# ANZ ONLINE USER GUIDE

MAY 2013

ANZ

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# INTRODUCTION TO ANZ ONLINE

## ABOUT THIS GUIDE

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

## LEARNING ABOUT ANZ ONLINE

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

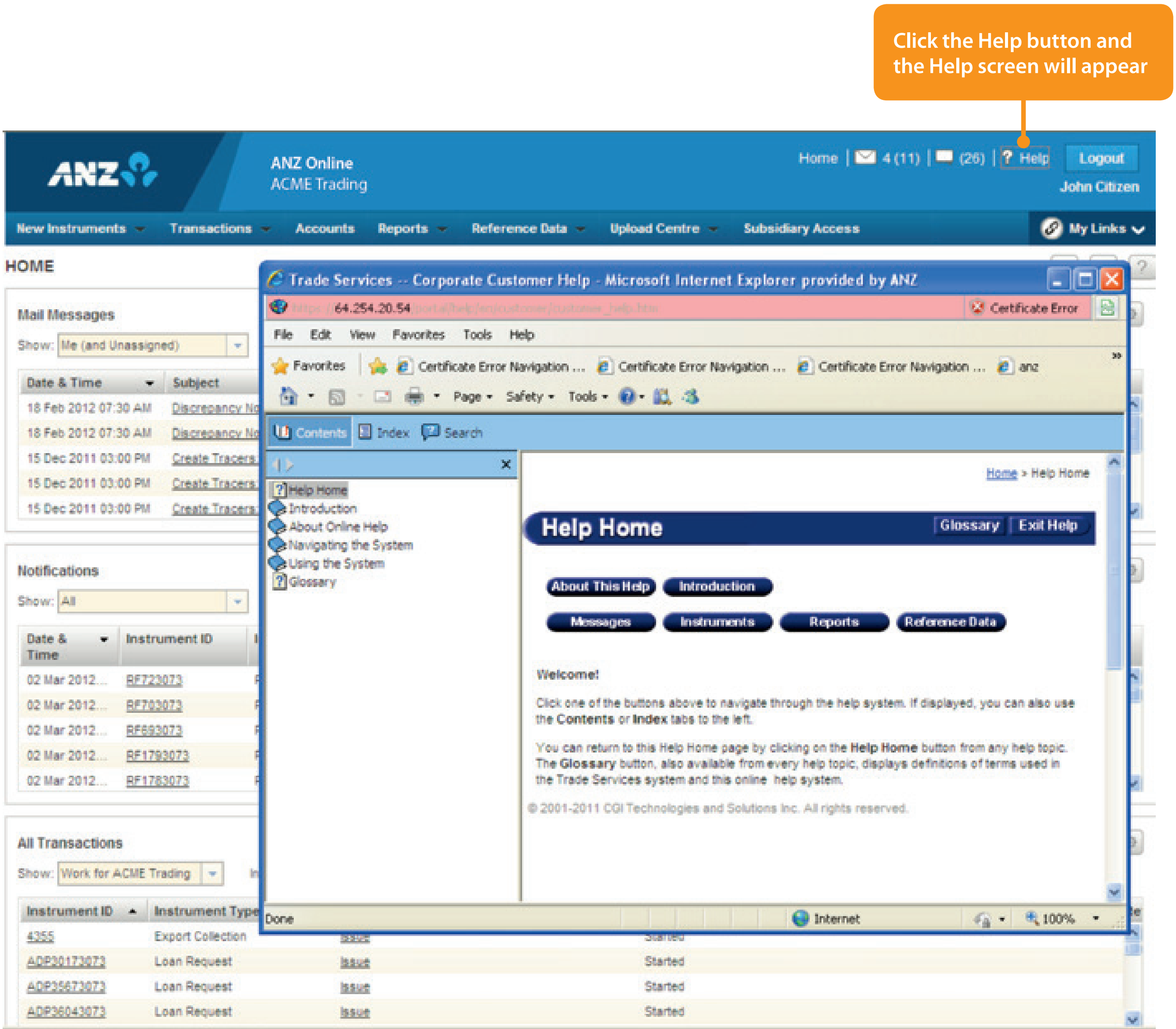
### ONLINE HELP

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

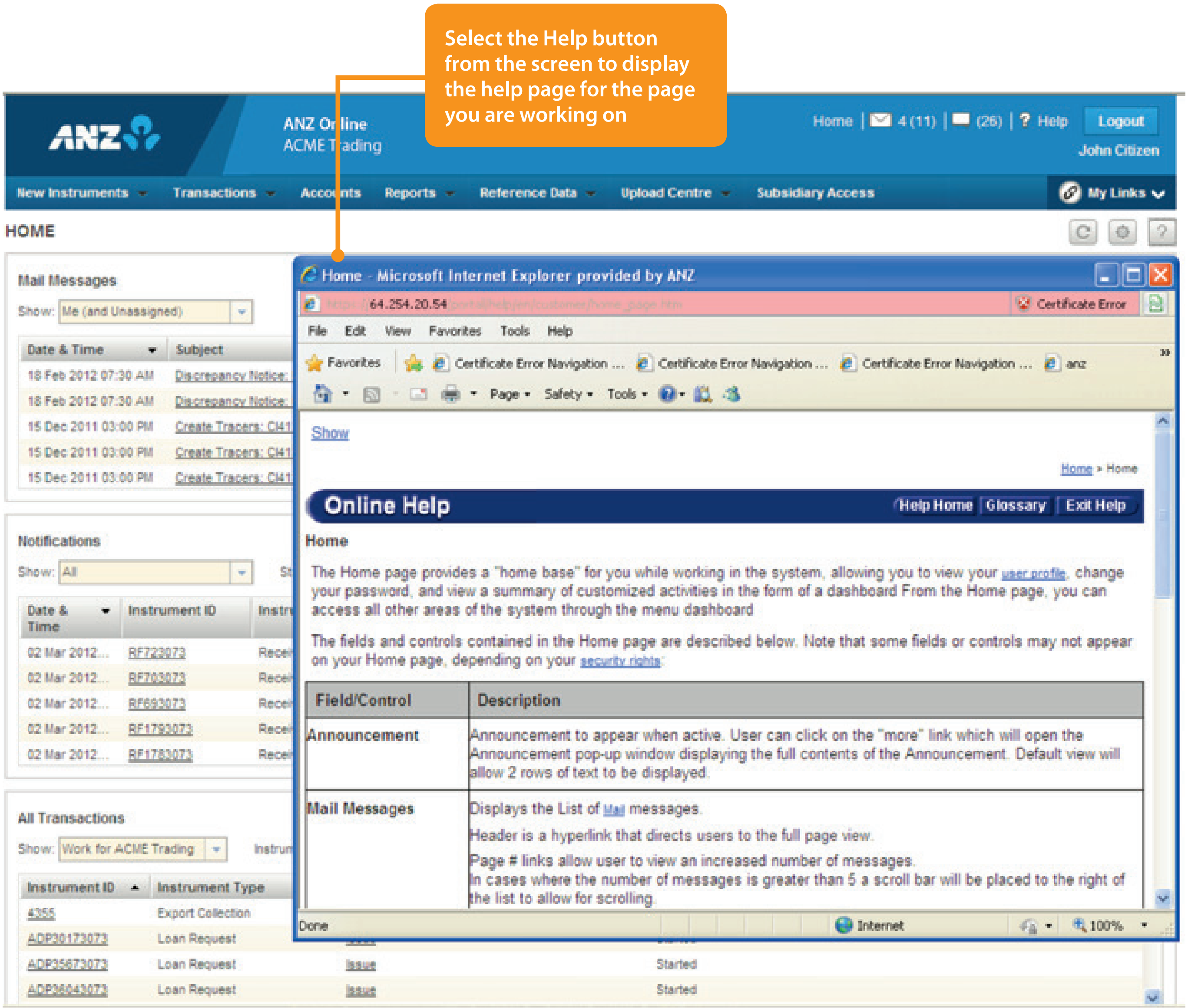
As new operating features or functions, particularly those relating to security, integrity and authentication are introduced, instructions covering changes and the usage of such features will be provided.

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

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



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



# INTRODUCTION TO ANZ ONLINE

### GENERAL SYSTEM NAVIGATION

To navigate through ANZ Online 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 Online help. See the Navigating the System section of the ANZ Online help.

## MINIMUM SPECIFICATIONS

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

### FIREWALL AND ANTIVIRUS SETTINGS

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

### OPERATING SYSTEM AND BROWSER VERSION

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

| BROWSER TYPE AND VERSION | OPERATING SYSTEM | JAVA VIRTUAL MACHINE (JVM) |
|---|---|---|
| **Microsoft Internet Explorer 7** | Windows | Sun 1.5<br>Sun 1.6 |
| **Microsoft Internet Explorer 8** | Windows | Sun 1.6 |
| **Microsoft Internet Explorer 9*** | Windows | Sun 1.6 |
| **Mozilla Firefox 14, 15*** | Windows | Sun 1.6 |
| **Google Chrome*** | Windows | Sun 1.6 |
| **Apple Safari* **** | iOS for iPad | 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

### 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.

### HARDWARE REQUIREMENTS

**Token Users and User ID/password Users:**

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

# INTRODUCTION TO ANZ ONLINE

## ANZ ONLINE SECURITY INFORMATION

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

### PHYSICAL SECURITY

All buildings that contain ANZ Online 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 Online uses 128-bit Secure Sockets Layer encryption and HTTPS (Hypertext Transfer Protocol – Secure) as communication protocol.

### FIREWALLS

Firewalls protect all data used in ANZ Online. 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 Online will verify the identity of each user accessing ANZ Online by either of the following authentication methods:

> User ID/password
> A Token (RSA or Vasco Digipass token)

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 Online

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 Online that do not require a security device.

A security profile determines:

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

Threshold Groups

If your use of ANZ Online 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 Online 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.

### 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 Online 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 Online 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 Online 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 Online 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 Online Support Centre immediately to have the Token suspended or revoked.

# INTRODUCTION TO ANZ ONLINE

## ANZ ONLINE SECURITY DEVICES

ANZ Online 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 Online. 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 Online, you need to activate your Token. You will need to quote the serial number to link your Token to your ANZ Online User ID.

## VASCO DIGIPASS TOKENS

Your Vasco Digipass Token will first need to be activated by the ANZ Online 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 Online 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.

# INTRODUCTION TO ANZ ONLINE

In the event that you disable your token after five invalid consecutive attempts, you can contact the ANZ Online 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 Online, 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 Online. 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.

## KEY CONCEPTS AND TERMS

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

### MESSAGES

In ANZ Online, a message is an electronic communication between ANZ and a client in relation to a transaction. ANZ Online 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 Online.

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

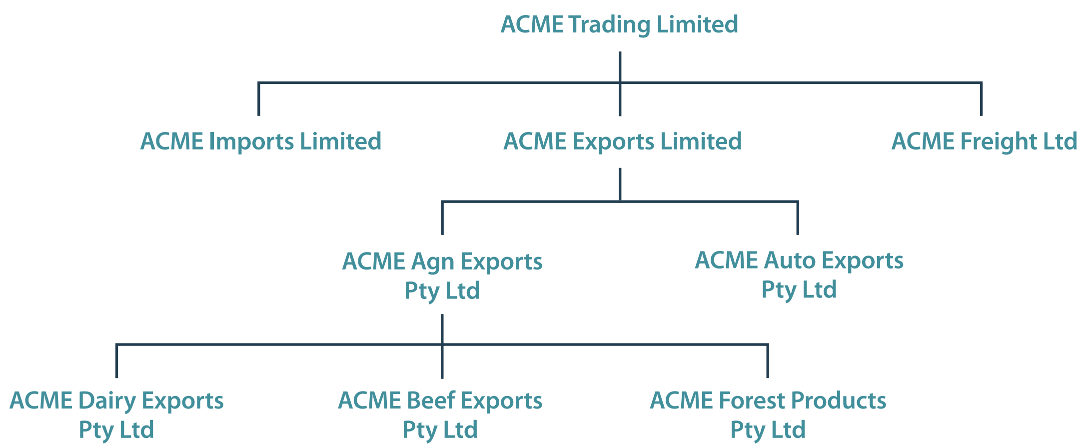
### ORGANISATION SUBSIDIARIES

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

Using ANZ Online 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 Online. The following tips will assist you in your use of ANZ Online.

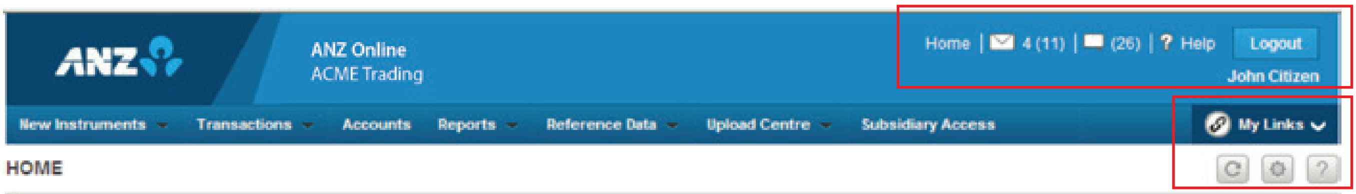
## LOGGING IN

Each user accessing ANZ Online 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.

## UNDERSTANDING YOUR HOMEPAGE

When you first log in to ANZ Online, 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.

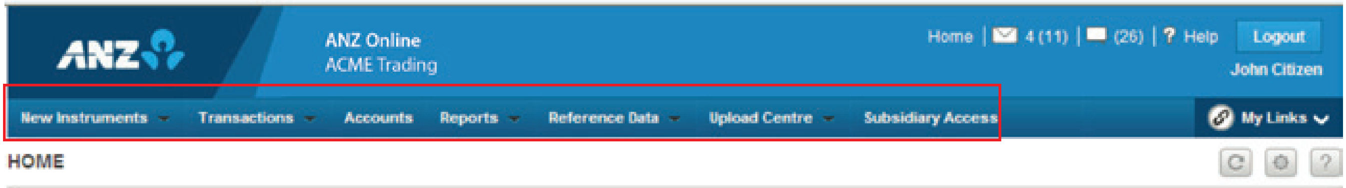



| BUTTON | DESCRIPTION |
|---|---|
| Home | Press to return to the Homepage at any time |
| 4 (4) | Shows the number of messages and navigates to the Messages page |
| (21) | Shows the number of notifications and navigates to the Notifications page |
| ? Help | Select for overall system help |
| Logout | Press to logout of the system |
| John Citizen | Shows the user name and navigates to the User preferences page |
| My Links | 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.

