page
- > have an **Authorise Failed** in the **Status** column (see Viewing Authorisation Errors).

The screenshot displays the ANZ Transactive ACME Trading interface. The top navigation bar includes the ANZ logo, user information (John Citizen), and navigation links (Home, 4 (11), (24), Help, Logout). The main menu includes New Instruments, Transactions, Reports, Reference Data, Upload Centre, and Subsidiary Access. The current view is 'INSTRUMENTS' with filters for Pending Transactions, Authorised Transactions, and History. The 'Show' dropdown is set to 'Work for ACME Trading' and the 'Status' dropdown is set to 'Ready to Authorise'. A table of instruments is displayed with columns for Instrument ID, Instrument Type, Transaction, CCY, Amount, Status, Party, and Primary Ref. Three instruments are selected, and the 'Authorise' button is highlighted. The 'Total Count' is 9.

| Instrument ID | Instrument Type | Transaction | CCY | Amount | Status | Party | Primary Ref |
|---------------|-----------------------|----------------------|-----|--------------|--------------------|---------------|-------------|
| TP32883073 | International Payment | Issue | USD | 100.00 | Ready to Authorise | Supply CO LTD | 123456 |
| MP14183073 | Import LC | Discrepancy Resp... | USD | 10,050.00 | Ready to Authorise | ABC Exports | |
| MP23213073 | Import LC | Issue | AUD | 100,000.00 | Ready to Authorise | ABC Company | |
| LMP25223073 | Import LC | Issue | AUD | 100,000.00 | Ready to Authorise | ABC Company | |
| LMP34403073 | Import LC | Issue | USD | 1,000,000.00 | Ready to Authorise | ABCD Exports | |
| LX443073 | Export LC | Discrepancy Resp... | USD | 3,500.00 | Ready to Authorise | ABC BUYER LTD | |
| LX443073 | Export LC | Assignment of Pro... | USD | 30,000.00 | Ready to Authorise | ABC BUYER LTD | |
| LXP32823073 | Export LC | Issue Transfer | USD | 1,000.00 | Ready to Authorise | ABC Company | 123456 |
| SOP31443073 | Outgoing Standby LC | Issue | AUD | 150,000.00 | Ready to Authorise | Supply CO LTD | |

WORKING WITH PAYMENT TRANSACTIONS

You will receive a message noting the transactions that have been successfully authorised. Any processing issues (e.g. invalid combinations of data inputs) will also be listed here.

The screenshot shows the ANZ Transactive ACME Trading interface. At the top, there is a navigation bar with 'Home', '4 (11)', '(24)', 'Help', and 'Logout'. Below this is a menu bar with 'New Instruments', 'Transactions', 'Reports', 'Reference Data', 'Upload Centre', and 'Subsidiary Access'. The main content area is titled 'INSTRUMENTS:' and has tabs for 'Pending Transactions', 'Authorised Transactions', and 'History'. A red box highlights a message: 'Shipment Details - Invalid combination of Incoterm and Transport Doc Marked Freight selected.' Below this, three green messages indicate successful authorisation: 'FTP32883073 - Issue has been successfully authorised.', 'LMP14183073 - Discrepancy Response has been successfully authorised.', and 'LMP23213073 - Issue has been successfully authorised.' Below the messages is a table of transactions with columns: Instrument ID, Instrument Type, Transaction, CCY, Amount, Status, Party, and Primary Ref. The table contains six rows of data. At the bottom of the table, there are buttons for 'Authorise', 'Route', and 'Delete', and a 'Total Count: 6' indicator.

| Instrument ID | Instrument Type | Transaction | CCY | Amount | Status | Party | Primary Ref |
|---------------|---------------------|----------------------|-----|--------------|--------------------|---------------|-------------|
| LMP25223073 | Import LC | Issue | AUD | 100,000.00 | Ready to Authorise | ABC Company | |
| LMP34403073 | Import LC | Issue | USD | 1,000,000.00 | Ready to Authorise | ABCD Exports | |
| LX443073 | Export LC | Discrepancy Resp... | USD | 3,500.00 | Ready to Authorise | ABC BUYER LTD | |
| LX443073 | Export LC | Assignment of Pro... | USD | 30,000.00 | Ready to Authorise | ABC BUYER LTD | |
| LXP32823073 | Export LC | Issue Transfer | USD | 1,000.00 | Ready to Authorise | ABC Company | 123456 |
| SOP31443073 | Outgoing Standby LC | Issue | AUD | 150,000.00 | Ready to Authorise | Supply CO LTD | |

Alternatively, any transaction may also be authorised from within the transaction details screen by selecting Authorise Transaction from the floating menu.

