

ANZ TRANSACTIVE – GLOBAL PANELS

QUICK REFERENCE GUIDE

What is a Panel?

Panel approval allows your organisation to setup threshold amounts and approver sequences (up to six approvers), for your payments and direct debit requests. You can also create account rules if your organisation needs restrictions on who can approve based on the funding account.

Examples of where changing to panel approval may assist your organisation:

- > You need at least three users in the payment approval workflow
- > You need to fix the last approver in order to maintain a release step: this user will send payments for processing and will be the only approver who needs a security device
- > You want a particular approver sequence to be followed
- > You want to restrict user's approving payments for certain thresholds: e.g. payments up to \$50,000 need two approvals and payments up to \$100,000 need three approvals
- > You need payments funded from a specific account to be approved by certain users

Panels can be set up in the following orders:

- > **Fixed First:** Fix the first person to approve with any other approvers in random order
- > **Fixed:** Fix the entire approval path
- > **Fixed Last:** Fix the last person to approve with any other approvers in random order
- > **Fixed First & Last:** Fix the first and last person to approve with the other approvers in random order
- > **Not Fixed:** The order of approval is random

Let's look at an example where an organisation has eight approvers where:

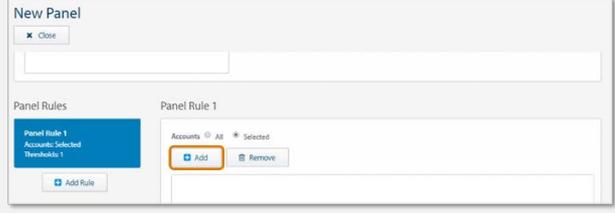
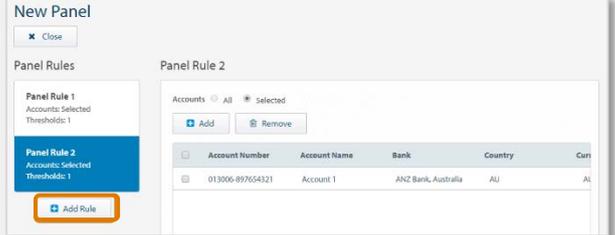
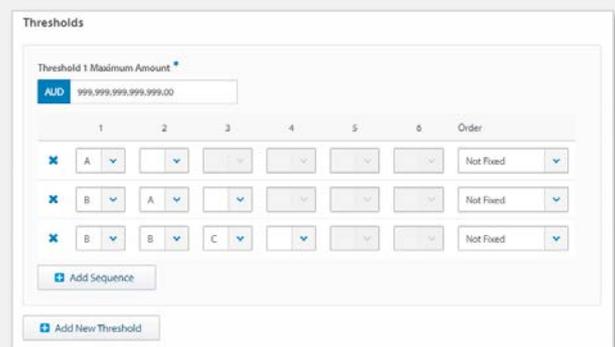
- > One approver who is assigned to Authorisation Group A
- > Three approvers are assigned to Authorisation Group B
- > Two approvers are assigned to Authorisation Group C
- > Two approvers are assigned to Authorisation Group D

The organisation wants to have only certain employees approving payments for certain thresholds, and they want to fix the order of who approves the payments in some instances. The following Panel has been created to ensure that the authorisation rules are adhered to:

Threshold	Sequence	Authorisation Groups						Panel Rules
		1	2	3	4	5	6	
0 > \$50,000	Not Fixed	C	D					<ul style="list-style-type: none"> > A payment up to \$50,000 needs two approvals > The approvals can be actioned in any order > One approval needs to be from Authorisation Group C and one from Authorisation Group D > The last approver will need their security device to send the payment for processing
0 > \$100,000	Fixed	C	C	B				<ul style="list-style-type: none"> > A payment up to \$100,000 needs three approvals > The first and second approvals needs to be from Authorisation Group C. The last approver needs to be from Authorisation Group B. > The last approver from Authorisation Group B will need their security device to send the payment for processing
0 > \$999,999,999	Fixed Last	A	B	C	B			<ul style="list-style-type: none"> > A payment up to \$999,999,999 needs four approvals > The first, second and third approvals need to be from Authorisation Group A, Authorisation Group B and Authorisation Group C in no order > The last approver needs to be from Authorisation Group B > The last approver from Authorisation Group B will need their security device to send the payment for processing