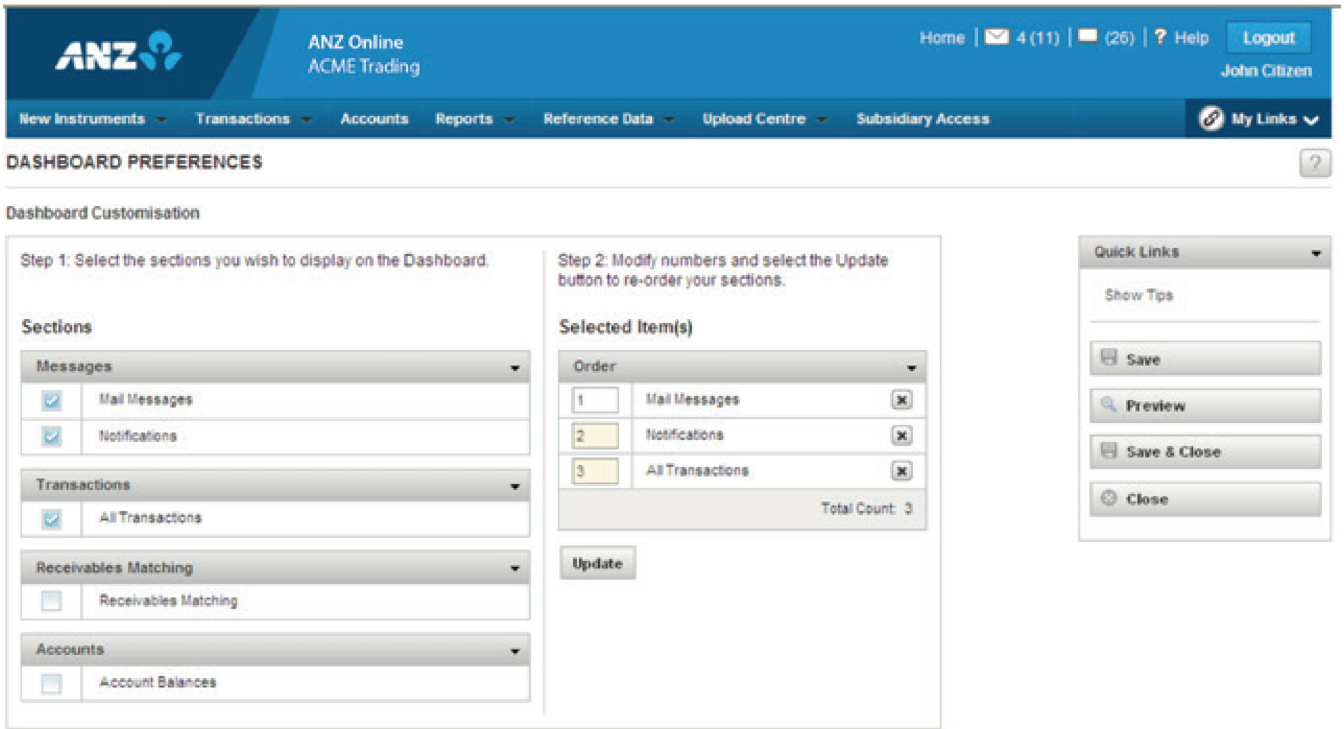
## PERSONALISING YOUR HOMEPAGE

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

### PERSONALISE DASHBOARD/HOMEPAGE

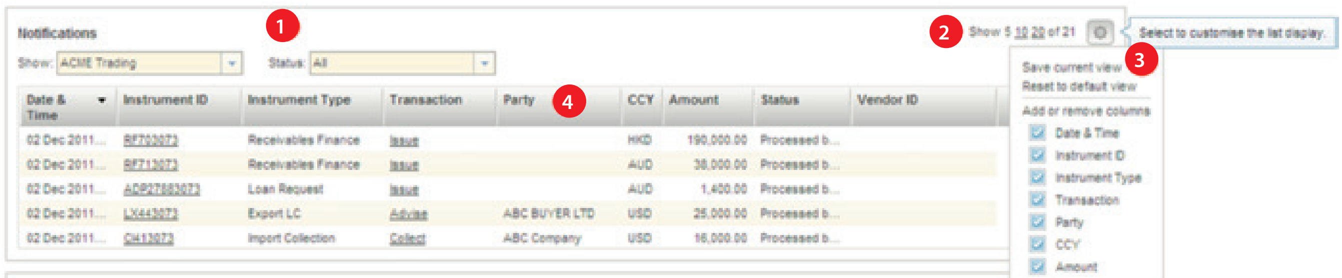
| STEP | ACTION |
|---|---|
| 1 | To customise your Homepage, press the ⚙ button in the Home section which will open the setup page. |
| 2 | Select the Sections you wish to display in the Dashboard menu. |
| 3 | Select the order in which you wish the sections to appear. |
| 4 | Press the Update button.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

# GENERAL SYSTEM TASKS




## PERSONALISE SELECTED SECTIONS ON YOUR HOMEPAGE

Each section on your Homepage has further customisation available:




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

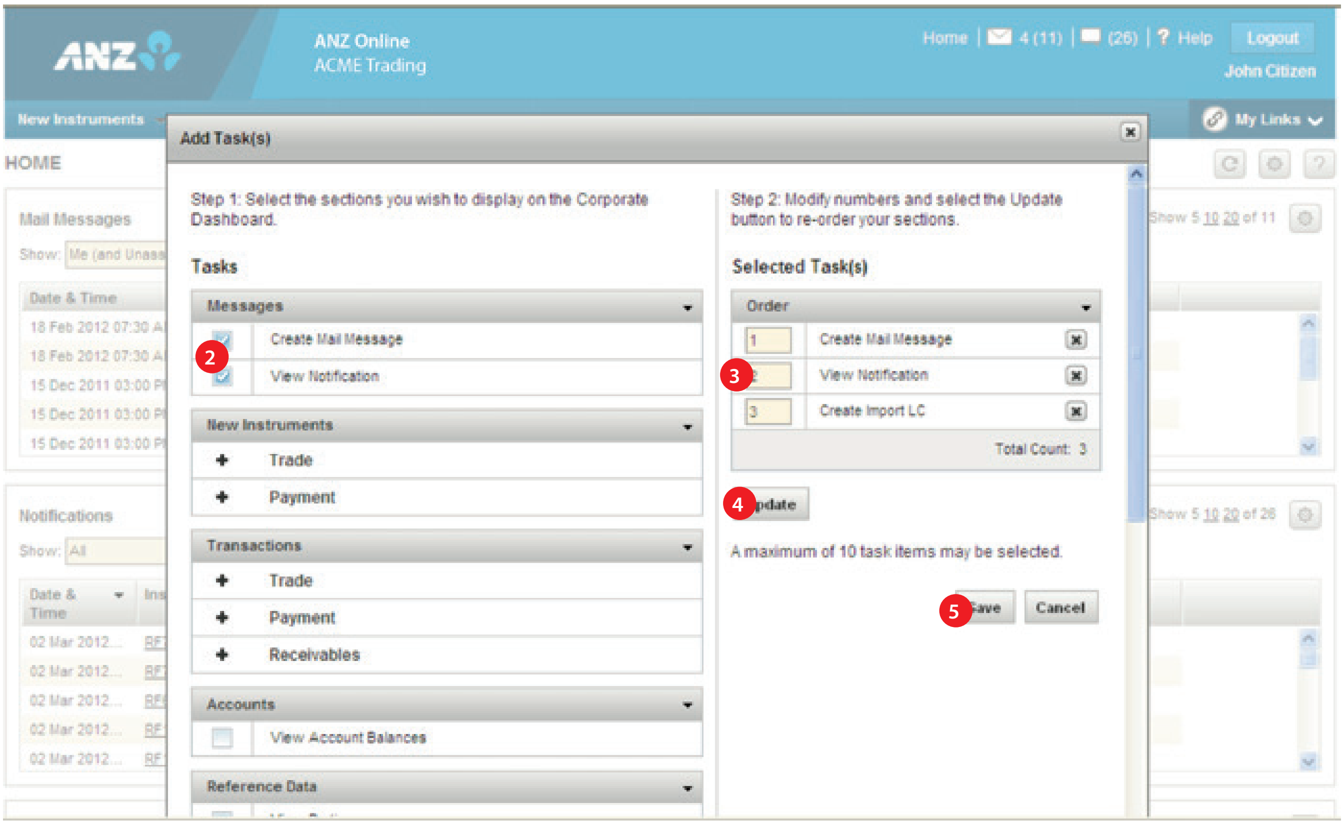
## SETTING UP AND MANAGING 'MY LINKS'

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 My Links button.

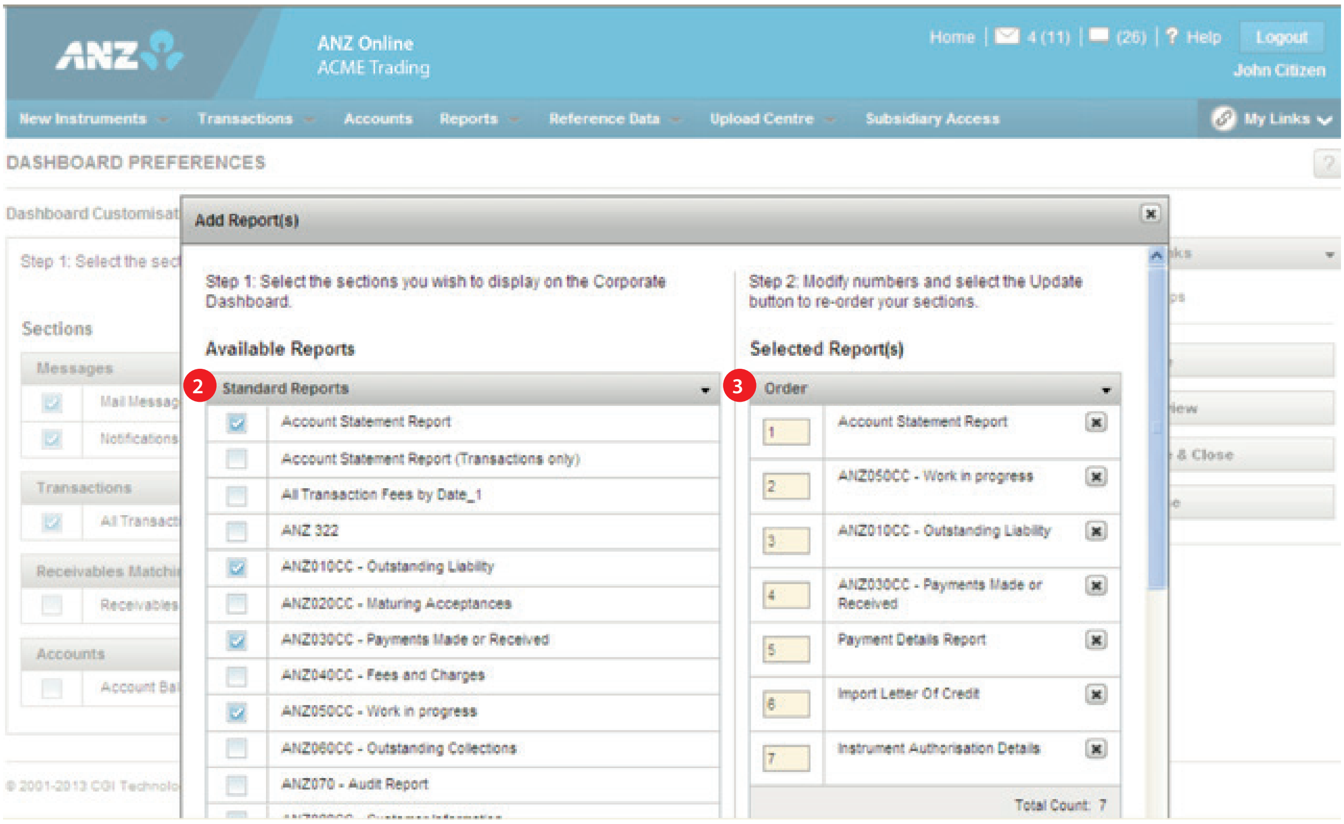
### UPDATING FAVOURITE TASKS

| 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'. |



## 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'. |



# GENERAL SYSTEM TASKS

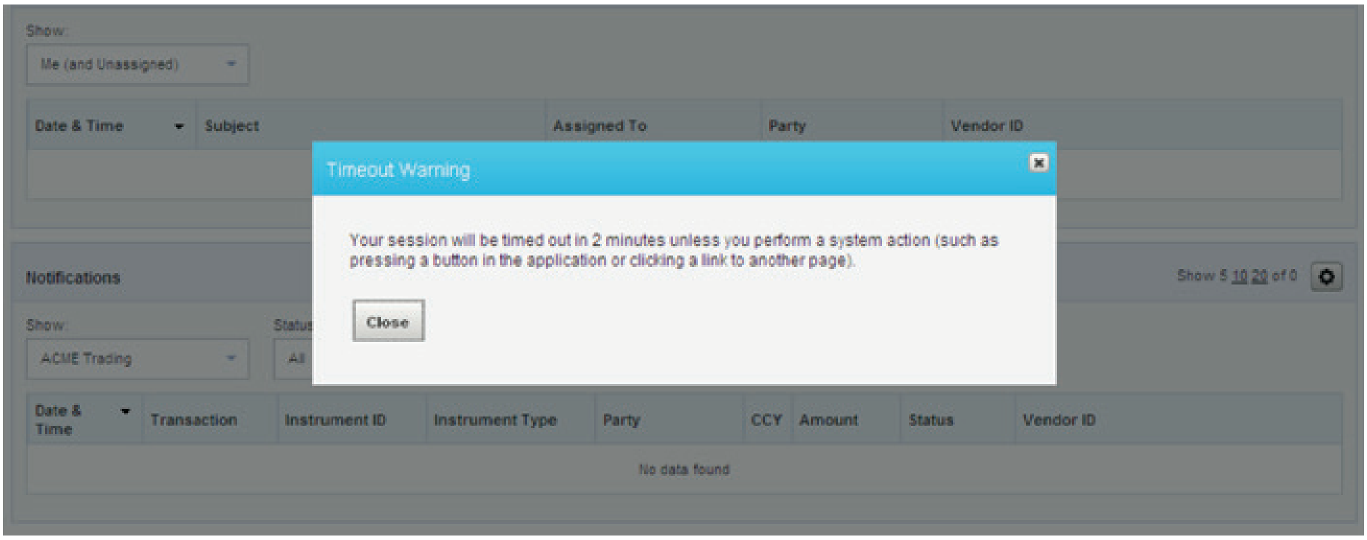
## SESSION TIMEOUTS AND SAVING YOUR WORK

When using ANZ Online, 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 Online.

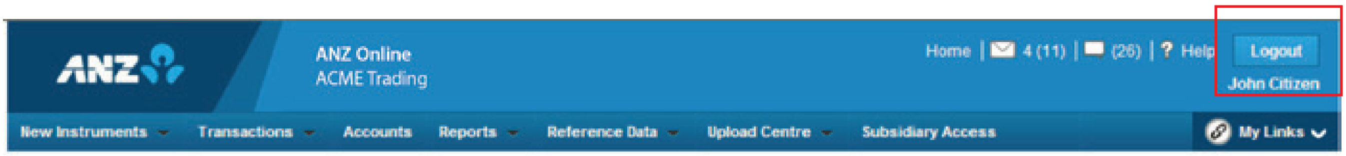



## LOGGING OUT

When you've finished using ANZ Online, 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 Online user preferences contain details stored about you in ANZ Online. In particular, it contains:

> Personal details, such as your name.