The screenshot shows a 'Section Shortcuts' menu with a 'Quick Links' section. The 'Quick Links' section contains several buttons: 'Route Transaction', 'Download Saved Data', 'Copy Instrument', 'Edit', 'Authorise', 'LC Application Form', and 'Close'. The 'Authorise' button is highlighted with a red circle.

WORKING WITH PAYMENT TRANSACTIONS

SECURITY DEVICE TYPES UPON AUTHORISATION

- > **RSA Token Authorisation.** Upon selecting the Authorise button for a completed transaction within ANZ Transactive, the Authoriser will be presented with a window to enter their RSA token code (one time password)
- > **Vasco Digipass Token Authorisation using SIG (Online Signing).** Upon selecting the Authorise button on a completed transaction within ANZ Transactive you need to unlock your token and select option 2 (SIG) on your Vasco Digipass Token. You will then be prompted to enter in the six-digit Key Information as indicated on the Sign Transaction page of the ANZ Transactive transaction into the Vasco Digipass token then press the back arrow button on the token. Upon selecting the arrow button, the device will return a Signature Code to then be entered into the Sign Transaction page in ANZ Transactive.
- > **Smartcard Authorisation (Taiwan Only).** Upon selecting the Authorise button for a completed transaction within ANZ Transactive, the Authoriser will be presented with a window to enter their smartcard PIN.

HOW TO AUTHENTICATE A TRANSACTION USING A VASCO DIGIPASS TOKEN AND SIG (ONLINE SIGNING):

VIEWING AUTHORISATION ERRORS



You can only view information on an authorisation error at the time of authorising as per above. Transactions that displayed an error upon authorisation will remain in the pending transactions queue pending editing, or deletion.

AUTHORISATION REQUIREMENTS

The authorisation requirements for a transaction are set-up in ANZ Transactive as per the authorisation mandate/signatories required by your company. The following authorisation options are available:

- > Can be authorised by 1 User
- > Must be authorised by 2 Users
- > Must be authorised by 2 Users who belong to different workgroups
- > or must be authorised using Panel authorisation. The panel authorisation groups set-up for your organisation can be viewed via the reference data tab.

If your organisation requires more than one user to authorise transactions, the payments will remain in the pending transactions page until all authorisation requirements have been fulfilled.

AUTHORISING A BULK PAYMENT FILE

When the transaction status appears as 'Ready to Authorise', a file can be authorised by either of the following two options:

1. Select the transaction ID from the Payment File Upload tab to open the transaction. The authoriser can then select the 'Authorise' button to proceed with the authorisation process.
2. Select the Pending Transactions tab. The authoriser can then select the checkbox against the transaction and select the 'Authorise' button to proceed with the authorisation process.

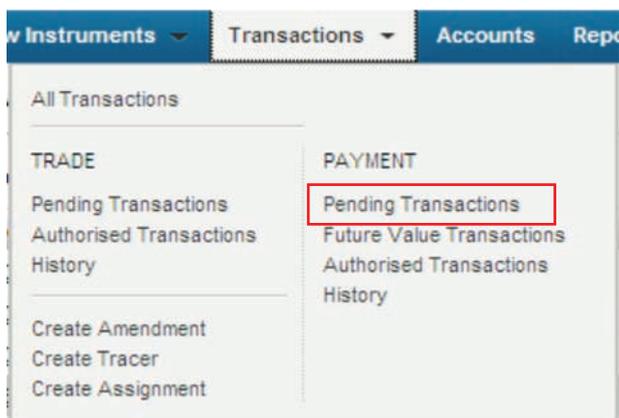
Once the transaction has been successfully authorised, the payment will be displayed in either the **Authorised Transactions** tab, or the **Future Value Transactions** tab, if the execution date is future dated.

EXISTING TRANSACTIONS

PENDING TRANSACTIONS

A pending transaction is one that has been started, in progress and/or is awaiting authorisation to be sent to the bank.

Pending transactions can be viewed via the Home Page dashboard in the All transactions section, and selecting the status of 'Pending' from the drop down list. You can access pending transactions from the **Pending Transactions** link or the History link via the Transactions Tab.



If a transaction has been fully authorised it will no longer be visible on the pending transactions tab, and you will be unable to edit the transaction. You need to contact ANZ Transactive support to arrange for the payment to be rejected back to your organisation.

Note: If the payment has been processed by bank the transaction cannot be stopped or edited.