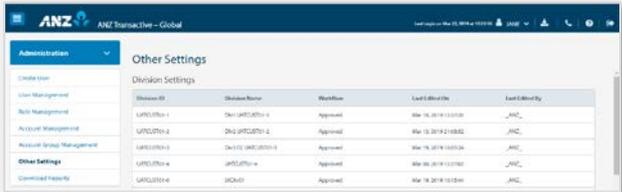
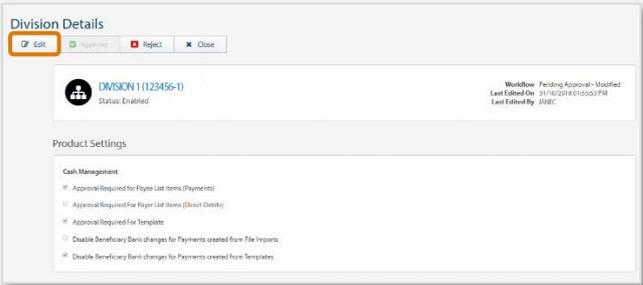
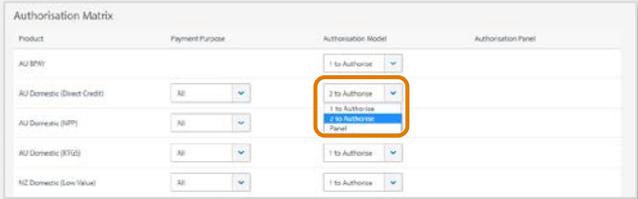
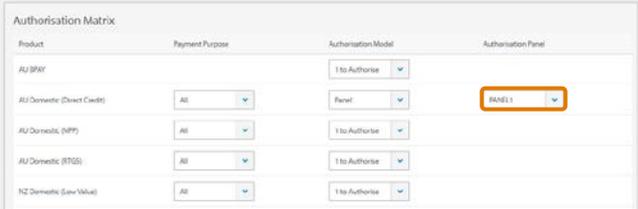
How do I implement a Panel?

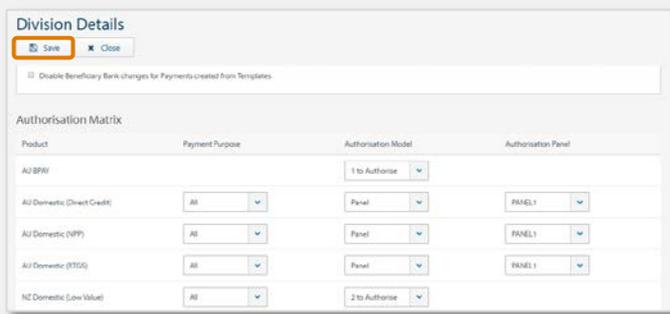
Step 1: Create the Panel

STEP	ACTION											
1	Go to Administration > Other Settings and click on New Panel											
2	Enter the Panel Name, Panel Description and Panel Currency , e.g. AUD, NZD.											
3	If you need to add account rules, select Selected under Accounts, click on Add and select one or more accounts from the accounts pop-up window											
4	If you are using account rules, you need to ensure that all accounts are in a rule. To add additional rules, click on Add Rule and click Add to add the other accounts as applicable. You can switch between the rules to assign the thresholds and approval sequences for the accounts in the rule.	 <table border="1" data-bbox="1037 1220 1476 1310"> <thead> <tr> <th>Account Number</th> <th>Account Name</th> <th>Bank</th> <th>Country</th> <th>Curr</th> </tr> </thead> <tbody> <tr> <td>013006-897654321</td> <td>Account 1</td> <td>ANZ Bank, Australia</td> <td>AU</td> <td>AL</td> </tr> </tbody> </table>	Account Number	Account Name	Bank	Country	Curr	013006-897654321	Account 1	ANZ Bank, Australia	AU	AL
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5	Enter the Threshold Maximum Amount . If this is unlimited, add all 9's. NOTE: You can have as many thresholds as required.											
6	Enter the Approver Sequences and Order as required. NOTE: You can have as many sequences as required.											