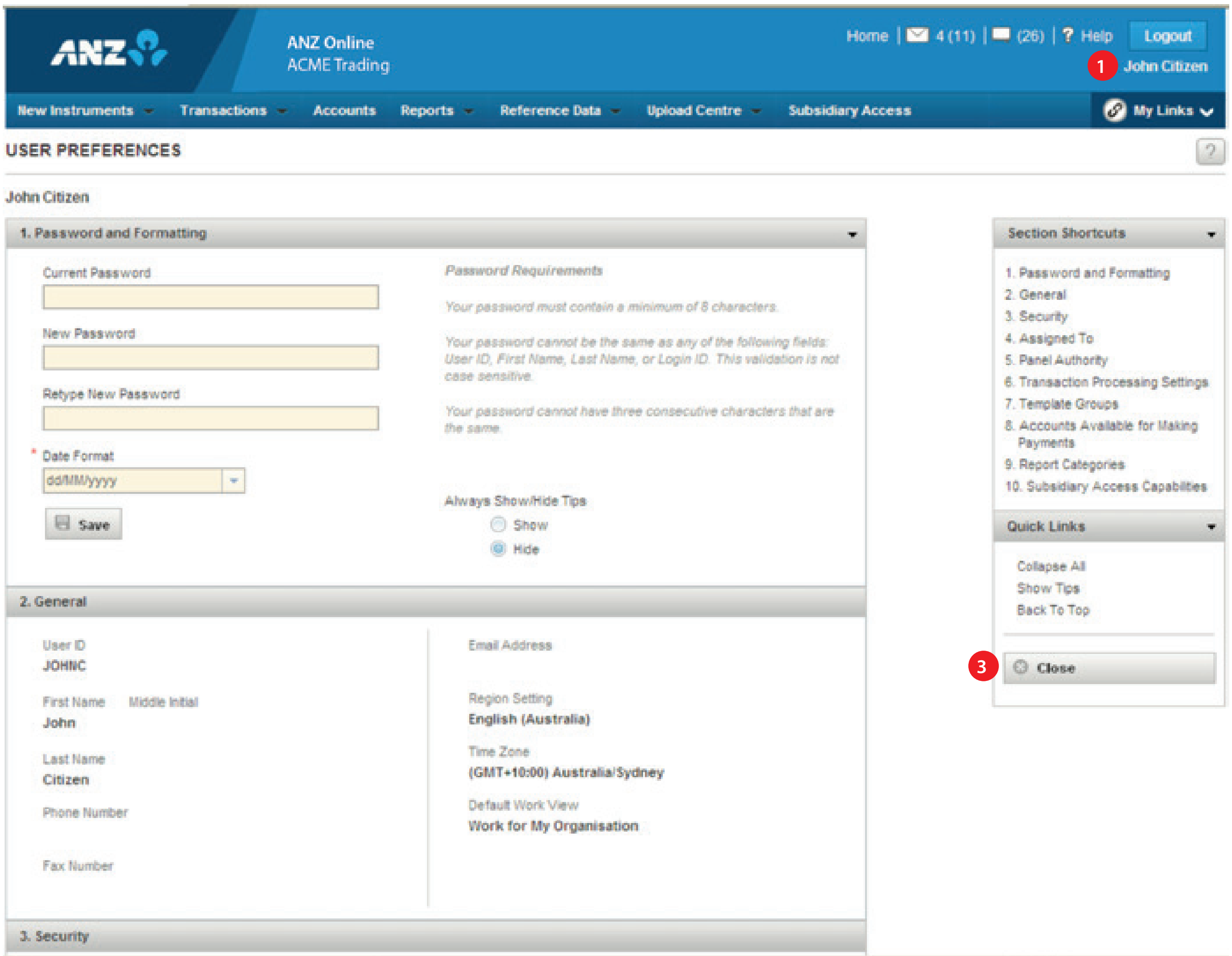
> Details of the security profile and threshold group your organisation's Administrator has assigned to you.

# 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. |




## 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 Online for the different type of Users:

### IF YOU HAVE A USER ID/PASSWORD OR RSA TOKEN

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

| PASSWORDS MUST: | PASSWORDS MUST NOT: |
|---|---|
| Contain a minimum of 10 characters | > Contain three consecutive characters that are the same<br>> Start or end with a space character |
| Contain both an upper-case and a lower-case letter | 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 1 numerical characters | Be the same as any of your last 13 passwords<br>> Consist of repeating characters (i.e. aaaaaaaa)<br>> 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, your 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 Online support centre to unlock your profile
- ANZ Online 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 Online 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 Online 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 Online for the different type of Users:

Passwords used for accessing ANZ Online 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<br>> 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<br>> Consist of repeating characters (i.e. aaaaaaaa)<br>> 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 Online support centre to unlock your profile where a new password will be generated

> ANZ Online 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.

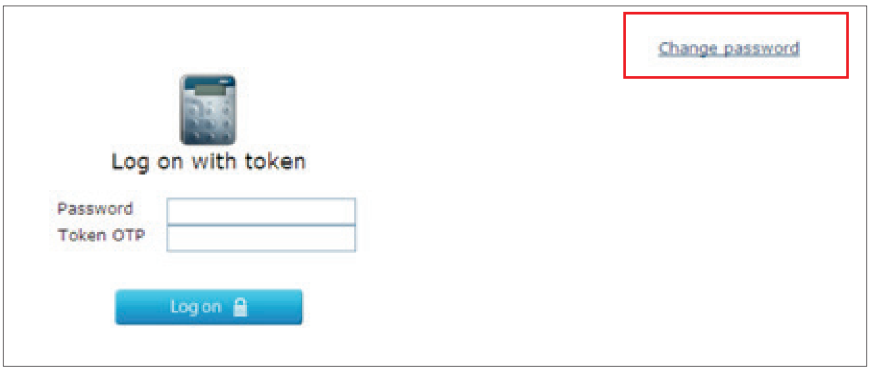
### HOW OFTEN WILL MY PASSWORD EXPIRE?

ANZ Online 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 Online click on the VASCO Digipass token link on the pre-logon page |
| **2** | The Log On page is displayed.<br>Type in your User ID and click the **Submit** button |
| **3** | The Log on with your token page is displayed.<br>Click the Change password link on left of page |




In the Current Password box, type your existing password.

# GENERAL SYSTEM TASKS

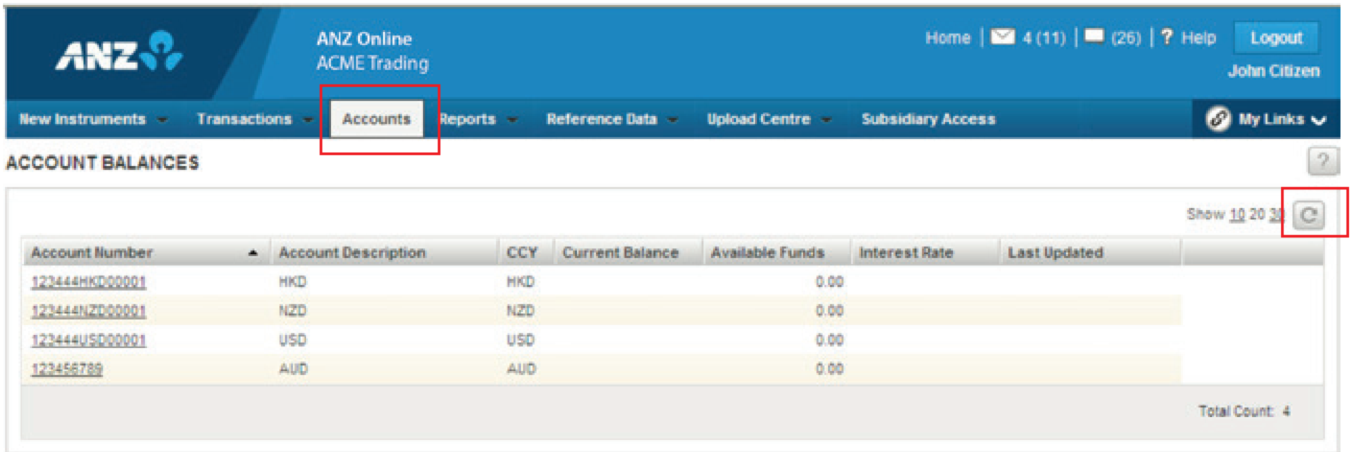
| STEP | ACTION |
|---|---|
| 4 | The Change password screen appears<br>Type in your User ID, Old password, New password, confirm the new password and click on the **Save** button. |
| 5 | A message will appear that your password has successfully been changed. You can then log into ANZ Online. |

### FORGOTTEN YOUR PASSWORD?

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

## VIEWING ACCOUNT BALANCES

The Account Balance section on your Homepage displays your Account Balances as last refreshed in ANZ Online 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.



# WORKING WITH PAYMENT TRANSACTIONS

This section contains details on ANZ Online payment transactions

## PAYMENT TRANSACTION OVERVIEW

ANZ Online 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.

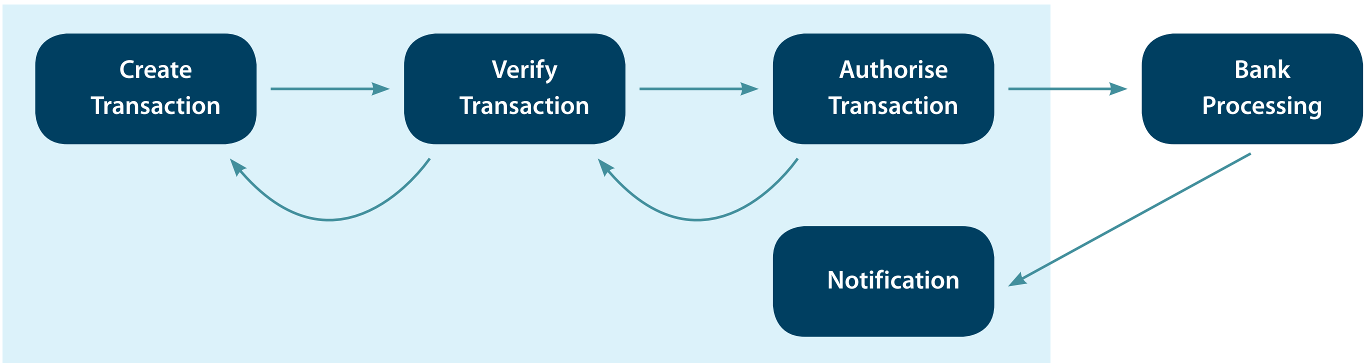
Note: Product offerings may differ across countries.

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 Online transactions go through the following workflow process:



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

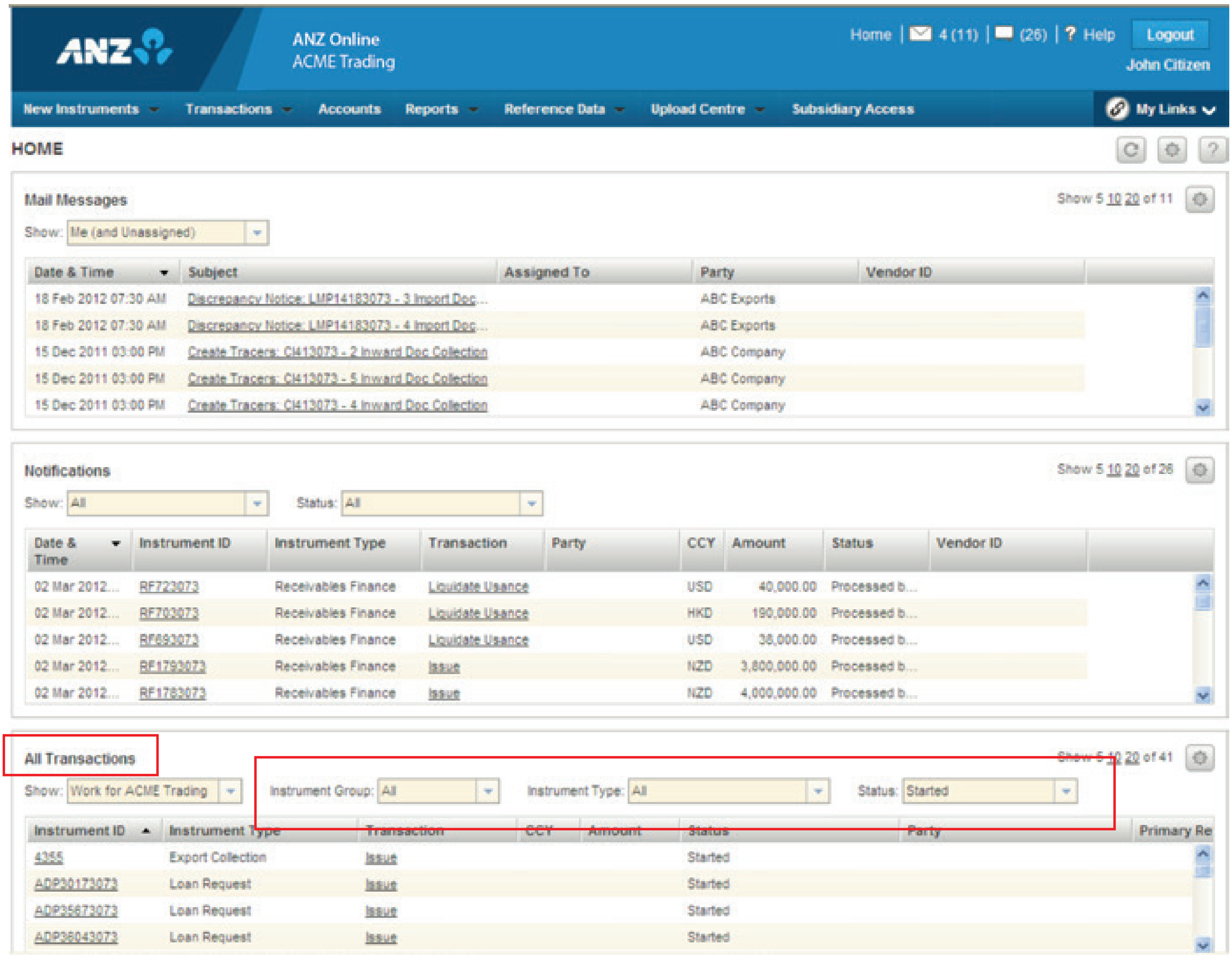
## VIEWING TRANSACTIONS

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:

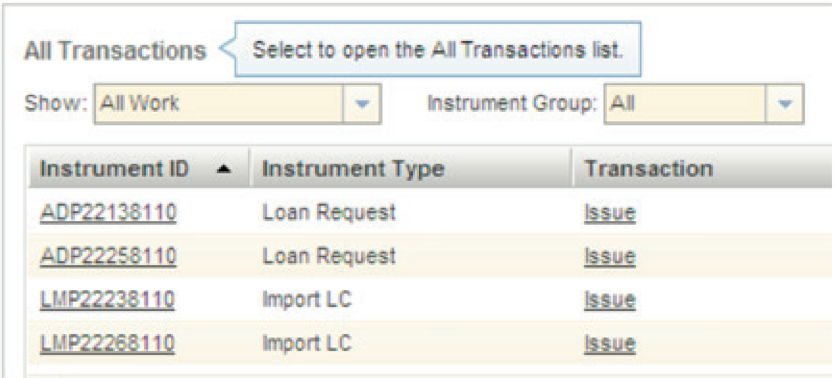
- Show: All work, My Work, Work for subsidiary’s etc.
- Instrument Group: Trade, Payments, Direct Debits etc.
- Instrument Type: Trade types, Payments, Transfer between Accounts etc.
- Status: All, Authorised, Processed by bank, Ready to Authorise, Verified etc.

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.