EDITING A PENDING MANUAL TRANSACTION

Follow these steps to edit a pending transaction:

| STEP | ACTION |
|------|--|
| 1 | View the transaction. For instructions, see Viewing transactions section. |
| 2 | What is the status of the transaction? Started: The transaction is ready to edit; go to step 3. Ready to Authorise, Partially Authorised, or Authorise Failed: Click the Edit Data button. The transaction redisplay in edit mode. For information on authorisation failures, see Viewing authorisation errors. |
| 3 | Edit the transaction as required. |
| 4 | When you have finished editing the transaction, click save and close or verify button. For information about which button to click, see the following topic in the ANZ Transactive System online help: Using the System > Instrument Procedures > Working with instruments > Working with Instruments and Transactions > Transaction and Template Action Buttons. |

EXISTING TRANSACTIONS

EDITING A PENDING UPLOADED FILE

When the Edit button within the payment screen is selected ANZ Transactive will determine if the payment was either uploaded using a file format, or if the payment details were manually entered.

If the payment was uploaded via a file, the following fields will be editable:

- > Execution date
- > FX Contract Number
- > FX Rate
- > Request Market Rate checkbox
- > Delete a Beneficiary

Once the details have been added, amended or deleted, then simply select either the Verify or Verify FX button to continue the process.

WHAT'S NEXT?

After a transaction is edited the data must be verified before it can be authorised. This is the case even if the transaction was previously verified before it was edited.

ROUTING TRANSACTIONS

To facilitate the processing of transactions with your organisation and related organisations (see Organisation subsidiaries), you can route a transaction to:

- > A particular User
- > A particular organisation's default User

For example, when a transaction is ready for authorisation, you could route it to an authoriser.

This topic describes how to route transactions individually and in groups.

ROUTING A SINGLE TRANSACTION WITHIN THE PAYMENT SCREEN

Follow these steps to route an individual transaction:

| STEP | ACTION |
|------|--|
| 1 | View the transaction For instructions, see Viewing transactions |
| 2 | Click the Route Transaction button The Route Item(s) page appears |



EXISTING TRANSACTIONS

| STEP | ACTION |
|------|---|
| 3 | Select the user or organisation you want to route the transaction to and click the Route Item(s) button. The Transactions area appears, with a message at the top advising you that the transaction has been routed successfully. |

Route Selected Items

Select a recipient Person or Organisation

Route Item(s) Cancel

Selected item(s): 1

| Instrument |
|----------------------------|
| Loan Request - ADP30173073 |

ROUTING MULTIPLE TRANSACTIONS FROM THE PENDING TRANSACTION TAB

Follow these steps to route one or more transactions at the same time:

| STEP | ACTION |
|------|--|
| 1 | Click the Pending Transactions link via the TRANSACTIONS tab to display all pending transactions |
| 2 | Select the check box of each transaction you want to route |
| 3 | Click the ROUTE SELECTED ITEM(S) button The Route Item(s) page appears |
| 4 | Select the User or organisation you want to route the transaction(s) to view and Click the ROUTE ITEM(S) button The Transaction area appears, with a message at the top telling you that the transaction(s) have been routed successfully. |

EXISTING TRANSACTIONS

VIEWING AN AUTHORISED TRANSACTION

Follow these steps to view an authorised transaction:

| STEP | ACTION |
|------|--|
| 1 | Select the Authorised Transactions link from the TRANSACTIONS tab. The Authorised Transactions page appears. |
| 2 | In the Transaction column, click the transaction that you want to view. The details of the transaction appear. |
| 3 | When you've finished viewing the transaction, click the Close button. The Authorised Transactions page redisplay. |

Note: Once the bank has processed the transaction, the payment will move from the Authorised Transaction tab to the Transaction History tab.

VIEWING TRANSACTION DETAILS

Follow these steps to view a transaction's details:

| STEP | ACTION |
|------|---|
| 1 | Click the TRANSACTIONS tab and select the relevant link of the status type of the transaction you want to view. Alternatively you can click the All Transactions link or the History link to show all transactions regardless of transaction status. |
| 2 | You can search for the instrument by the Instrument ID if known. If you want to filter the list of transactions that meet certain criteria, select the required option from the relative dropdown boxes then click the search button. Click on the Advanced link for advanced search options. |
| 3 | In the Instrument ID column, click the instrument link for the transaction that you want to view. The Payment terms Summary screen appears. Click on the Issue link from within this screen to display the actual payment screen as entered. Alternatively this page can be accessed by clicking the Issue link for the transaction directly from the All Transactions or Home page. |
| 4 | To view the advice for transactions that have been processed by Bank, click on the advice link or PDF link from within the transaction summary screen. |

EXISTING TRANSACTIONS

TRANSACTION HISTORY LOG

This function enables all users with Cash Payment products assigned, to view the history of the cash payment transaction.

The transaction history log is displayed in the payment summary screen under the Transaction Log tab this will be available for the following cash payment products:

- > Transfer between Accounts
- > Payments

| Date & Time | Action | User | Panel Level | Status |
|----------------------|-----------|--------------------------|-------------|--------------------|
| 30 Nov 2011 12:00 PM | Create | 778628 / Dallas Campbell | | Started |
| 30 Nov 2011 12:00 PM | Authorise | ABCUSER1 / ABC User1 | | Authorised |
| 30 Nov 2011 12:00 PM | Verify | 778628 / Dallas Campbell | | Ready to Authorise |
| 30 Nov 2011 12:00 PM | Save | 778628 / Dallas Campbell | | Started |

Each time the user selects the 'Save' or 'Save and Close' or 'Verify' or 'Authorise' button, the system will capture the entry in the transaction history log in a listview as described below:

| COLUMN HEADING | DESCRIPTION |
|----------------|---|
| Date & Time | Date and time of when the action was performed. |
| Action | The type of action that was performed by the user, e.g. Create, Save, Verify, Authorise, Bank*, etc. |
| User | User ID, first & last name of the user whom performed the action. |
| Panel Level | Panel level of the user authorising the transaction. This field will only be updated when the user authorises the transaction. The values in this field will be either A, B or C. |
| Status | The status of the transition as at Save or Save and Close, e.g. Started, Ready to Authorise, Partially Authorised, Authorised, Authorised Failed, Rejected by Bank, Cancelled by Bank, Processed by Bank. |

*Where the action status appears as Bank, this function was performed at ANZ and will display a status e.g. Processed by bank, Rejected by Bank, etc.

DELETING TRANSACTIONS

WHEN CAN TRANSACTIONS BE DELETED?

You can only delete pending transactions (those that have a status of Started, Ready to Authorise or Partially Authorised).

After a transaction has been authorised, you cannot delete it.

Whether ANZ can cancel a transaction depends on the current state of the transaction's processing. For example, ANZ cannot cancel a transaction that it has already processed and transmitted.

DELETING PENDING TRANSACTIONS

Follow these steps to delete transactions:

| STEP | ACTION |
|------|---|
| 1 | Click the Pending Transactions link via the TRANSACTIONS tab to display all pending transactions. |
| 2 | Select the check box of each transaction you want to delete. |
| 3 | Click the DELETE SELECTED ITEM(S) button. A message appears, asking you to confirm the deletion of the transactions. |
| 4 | Click the OK button. The Pending Transactions page redispays. For each item you deleted, a message appears at the top of the page to inform you whether the deletion was successful. |

MESSAGES

MAIL MESSAGES

In the Mail Messages section, you can view and manage any mail messages sent to and received from ANZ. Your mail messages can also be linked to your email address, so you can be notified immediately of any new messages received from ANZ. Mail Messages can be accessed from your homepage dashboard or at any time by pressing the Envelope Icon in the top of your screen.

A Mail Message is a secure message from ANZ which typically requires a response. You can reply to existing bank messages or simply create a new message.

ANZ Transactive
ACME Trading

Home | 4 (11) | (24) | ? Help | Logout
John Citizen

New Instruments | Transactions | Reports | Reference Data | Upload Centre | Subsidiary Access | My Links

HOME

New Functionality added: This is an announcement to notify you of new functionality that has recently been added to ANZ Transactive Trade. [More](#)

Mail Messages Show 5 10 20 of 11

Show: Me (and Unassigned)

| Date & Time | Subject | Party | Assigned To | Vendor ID |
|----------------------|---|-------------|-------------|-----------|
| 18 Feb 2012 07:30 AM | Discrepancy Notice: LMP14183073 - 3 Import Documentary LC | ABC Exports | | |
| 18 Feb 2012 07:30 AM | Discrepancy Notice: LMP14183073 - 4 Import Documentary LC | ABC Exports | | |
| 15 Dec 2011 03:00 PM | Create Tracers: CI413073 - 2 Inward Doc Collection | ABC Company | | |
| 15 Dec 2011 03:00 PM | Create Tracers: CI413073 - 5 Inward Doc Collection | ABC Company | | |

Notifications Show 5 10 20 of 24

Show: ACME Trading Status: All

| Date & Time | Instrument ID | Instrument Type | Transaction | Party | CCY | Amount | Status | Vendor ID |
|----------------------|--------------------------|---------------------|----------------------------------|-------|-----|-----------|----------------|-----------|
| 02 Mar 2012 07:30 AM | RF723073 | Receivables Finance | Liquidate Usance | | USD | 40,000.00 | Processed b... | |

Setting up a new mail message is easy. Simply select the 'New' button, fill in the required information and link it to the relevant instrument. You can also attach pdf documents to the message. Once completed simply click on 'send to bank'.