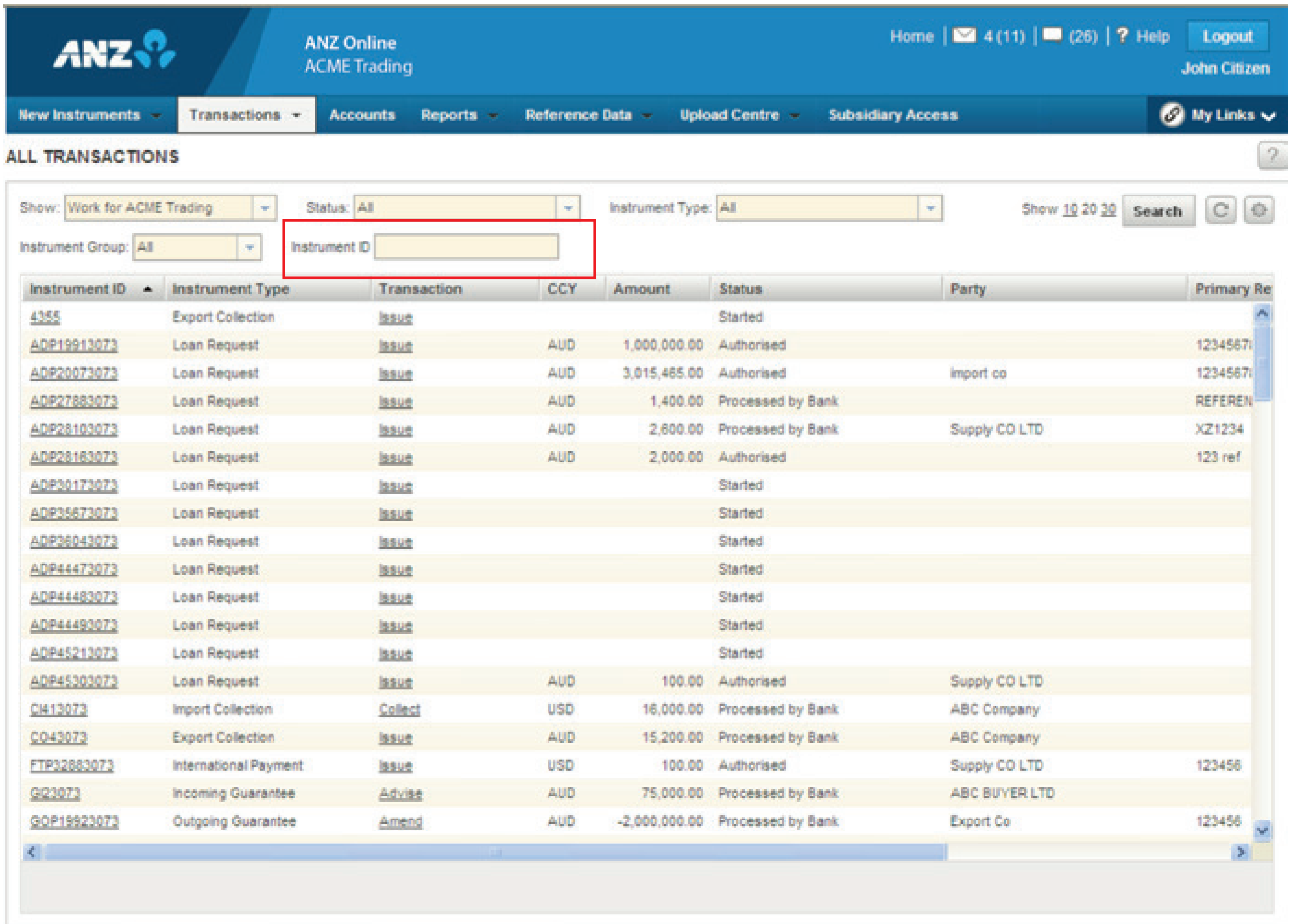

You can also expand the view by clicking on the **All Transactions** hyperlink which will display the transactions in a whole screen.

# WORKING WITH PAYMENT TRANSACTIONS




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

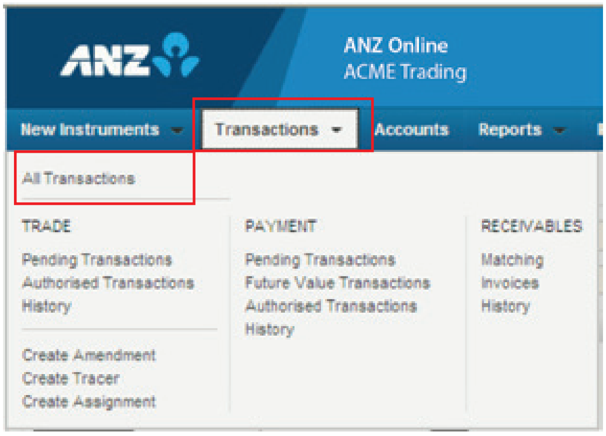
The screen will display as follows and in this view you can also search by Instrument ID.




| 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 | |
| FTP32883073 | 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 | |
| GOP19923073 | Outgoing Guarantee | Amend | AUD | -2,000,000.00 | Processed by Bank | Export Co | 123456 |

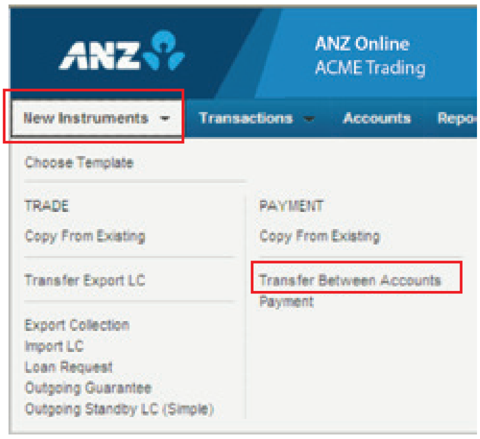
2. The above screen can also be accessed via The Transactions Tab and selecting the All transactions link.

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



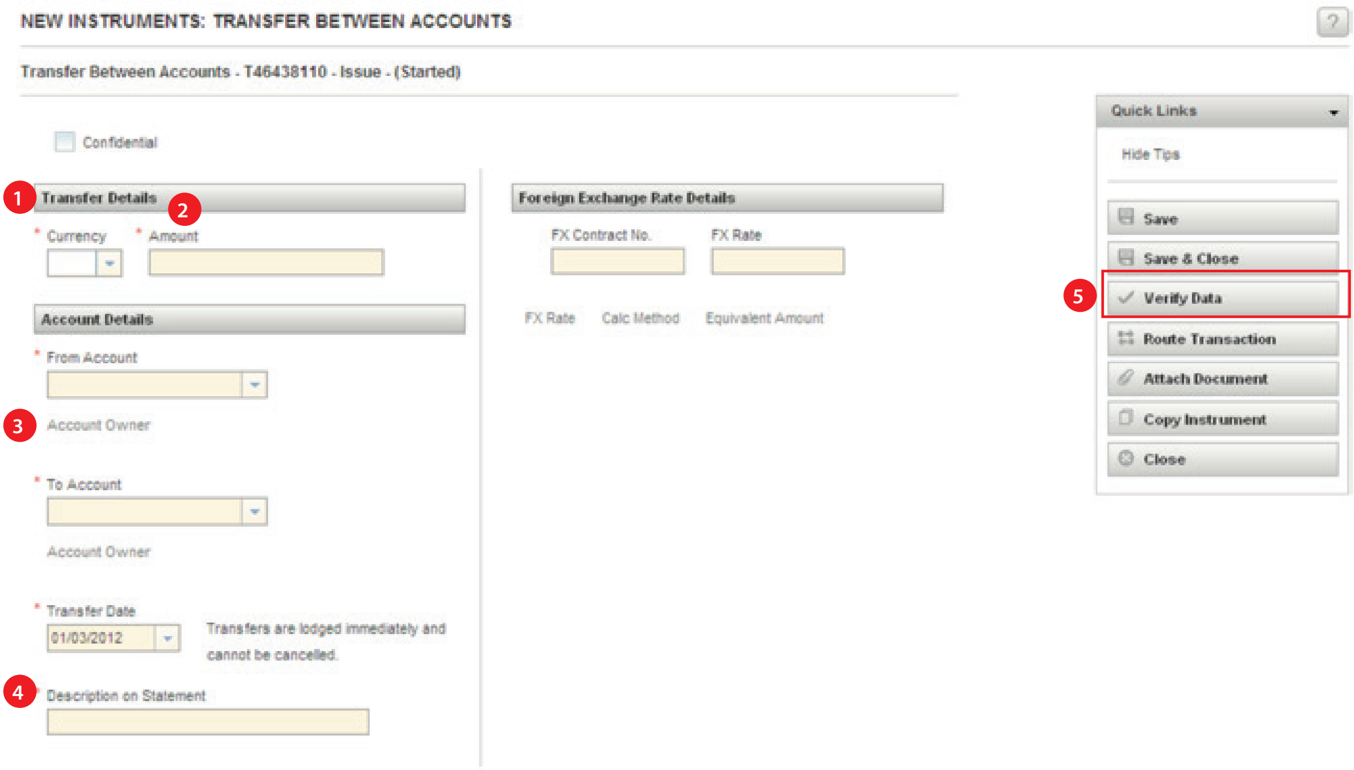

## TRANSFERRING BETWEEN YOUR OWN ACCOUNTS

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.<br>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




## 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

### 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.

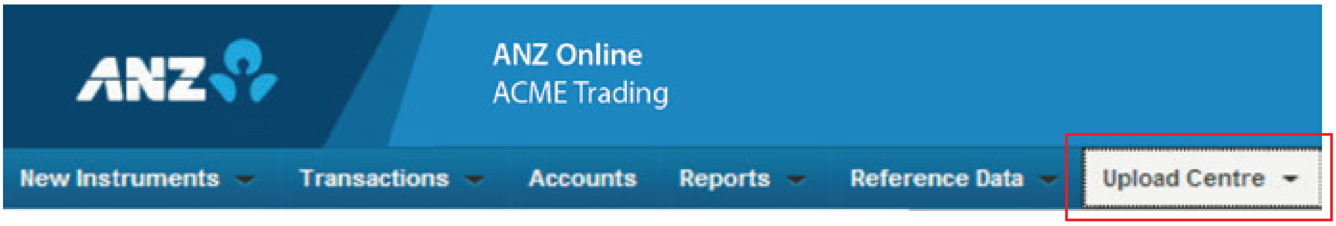
### OPTION 2 : COPY FROM AN EXISTING INSTRUMENT

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.

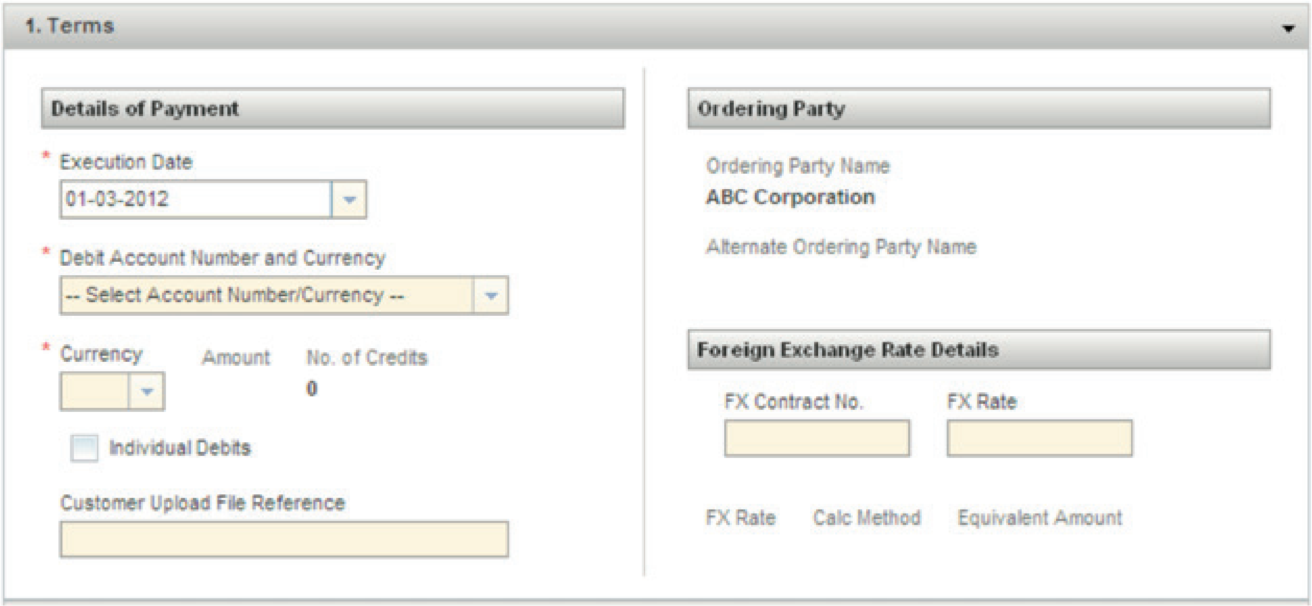



## CREATING A PAYMENT MANUALLY

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.