ANZ Transactive
ACME Trading

Home | 4 (11) | (24) | ? Help | Logout
John Citizen

New Instruments | Transactions | Reports | Reference Data | Upload Centre | Subsidiary Access | My Links

MESSAGES: **Mail** | Notifications

Show: Me (and Unassigned) | **Inbox (4 Unread)** | Drafts (2) | Sent to Bank (2) | Show 10 20 30 | **New**

| Date & Time | Subject | Assigned To | Party | Vendor ID |
|----------------------|---|-------------|---------------|-----------|
| 02 Dec 2011 03:00 PM | Discrepancy Notice: LMP14183073 - 1 Import D... | | ABC Exports | |
| 02 Dec 2011 03:00 PM | Discrepancy Notice: LMP14183073 - 2 Import D... | | ABC Exports | |
| 02 Dec 2011 03:00 PM | Discrepancy Notice: LX443073 - 1 Export Docu... | | ABC BUYER LTD | |

MESSAGES

The screenshot displays the ANZ Transactive ACME Trading web interface. At the top, the ANZ logo is on the left, and the user's name 'John Citizen' and a 'Logout' button are on the right. A navigation bar contains links for 'New Instruments', 'Transactions', 'Reports', 'Reference Data', 'Upload Centre', and 'Subsidiary Access'. The main content area is titled 'NEW MAIL MESSAGE' and contains a form with the following fields:

- Subject:** A text input field containing 'Mail Message Subject'.
- Instrument ID:** A text input field containing 'ADP123456' with a search icon to its right.
- Message:** A large text area for entering the message text.

To the right of the form is a 'Quick Links' sidebar with the following buttons:

- Show Tips
- Route
- Send to Bank** (circled in red)
- Save Draft
- Close
- Attach Document** (circled in red)

Messages can be created from the Mail Messages menu or from within the Instrument itself.

MESSAGES

NOTIFICATIONS

The Notifications screen shows your most recent transactions that have been processed by ANZ. Details can be viewed directly from this Homepage Dashboard or at any time by clicking the "Speech Bubble" icon at the top of your screen.

ANZ Transactive
ACME Trading

Home | 4 (11) | (24) | ? Help | Logout
John Citizen

New Instruments | Transactions | Reports | Reference Data | Upload Centre | Subsidiary Access | My Links

HOME

New Functionality added: This is an announcement to notify you of new functionality that has recently been added to ANZ Transactive Trade. [More](#)

Mail Messages Show 5 10 20 of 11

Show: Me (and Unassigned)

| Date & Time | Subject | Party | Assigned To | Vendor ID |
|----------------------|--|-------------|-------------|-----------|
| 18 Feb 2012 07:30 AM | Discrepancy Notice: LIMP14183073 - 3 Import Documentary LC | ABC Exports | | |
| 18 Feb 2012 07:30 AM | Discrepancy Notice: LIMP14183073 - 4 Import Documentary LC | ABC Exports | | |
| 15 Dec 2011 03:00 PM | Create Tracers: CI413073 - 2 Inward Doc Collection | ABC Company | | |
| 15 Dec 2011 03:00 PM | Create Tracers: CI413073 - 5 Inward Doc Collection | ABC Company | | |

ANZ Transactive
ACME Trading

Home | 4 (11) | (24) | ? Help | Logout
John Citizen

New Instruments | Transactions | Reports | Reference Data | Upload Centre | Subsidiary Access | My Links

Notifications Show 5 10 20 of 24

Show: ACME Trading Status: All

| Date & Time | Instrument ID | Instrument Type | Transaction | Party | CCY | Amount | Status | Vendor ID |
|----------------------|-----------------------------|----------------------|------------------------------------|-------|-----|--------------|-------------------|-----------|
| 02 Dec 2011 03:00 PM | RPM643073 | Receivables Manag... | Apply Receivabl... | | AUD | 5,040,000.00 | Processed by Bank | |
| 02 Dec 2011 03:00 PM | RF773073 | Receivables Finance | issue | | USD | 150,000.00 | Processed by Bank | |
| 02 Dec 2011 03:00 PM | RF723073 | Receivables Finance | issue | | USD | 40,000.00 | Processed by Bank | |
| 02 Dec 2011 03:00 PM | RF733073 | Receivables Finance | issue | | USD | 190,000.00 | Processed by Bank | |
| 02 Dec 2011 03:00 PM | ADP27883073 | Loan Request | issue | | AUD | 1,400.00 | Processed by Bank | |

You can also select the Instrument ID or an individual transaction to view a quick summary, including any commissions & charges, or download electronic copies of any documents attached to your transaction.

ANZ Transactive
ACME Trading

Home | 4 (11) | (24) | ? Help | Logout
John Citizen

New Instruments | Transactions | Reports | Reference Data | Upload Centre | Subsidiary Access | My Links

MESSAGES: Mail | Notifications

Status: All Show 10 20 30

| Date & Time | Instrument ID | Instrument Type | Transaction | Party | CCY | Amount | Status |
|----------------------|-----------------------------|------------------------|-----------------------------------|---------------|-----|------------|-------------------|
| 02 Dec 2011 03:00 PM | RF763073 | Receivables Finance | Liquidate Usance | | AUD | 40,000.00 | Processed by Bank |
| 02 Dec 2011 03:00 PM | ADP28103073 | Loan Request | issue | Supply CO LTD | AUD | 2,600.00 | Processed by Bank |
| 02 Dec 2011 03:00 PM | ADP27883073 | Loan Request | issue | | AUD | 1,400.00 | Processed by Bank |
| 02 Dec 2011 03:00 PM | GI23073 | Incoming Guarantee | Advise | ABC BUYER LTD | AUD | 75,000.00 | Processed by Bank |
| 02 Mar 2012 07:30 AM | RF703073 | Receivables Finance | Liquidate Usance | | HKD | 190,000.00 | Processed by Bank |
| 02 Dec 2011 03:00 PM | RPM673073 | Receivables Management | New (Receivables) | | HKD | 0.00 | Processed by Bank |

MESSAGES

**ANZ Transactive**
ACME Trading

Home | 4 (11) | (24) | ? Help | [Logout](#)

John Citizen

[New Instruments](#) | [Transactions](#) | [Reports](#) | [Reference Data](#) | [Upload Centre](#) | [Subsidiary Access](#) | [My Links](#)

Loan Request - ADP27883073 - Issue - (Processed by Bank)

1. Transaction Summary

| Trans. Status Date | Currency | Amount | Rate |
|--------------------|----------|----------|------|
| 02 Dec 2011 | AUD | 1,400.00 | 6.56 |

2. Documents

Click on any of the links below to view documents generated for this transaction.

[Settlement Advice](#) [\(Click for PDF\)](#)

3. Commissions & Charges

| Charge Type | CCY | Amount | Settlement Method | Account No. |
|-------------|-----|--------|-------------------|-------------|
| Finance Fee | AUD | 100.00 | Account | 123456789 |

4. Terms Summary

| | | |
|---|------------------|-------------------|
| Instrument Amount | Available Amount | Equivalent Amount |
| AUD 1,400.00 | AUD 1,400.00 | AUD 1,400.00 |
| Loan Start Date | Maturity Date | |
| 24 Jan 2013 | 13 Feb 2013 | |
| Loan Terms | | |
| At fixed maturity date 13 February 2013 | | |

Section Shortcuts

- 1. Transaction Summary
- 2. Documents
- 3. Commissions & Charges
- 4. Terms Summary

Quick Links

Show Tips

[Copy Instrument](#)

[View Terms As Entered](#)

[Close](#)

REPORTS

ANZ Transactive contains a comprehensive set of standard reports to assist you in completing your day-to-day tasks. This section outlines details on ANZ Transactive reports:

THE REPORTS AREA

ANZ Transactive has two options for reporting in the user's security profile:

- > Users are able to view, create or delete reports
- > Users are not able to view, create or delete reports

To access the reports available within ANZ Transactive click the REPORTS navigation button. To learn more about the reports area, see the ANZ Transactive Online Help.

STANDARD AND CUSTOM REPORTS

ANZ Transactive has two types of reports:



- > Standard default reports: Standard Reports are reports provided by the bank and are classified into five different categories:
 - > Cash Payments
 - > Trade Services
 - > Confidential
 - > Administrator (Audit)
 - > Term Deposit

Users who are assigned to the report categories can view, run, print and extract reports to excel, PDF or download the data.

For the latest list of standard default reports available please contact your ANZ PCM or Trade Manager.

Note: Standard Reports cannot be edited or deleted by company users.

- > Custom reports: Custom reports are reports that your organisation has created, and or customised. Custom reports that you create are only available for your organisation.

REPORTS

Most of your use of the reporting function in ANZ Transactive will involve generating existing reports.