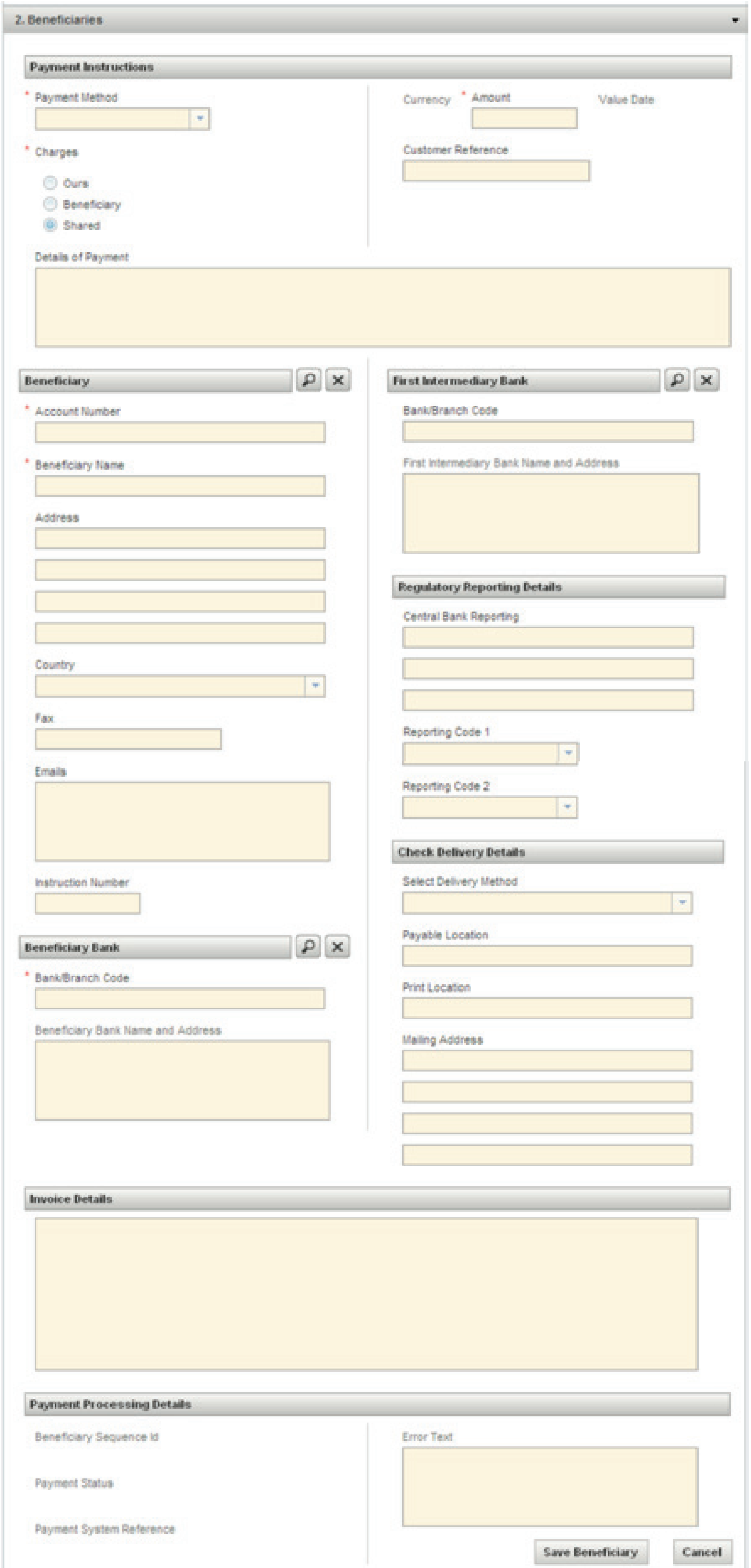
### SECTION 1- TERMS

| 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. |




## SECTION 2 - BENEFICIARIES

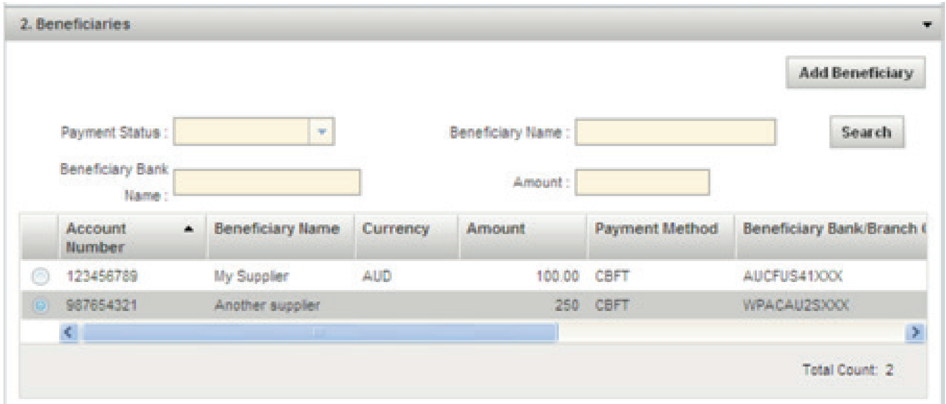
| FIELD | ACTION |
|---|---|
| Payment Method | The payment method for the beneficiary is to be selected from the Drop-down box. Alternatively typing the first letter of the payment method in this field will display the payment method for easy selection |
| Charges | This will default to Shared however '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 |


2. Beneficiaries
Payment Instructions
* Payment Method
Currency
* Amount
Value Date
* Charges
Customer Reference
Ours
Beneficiary
Shared
Details of Payment
Beneficiary
First Intermediary Bank
* Account Number
Bank/Branch Code
* Beneficiary Name
First Intermediary Bank Name and Address
Address
Regulatory Reporting Details
Central Bank Reporting
Country
Fax
Reporting Code 1
Emails
Reporting Code 2
Check Delivery Details
Instruction Number
Select Delivery Method
Beneficiary Bank
Payable Location
* Bank/Branch Code
Print Location
Beneficiary Bank Name and Address
Mailing Address
Invoice Details
Payment Processing Details
Beneficiary Sequence Id
Error Text
Payment Status
Payment System Reference
Save Beneficiary
Cancel

# 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.<br>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. |




| 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 and 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

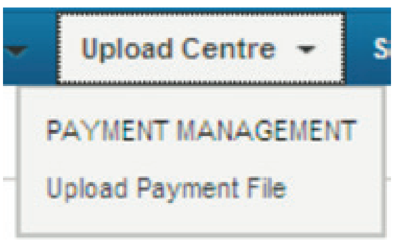
### WHAT IS A PAYMENT FILE?

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

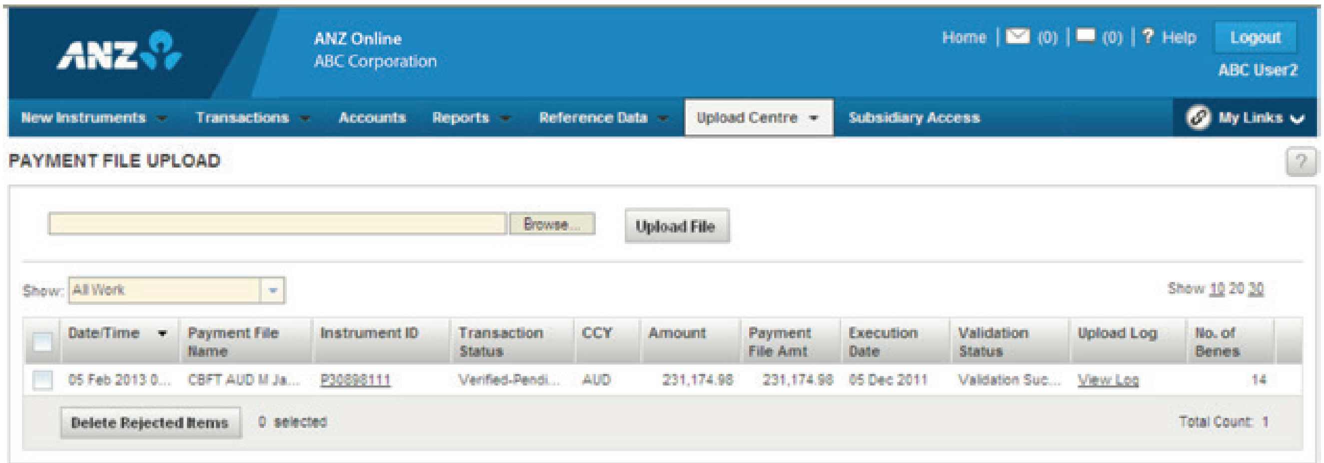
### PAYMENT FILE UPLOAD

The steps required to upload a payment file are:

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



| 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 Online will commence a series of format validations on the file.

| VALIDATION STATUS | OCCURRENCE | SOLUTIONS |
|---|---|---|
| File Validation Pending | File has been uploaded to the server after the following validation:<br>> File Format<br>> Payment Method<br>> 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:<br>> Beneficiary Level | Nil action required. System will produce a validation status at the end of the process of:<br>> Validation Successful<br>> Validated with Errors –or<br>> Validation Failed |
| Validation Successful | All beneficiary parties have passed validation process. i.e. All 50 beneficiaries loaded in the file are deemed successful | > Ready to Authorise – or Refer to authorising a transaction on Page 44<br>> 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.<br>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.<br>OR – Reject entire file, repair the file where the errors occurred and re-upload again. |
| Validation Failed | All beneficiaries have failed the validation process.<br>i.e. all 50 beneficiaries loaded in the file have failed. | User to repair the pipe delimited file and re-upload again. |

| VALIDATION STATUS | OCCURRENCE | SOLUTIONS |
|---|---|---|
| File Confirmed | When user has Confirmed the acceptance of the successfully passed beneficiaries the validation status will be updated to File Confirmed. | > Ready to Authorise –or Refer to Authorising a payment file on Refer to authorising a transaction on Page 44<br>> 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

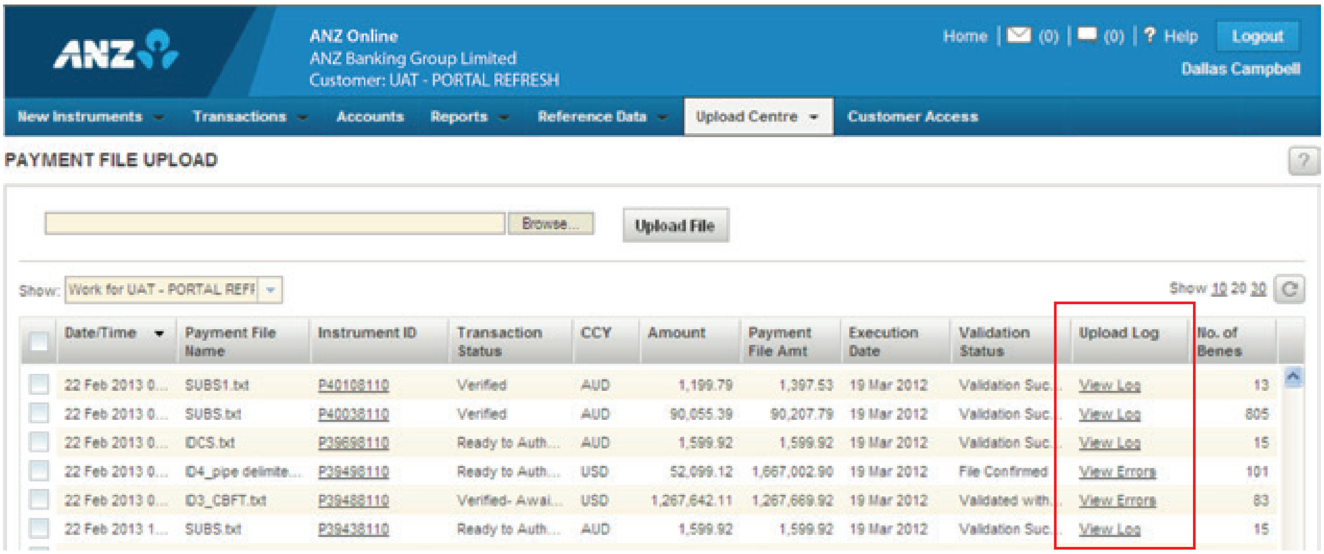
For file format specifications, please refer to the ANZ Online File Format Guides.

### 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.

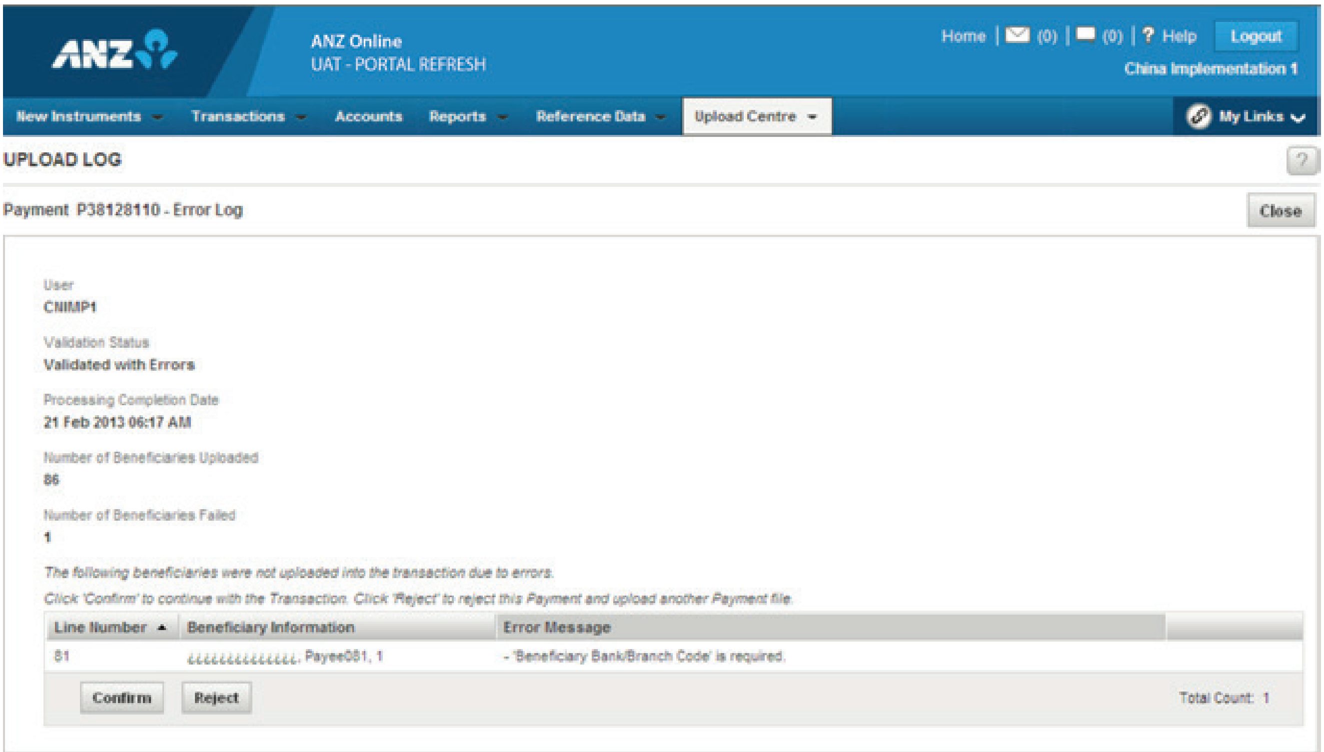



In the event the uploaded file has been successful, the link will be displayed as 'View Log'. If the 'View Log' is selected, a log displaying the following information pertaining to the file will be displayed:

- 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




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.

### 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.

| | Date/Time | Payment File Name | Instrument ID | Transaction Status |
|---|---|---|---|---|
| | 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.

## FUTURE DATED PAYMENTS

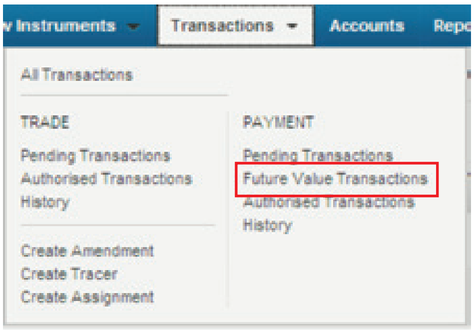
### CREATING A FUTURE DATED PAYMENT

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.

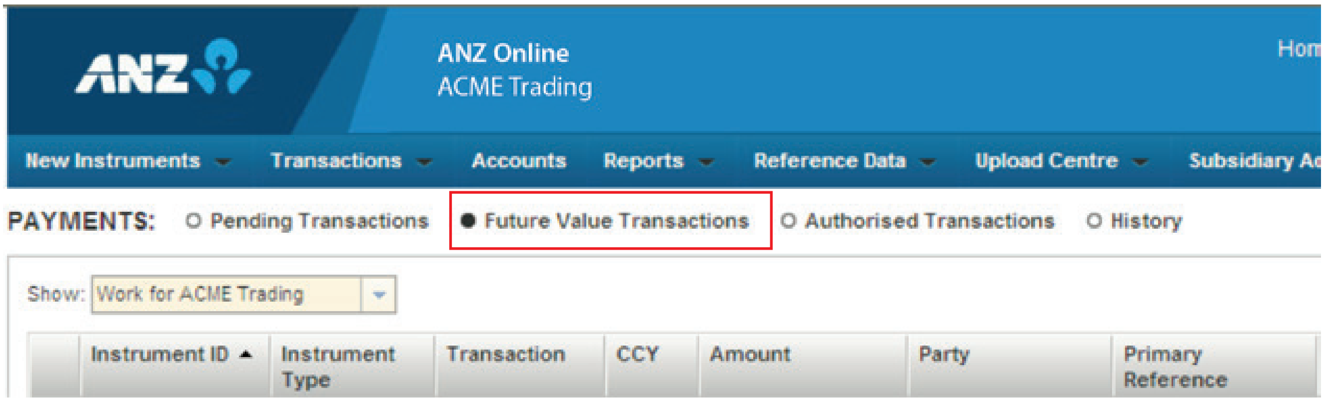
A payment that contains two currencies that are not the base currency or a payment that requires a booked rate can not be saved or authorised as a future value dated transaction if a valid forward exchange contract (FEC) rate has not been entered.