WHAT HAPPENS WHEN YOU GENERATE A REPORT

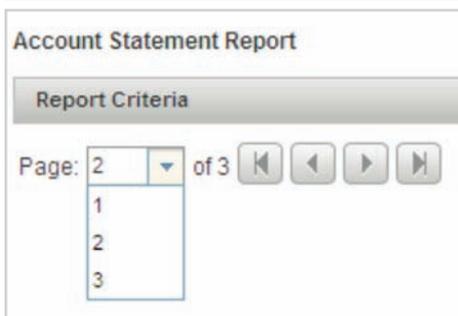
When you generate a report, ANZ Transactive:

- > Retrieves the data for the report
- > Prompts you for any additional report criteria, such as date ranges or transaction types
- > Produces the report and displays it on the Reports page

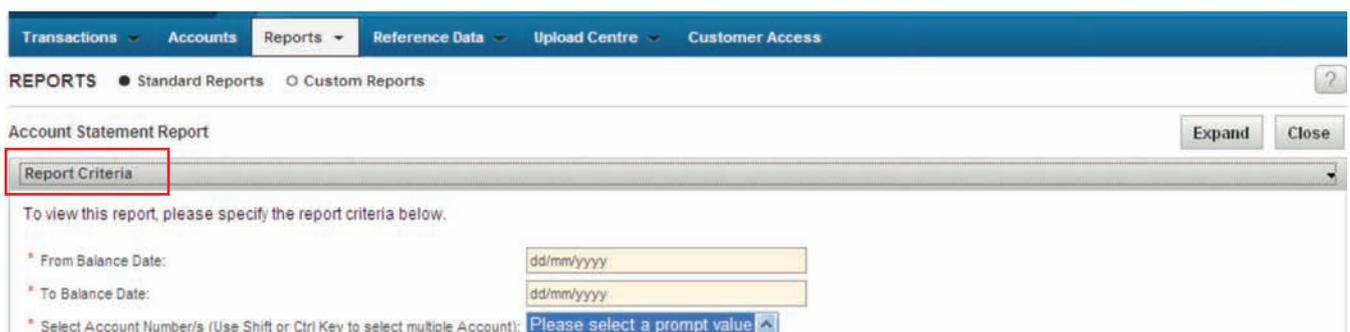
GENERATING A REPORT

Follow the below steps to generate a report:

| STEP | ACTION |
|------|---|
| 1 | Select the Standard Reports link from the REPORTS Tab. The Standard Reports page appears. |
| 2 | If you want to generate a custom report rather than a standard report, click the Custom Reports link. The Custom Reports page appears. |
| 3 | In the Report Name column, click the report you want to generate. If the report requires you to specify any criteria, the Report Criteria page appears. Otherwise, the system generates the report and displays it on the Reports page. |
| 4 | The report will be displayed on screen and is ready for you to print or perform other actions (see Report actions). Use the scroll bars on screen to navigate to bottom of the page if required. Alternatively click the Expand button to display the whole page. |
| 5 | If the report contains multiple pages, you can select the page number from the drop down menu or select the arrow buttons to navigate to the next/last page if required. |



| STEP | ACTION |
|------|--|
| 6 | Click the Close button to Close the report or if you want to re-run the report with different criteria, click on the Report Criteria Bar or arrow to re-display the report Criteria which can then be entered from here: |



REPORTS

REPORT ACTIONS

After generating a report, the report is now ready for you to:

- > Print (see Printing a Report)
- > Download data from (see Downloading Data from Reports)

PRINTING A REPORT

Follow the below steps to print a report:

| STEP | ACTION |
|------|---|
| 1 | If you haven't already generated the report, you will be required to do so. For instructions, see Generating a report. |
| 2 | There are two options for printing displayed reports, you will be required to perform one of the two options below: <ul style="list-style-type: none">> Click the PDF icon, then from the File menu in the PDF document, select Print or> Click the Excel icon, then from the File menu in the Excel document, select Print> The Print dialog box appears. |
| 3 | Most reports produce best results when printed with a landscape orientation, so change the page layout settings so that the report prints with this orientation. For instructions, see your web browser's online help. |
| 4 | Click the OK button. The report prints on your printer. If the report does not print, check your printer or network connection. |
| 5 | Once completed, close out of the reports and return to the ANZ Transactive reports page. |

DOWNLOADING DATA FROM REPORTS

FILE FORMAT

You can download a report to your PC or network as a file in CSV format (Comma-Separated Values). CSV is a file format available for exporting data from ANZ Transactive reports to other software packages, especially spreadsheet program. In a CSV file:

- > Records are separated by carriage return/line feeds
- > Fields are separated by commas

DOWNLOADING DATA FROM A REPORT

Following the below steps to download data from a report:

| STEP | ACTION |
|------|--|
| 1 | Generate the report if you haven't already generated it. For instructions, see Generating a report. |
| 2 | Click the CSV Icon . The FileDownload dialog box appears. |
| 3 | Select the Save option, to save the report to a specific location click the OK button. The SaveAs dialog box appears or Select OPEN to view report. |
| 4 | Specify the location and file name for the file to be downloaded, then click the SAVE button. The file containing the report data is downloaded to the specified location. You can now open the file in your spreadsheet program. |

ACCOUNT REPORTING

This section provides an overview of the cash management transaction and balance reporting available in ANZ Transactive.