### 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.

### 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 Online 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 Online beneficiary email facility. For further details please refer to the ANZ Online 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.

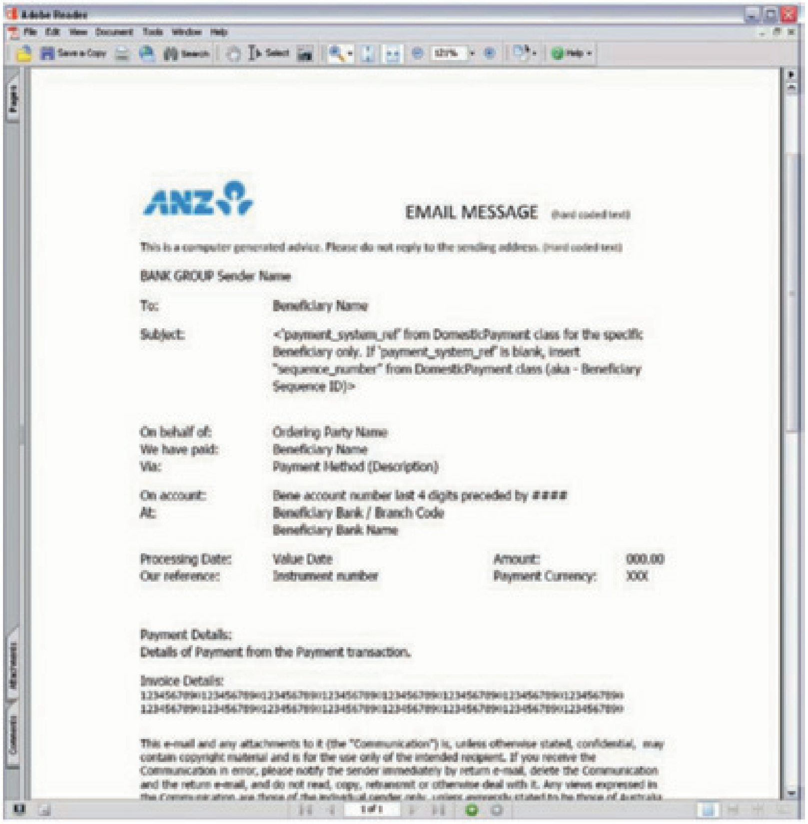
An attachment embedded in the email will contain the entire payment details, inclusive of any invoice details but will omit the complete beneficiary account number by only stating the last 4 digits.

## EMAIL VALIDATION

Email addresses entered in the Beneficiary Email field will not be validated, nor will a notification be sent via the Portal notification tab or email notification feature if the communication has not reached the beneficiary party.

Note: The bank will obtain a report advising the failed beneficiary communication attempts in order to advise of the unsuccessful mail.

An example of the Email communication is shown below.




## CREATING DIRECT DEBITS

A direct debit is an instruction that the bank account holder gives to his or her bank to collect an amount directly from another account that is typically held by another account holder.

You have the option of uploading a direct debit file or manually processing a single entry transaction.

| STEP | ACTION |
|---|---|
| 1 | Click the **RECEIVABLES MANAGEMENT** navigation button. |
| 2 | On the **Direct Debits** table click the **CREATE A TRANSACTION** button.<br>The New Transaction, direct debit transaction page will appear |
| 3 | Follow the on-screen instructions.<br>For information about how to complete the page, click the ? button. |

This instruction is then printed by the bank and sent to the debit party for payment.

## 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.<br>For instructions, see Viewing transactions. |
| **2** | Click the **VERIFY DATA** button.<br>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?<br>**Yes:** The transaction is now ready for you to authorise it (see Authorising transactions).<br>**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
- 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.
- Change the transaction's status depending on the outcome of the above checks and requirements as per the below table

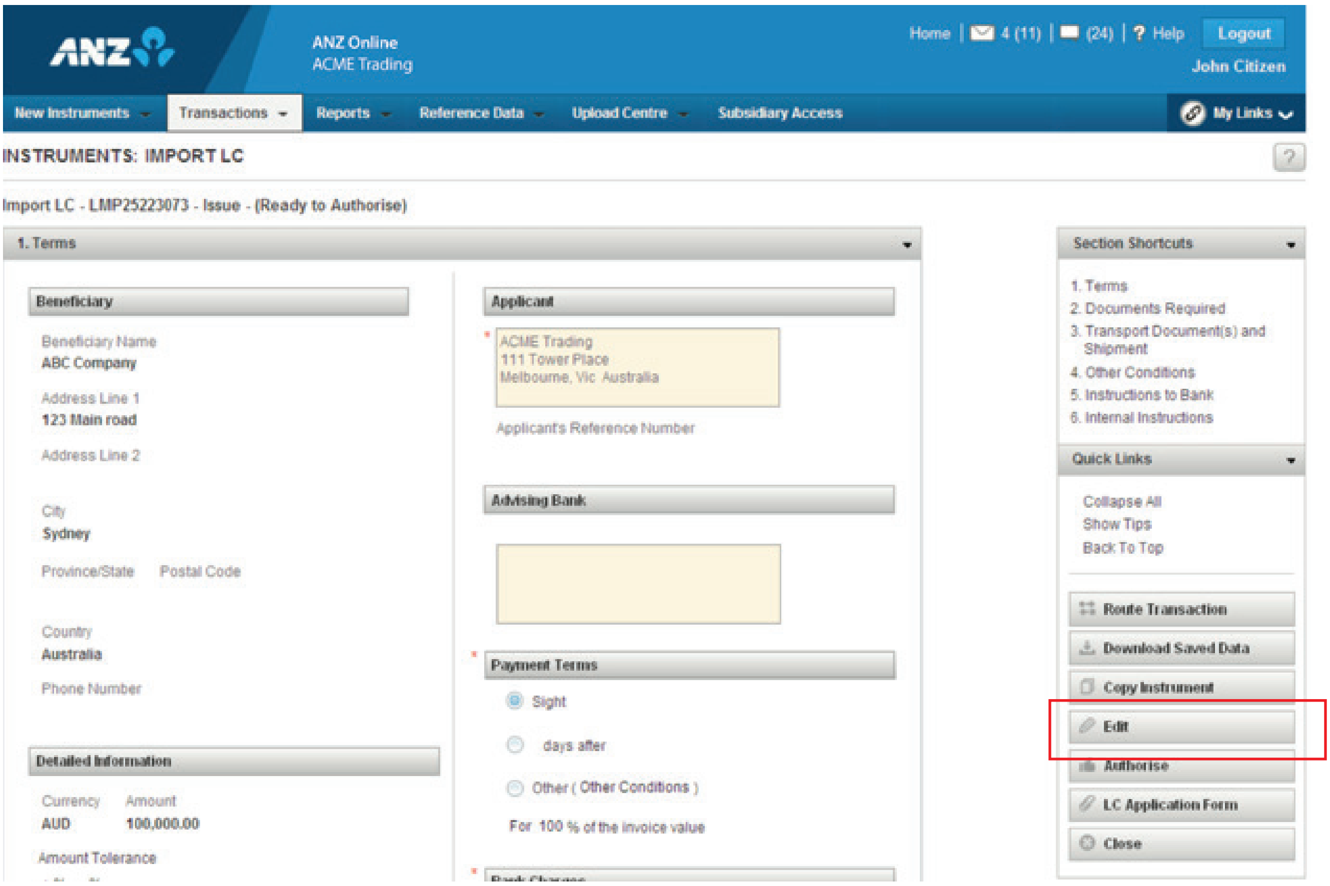
> If the payment status is 'authorised' moves the payment to the **Authorised Transactions** page and sends the payment to ANZ for processing. If the payment was partially authorised or unsuccessful, the transaction remains on the Pending Transactions page. If the payment is Future Value dated authorised 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.

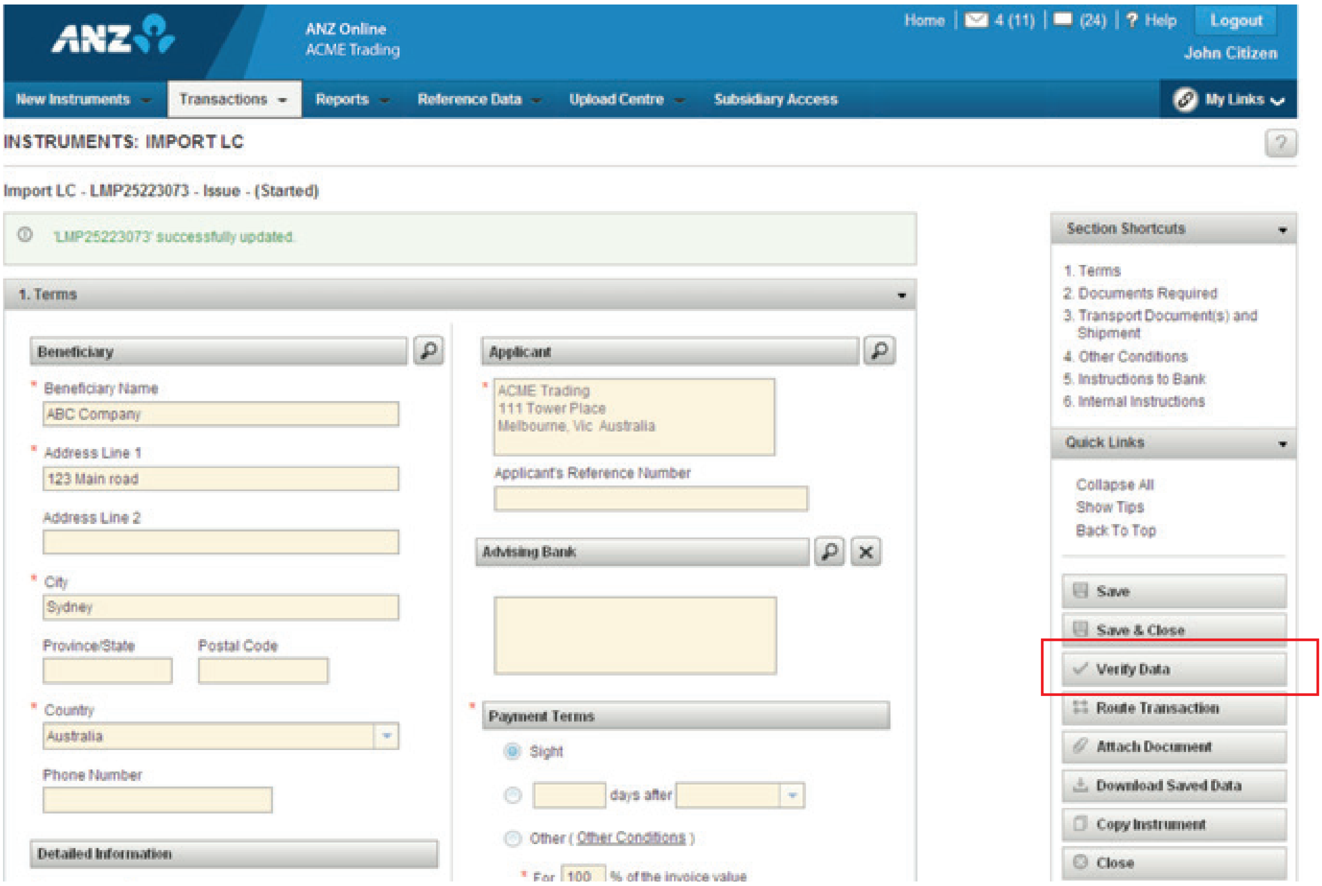
## AMENDING TRANSACTIONS PRIOR TO AUTHORISATION

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.



# 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.

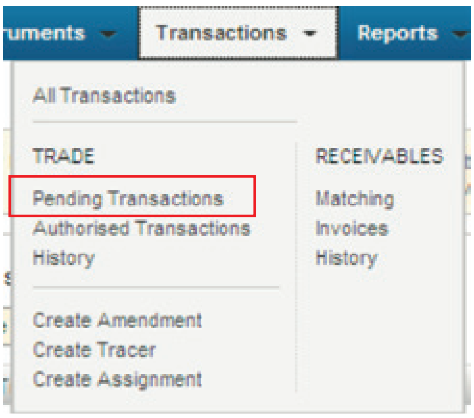



## HOW TO AUTHORISE TRANSACTIONS

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'.

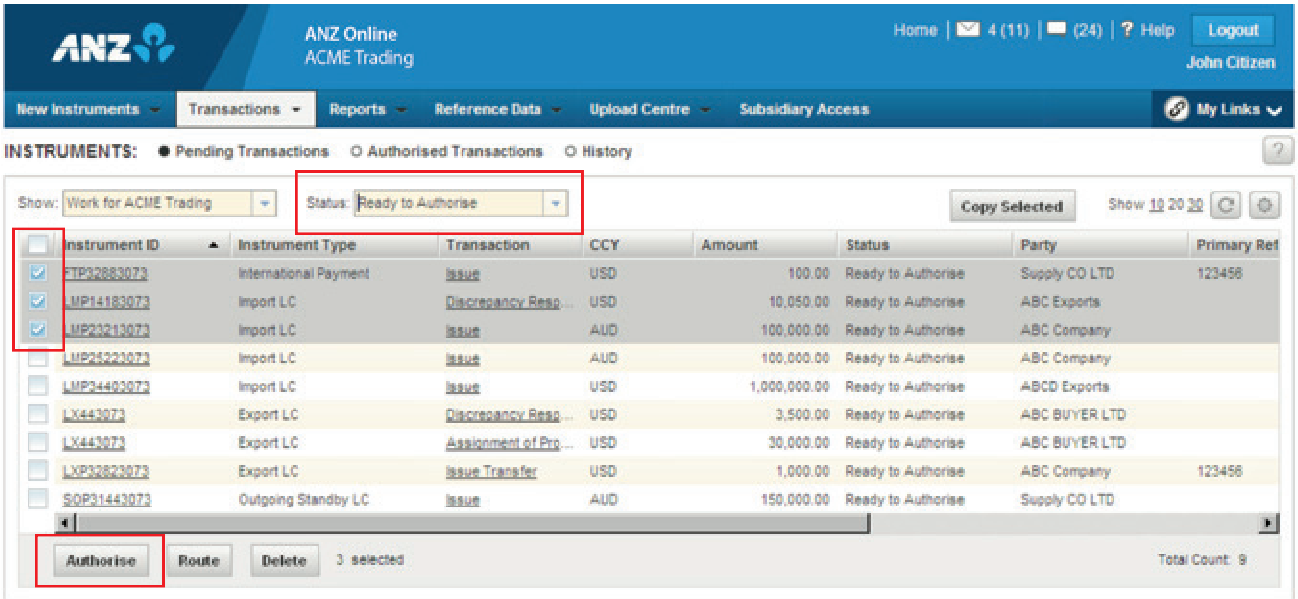
Only transactions with a status of ready to authorise, or partially authorised can be authorised.

| STEP | ACTION |
|---|---|
| 1 | On the Transactions menu select Pending Transactions. |



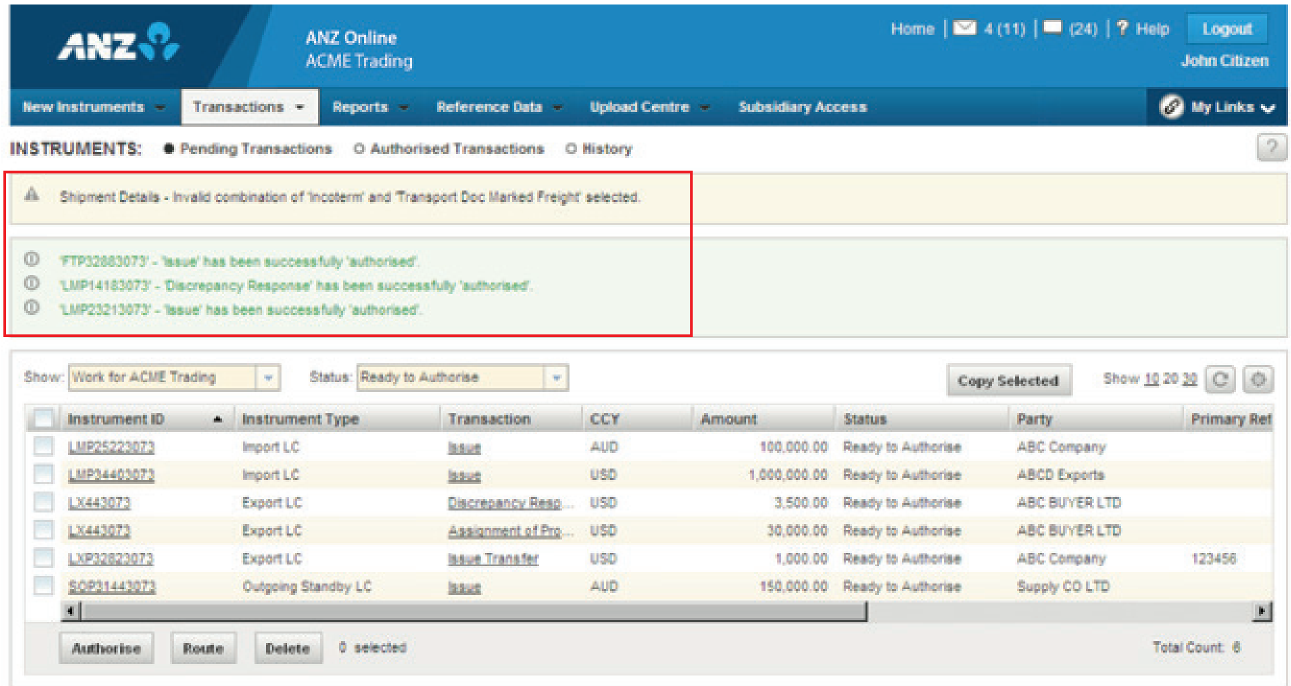

| STEP | ACTION |
|---|---|
| 2 | Filter the pending transactions by Status in order to display all the transactions that are ready to be authorised. |
| 3 | Select the transactions that you want to authorise and press the Authorise button. |

| STEP | ACTION |
| --- | --- |
| 4 | You will be prompted to enter your security device code as per the below section **Security Devices types upon Authorisation.**<br>If the authorisation was successful, the transaction is:<br>> changed to a status of Authorised or Partially Authorised<br>> listed on the **Pending Transactions** page if its status is Partially Authorised, or<br>> listed on the **Authorised Transactions** page if its status is Authorised (see Viewing an authorised transaction)<br>> sent to ANZ for processing.<br>If the authorisation was unsuccessful the transaction:<br>> remains on the **Pending Transactions** page<br>> have an **Authorise Failed** in the **Status** column (see Viewing Authorisation Errors). |

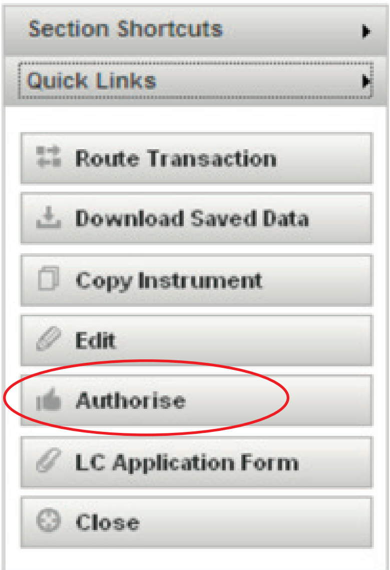


# WORKING WITH PAYMENT TRANSACTIONS

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.



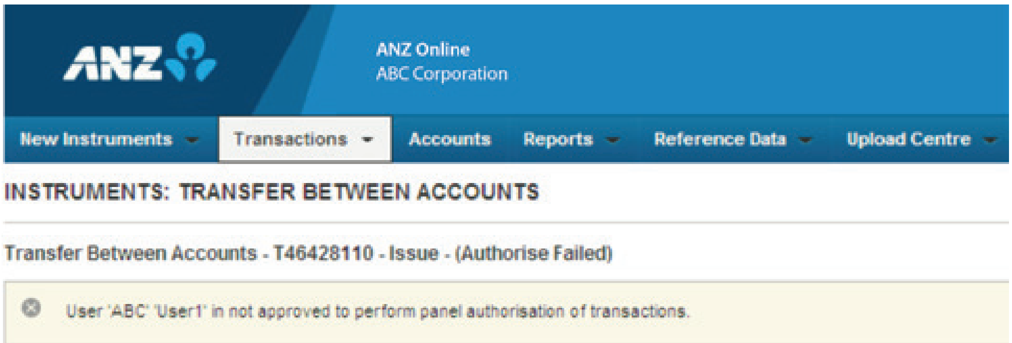

Alternatively, any transaction may also be authorised from within the transaction details screen by selecting Authorise Transaction from the floating menu.



### SECURITY DEVICE TYPES UPON AUTHORISATION

- **RSA Token Authorisation.** Upon selecting the Authorise button for a completed transaction within ANZ Online, 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 Online 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 Online 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 Online.

### 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 Online 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 and no longer be visible on the pending transactions tab, and you will be unable to edit the transaction. You need to contact ANZ Online 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.<br>For instructions, see Viewing transactions section. |
| 2 | What is the status of the transaction?<br>Started: The transaction is ready to edit; go to step 3.<br>Ready to Authorise, Partially Authorised, or Authorise Failed: Click the **Edit Data** button. The transaction redisplays in edit mode.<br>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.<br>For information about which button to click, see the following topic in the ANZ Online 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 Online 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

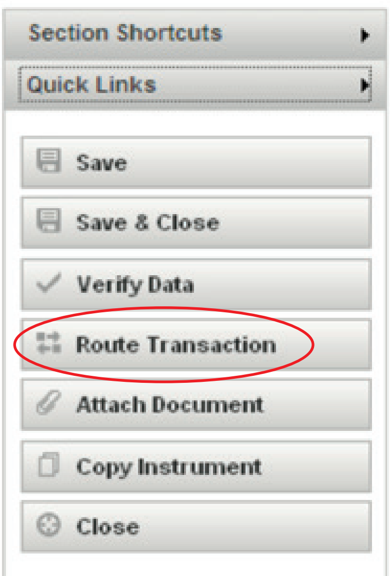
For example, when a transaction is ready for authorisation, you could route it to an authoriser.

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

### ROUTING A SINGLE TRANSACTION WITHIN THE PAYMENT SCREEN

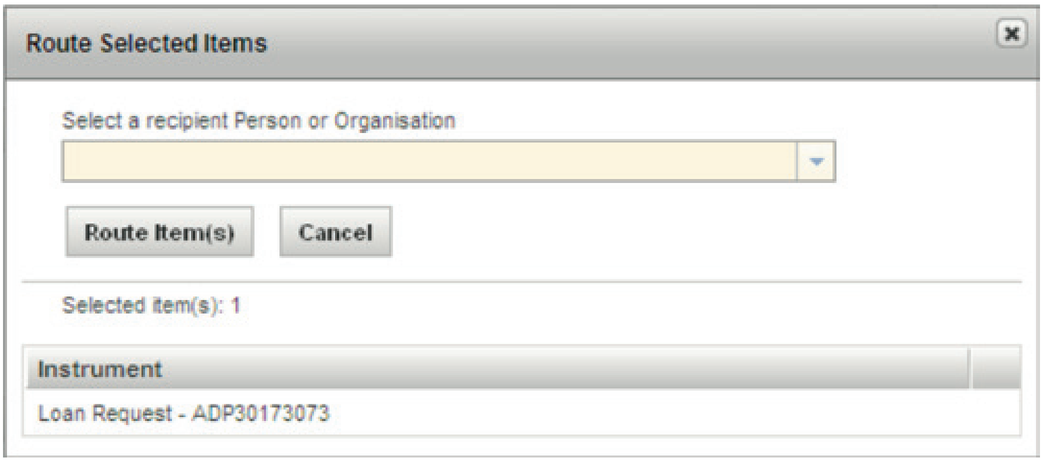
Follow these steps to route an individual transaction:

| STEP | ACTION |
|---|---|
| **1** | View the transaction<br>For instructions, see Viewing transactions |
| **2** | Click the **Route Transaction** button<br>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. |




### 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<br>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<br>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.<br>The **Authorised Transactions** page appears. |
| 2 | In the **Transaction** column, click the transaction that you want to view.<br>The details of the transaction appear. |
| 3 | When you've finished viewing the transaction, click the **Close** button.<br>The **Authorised Transactions** page redisplays. |

**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

Transaction Log

| 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:

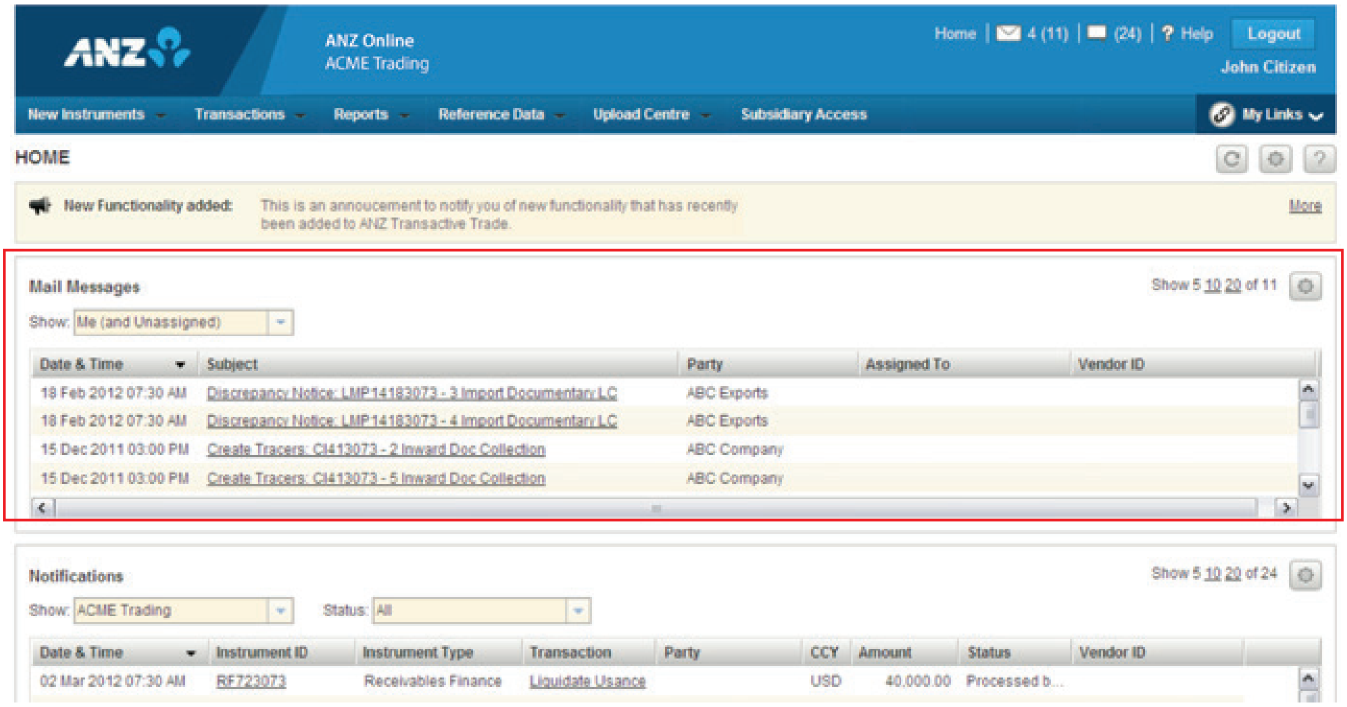
| STEP | ACTION |
|---|---|
| **1** | Click the **Pending Transactions** link via the **TRANSACTIONS** tab to display all pending transactions. |
| **2** | Select the check box of each transaction you want to delete. |
| **3** | Click the **DELETE SELECTED ITEM(S)** button.<br>A message appears, asking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

# MESSAGES

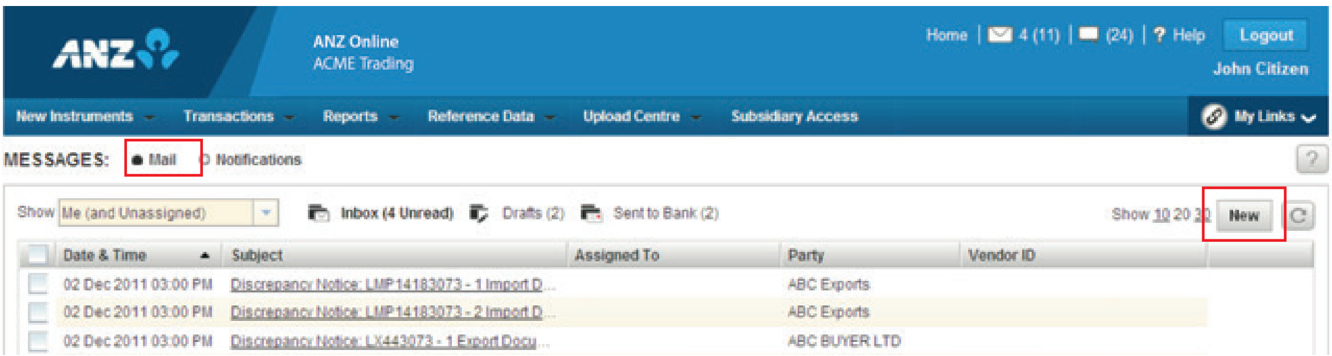
## MAIL MESSAGES

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.