ACCOUNT REPORTING OVERVIEW

The account reporting product consists of three distinct functions:

- > Real time account balances – View up to date balances on your accounts
- > Current day transactions – View current day transactions on your accounts
- > Prior day reporting – Reporting on the previous day balance and transaction data

The combination of the three distinct product capabilities enables an organisation to view real time account balances prior to creating transactions, view transactions incurred during the day, and view or print prior day account statements.

GENERAL RECOMMENDATION

It is recommended to frequently check your bank account(s) and transaction balances. Any discrepancies noticed should be reported to ANZ.

VIEWING REAL TIME ACCOUNT BALANCES

This topic will outline the steps required to view real time account balances in ANZ Transactive.

Follow these steps to view your real time account balances:

NOTE: This feature is currently not available for Laos

| STEP | ACTION |
|------|---|
| 1 | Click the ACCOUNTS Tab. |
| 2 | Click the Refresh Icon .  The page will now be updated with current balances. |

VIEWING CURRENT DAY TRANSACTIONS

Follow these steps to view current day transactions:

NOTE: This feature is currently not available for Cambodia, Vietnam, Laos or Pacific Countries

| STEP | ACTION |
|------|--|
| 1 | If in Homepage navigate to the Account balances, alternatively select the ACCOUNTS Tab. |
| 2 | In the Account Number column, click the account you want to view. The last 50 transactions processed for that day will be displayed. |

VIEW / PRINT BANK STATEMENTS

Follow these steps to view prior day transactions:

| STEP | ACTION |
|------|---|
| 1 | Select the Standard reports link from the REPORTS Tab. |
| 2 | In the report name column, click the report titled Account Statement. |
| 3 | In the Balance Date From field, enter the from date range from when the statement data is to commence for the report. In the Balance Date To field, enter the date end date for the settlement data period. Select the account(s) to view for the date range entered. |
| 4 | Click the Show Report button to display the report. The report is now ready for you to print or perform other actions (see Report actions). |

REPORT ACTIONS

After generating a report, the report is now ready for you to:

- > Print (see Printing a Report)
- > Download data from (see Downloading Data from Reports)
- > Save as a PDF or Excel document.

ANZ BRANCH DETAILS

| JURISDICTION | BANK |
|----------------|--|
| Fiji | Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522 |
| Hong Kong | Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522 |
| India | Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522 |
| Japan | Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522 |
| Philippines | Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522 |
| Singapore | Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522 |
| United Kingdom | Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522 |

ANZ SUBSIDIARY DETAILS

| COUNTRY | DETAILS |
|------------------|--|
| China | Australia and New Zealand Bank (China) Company Limited (ANZ China) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL), which is incorporated in Australia. ANZ China is incorporated and licensed with limited liability in the People's Republic of China by China Banking Regulatory Commission. ANZ China is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZ China are not deposits or liabilities of ANZBGL and ANZBGL is not required to meet the obligations of ANZ China. |
| Laos | ANZ Bank (Lao) Limited (ANZL) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL), which is incorporated in Australia. ANZL is incorporated and licensed in Laos with limited liability. ANZL is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZL are not deposits or liabilities of ANZBGL and ANZBGL is not required to meet the obligations of ANZL. |
| Papua New Guinea | Australia and New Zealand Banking Group (PNG) Limited (ANZPL) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL), which is incorporated in Australia. ANZPL is incorporated and licensed in Papua New Guinea with limited liability. ANZPL is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZPL are not deposits or other liabilities of ANZBGL and ANZBGL is not required to meet the obligations of ANZPL. |
| Taiwan | ANZ Bank (Taiwan) Limited (ANZTW) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL), which is incorporated in Australia. ANZTW is incorporated and licensed in Taiwan with limited liability. ANZTW is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZTW are not deposits or other liabilities of ANZBGL and ANZBGL is not required to meet the obligations of ANZTW. |
| Vietnam | ANZ Bank (Vietnam) Limited (ANZVL) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL), which is incorporated in Australia. ANZVL is incorporated and licensed in Vietnam with limited liability. ANZVL is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZVL are not deposits or liabilities of ANZBGL and ANZBGL is not required to meet the obligations of ANZVL. |