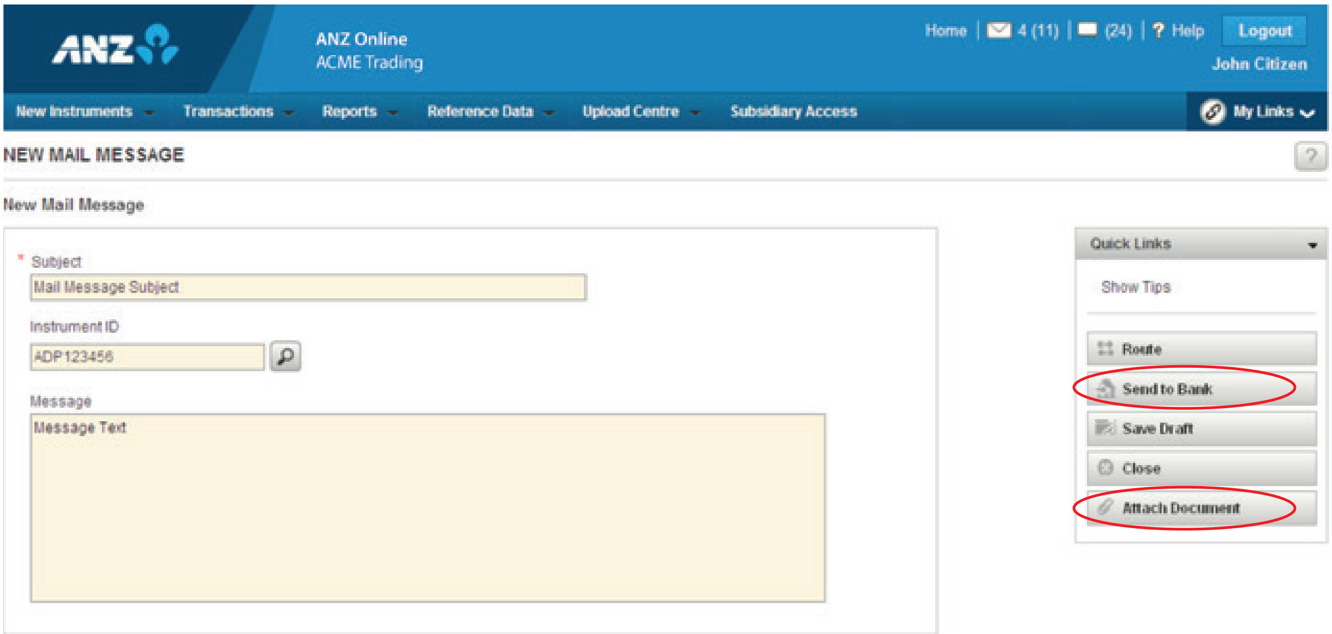
A Mail Message is a secure message from ANZ which typically requires a response. You can reply to existing bank messages or simply create a new message.




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'.



# MESSAGES

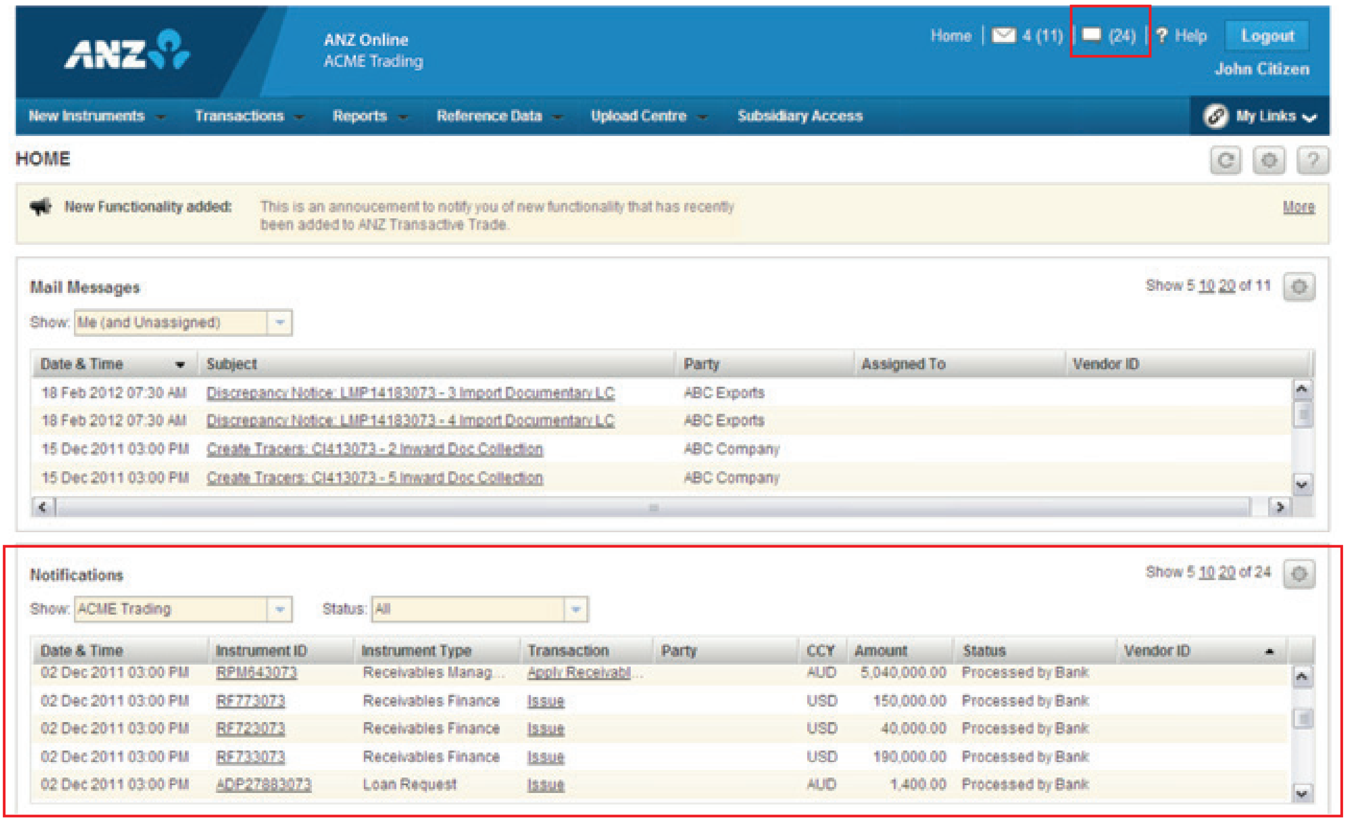



Messages can be created from the Mail Messages menu or from within the Instrument itself.

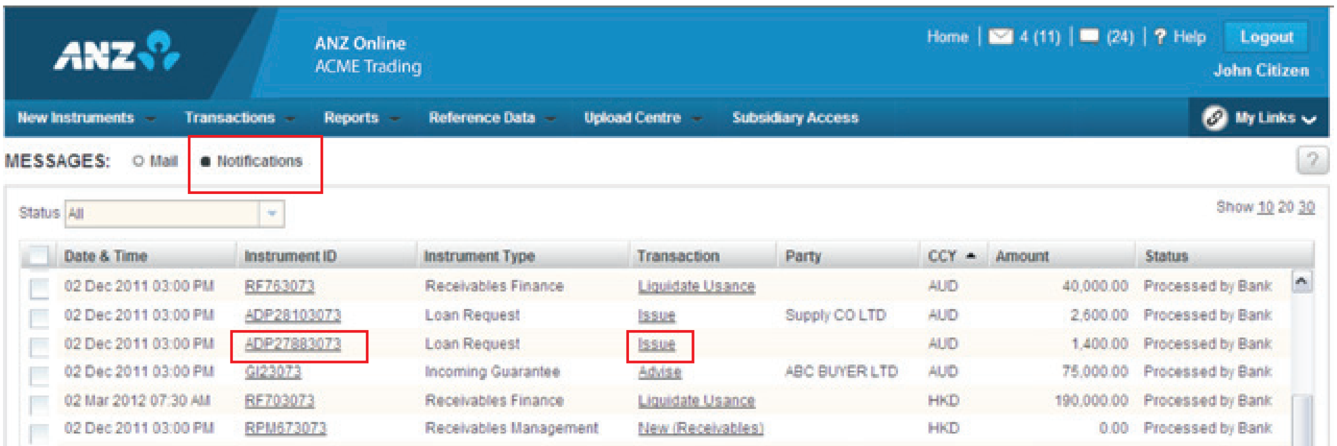
# MESSAGES

## NOTIFICATIONS

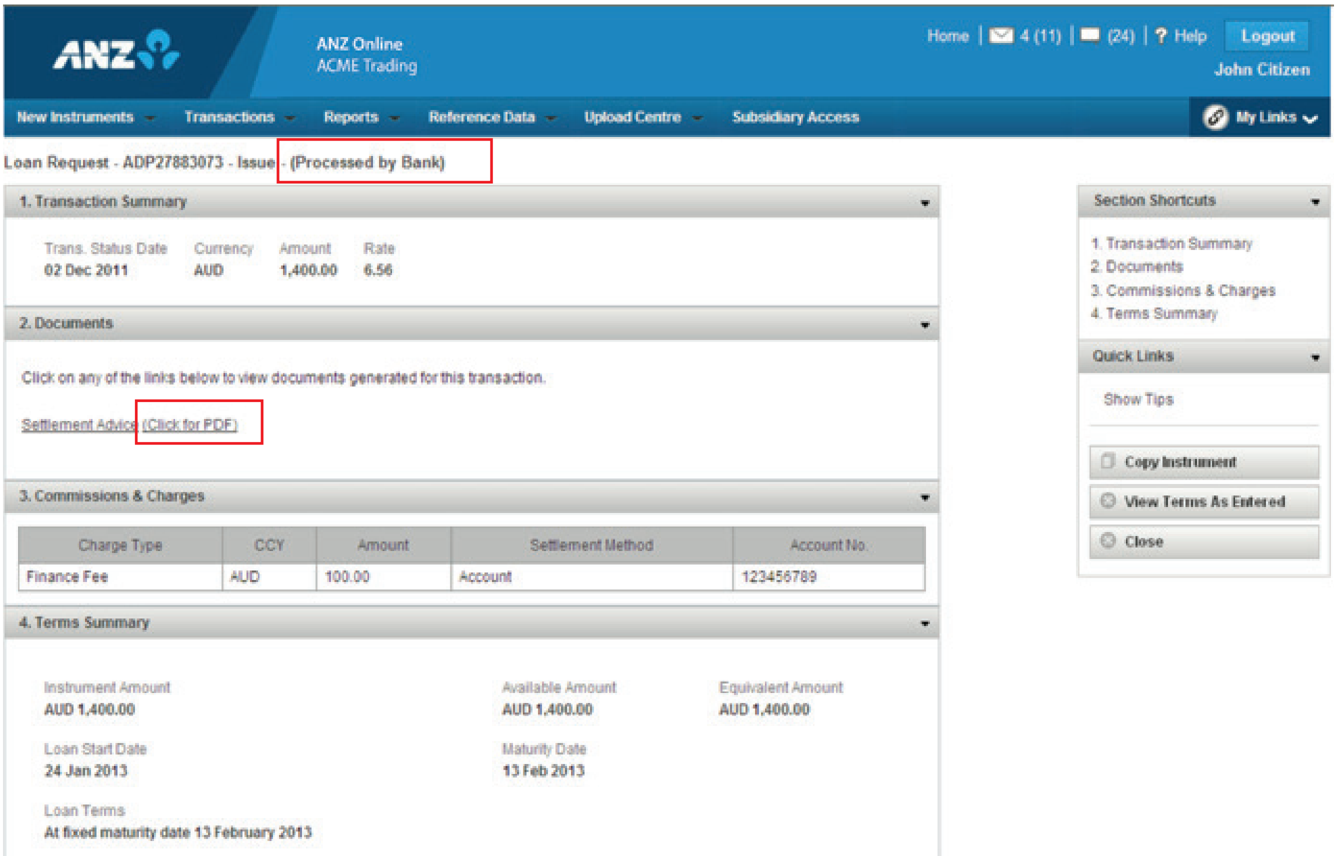
The Notifications screen shows your most recent transactions that have been processed by ANZ. Details can be viewed directly from this Homepage Dashboard or at any time by clicking the “Speech Bubble” icon at the top of your screen.




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.



# MESSAGES


ANZ
ANZ Online
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 02 Dec 2011
Currency AUD
Amount 1,400.00
Rate 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 AUD 1,400.00
Available Amount AUD 1,400.00
Equivalent Amount AUD 1,400.00
Loan Start Date 24 Jan 2013
Maturity Date 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 Online contains a comprehensive set of standard reports to assist you in completing your day-to-day tasks.
This section outlines details on ANZ Online reports:

## THE REPORTS AREA

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

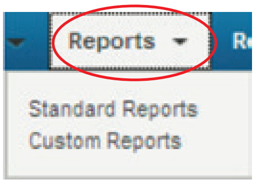
> Users are able to view, create or delete reports

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

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

## STANDARD AND CUSTOM REPORTS

ANZ Online 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 Online will involve generating existing reports.

### WHAT HAPPENS WHEN YOU GENERATE A REPORT

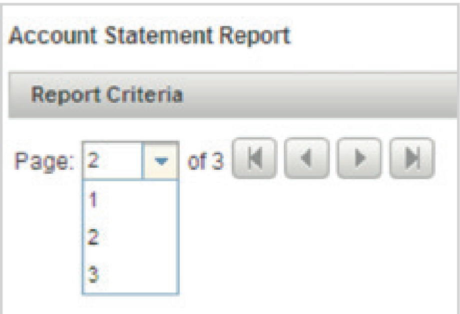
When you generate a report, ANZ Online:

> 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

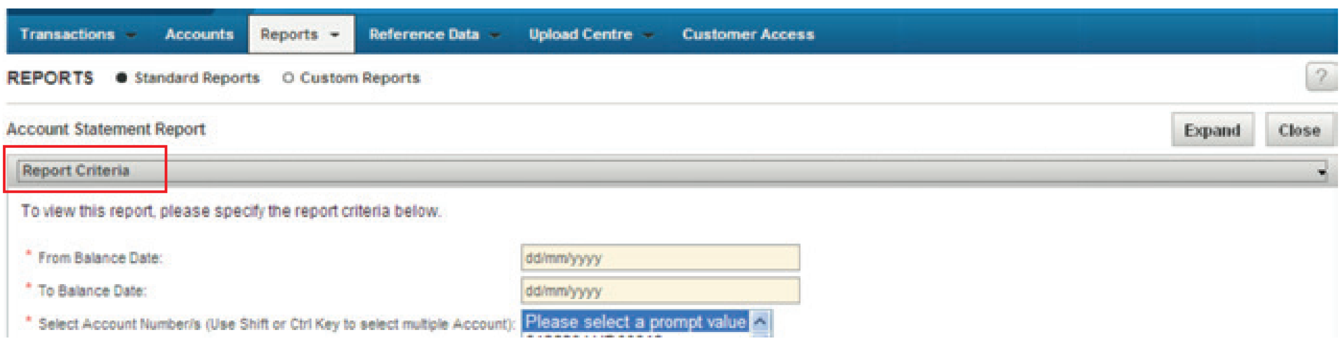
## GENERATING A REPORT

Follow the below steps to generate a report:

| STEP | ACTION |
|---|---|
| **1** | Select the Standard Reports link from the **REPORTS** Tab.<br>The **Standard Reports** page appears. |
| **2** | If you want to generate a custom report rather than a standard report, click the **Custom Reports** link.<br>The **Custom Reports** page appears. |
| **3** | In the **Report Name** column, click the report you want to generate.<br>If the report requires you to specify any criteria, the **Report Criteria** page appears.<br>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 form 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 form 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.<br>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:<br>> Click the **PDF** icon, then from the **File** menu in the **PDF** document, select **Print** or<br>> Click the **Excel** icon, then from the **File** menu in the **Excel** document, select **Print**<br>> 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.<br>For instructions, see your web browser's online help. |
| **4** | Click the **OK** button.<br>The report prints on your printer.<br>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 Online 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 Online 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.<br>For instructions, see Generating a report. |
| **2** | Click the **CSV Icon.**<br>The **FileDownload** dialog box appears. |
| **3** | Select the **Save** option, to save the report to a specific location click the **OK** button.<br>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.<br>The file containing the report data is downloaded to the specified location.<br>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 Online.

## 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 Online.

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.<br>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.<br>In the **Balance Date To** field, enter the date end date for the settlement data period.<br>Select the account(s) to view for the date range entered. |
| 4 | Click the **Show Report** button to display the report.<br>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.

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