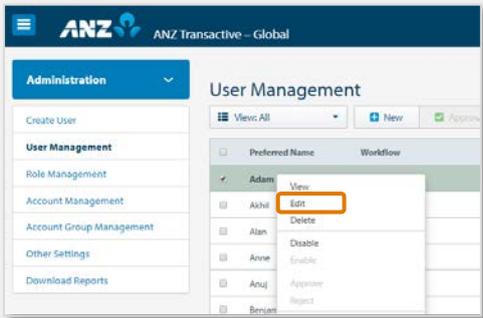
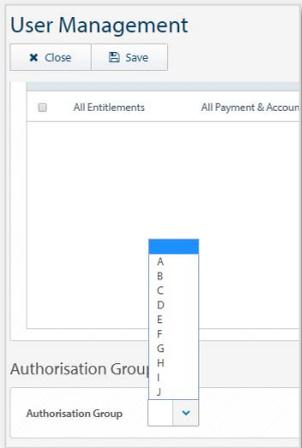
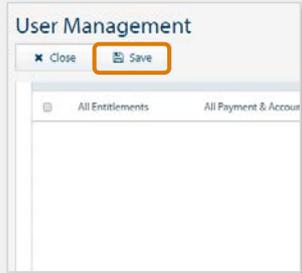
STEP	ACTION	
7	<p>After all the panel details have been entered, click Submit.</p> <p>RESULT: A confirmation message is displayed. The result depends on the Administration Model your organisation is setup with:</p> <ul style="list-style-type: none"> > <u>Single Administration Model:</u> The panel status is set to Approved and the panel is ready to be used > <u>Dual/Triple Administration Model:</u> The panel requires additional approval before it can be used and the status is set to Pending Approval. Another Administrator must approve the panel before it can be used. 	

Step 2: Assign the Panel to one or more payment products

STEP	ACTION	
1	Go to Administration > Other Settings and click on the Division in the list	
2	Click Edit on the Control Bar	
3	For each product that needs a Panel allocated to it, select the drop-down list in the Authorisation Model column and select Panel	
4	Select the Panel to assign to the product from the drop-down list in the Authorisation Panel column	

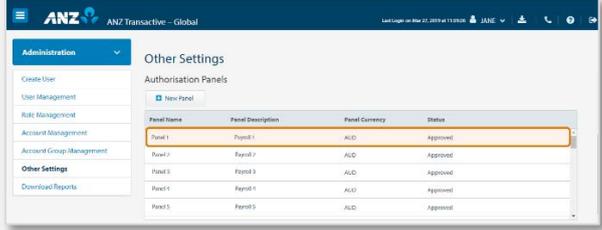
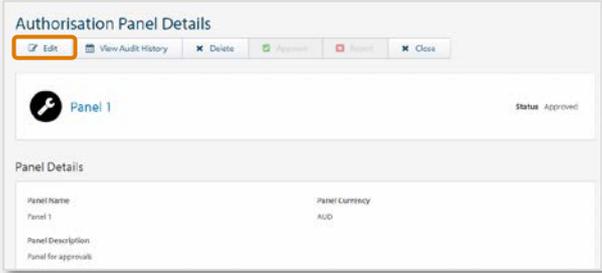
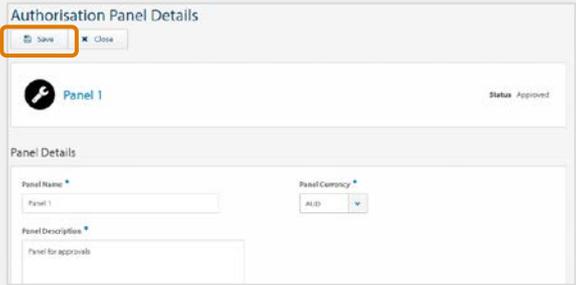
STEP	ACTION																									
5	<p>After the Panels have been assigned to the Products, click Save on the Control Bar.</p> <p>RESULT: A confirmation message is displayed. The result depends on the Administration Model your organisation is setup with:</p> <ul style="list-style-type: none"> > <u>Single Administration Model:</u> The updates to the Authorisation Matrix are implemented > <u>Dual/Triple Administration Model:</u> The Authorisation Matrix requires additional approval before it will take effect 	 <table border="1"> <thead> <tr> <th>Product</th> <th>Payment Purpose</th> <th>Authorisation Model</th> <th>Authorisation Panel</th> </tr> </thead> <tbody> <tr> <td>AU BFW</td> <td></td> <td>1 to Authorise</td> <td></td> </tr> <tr> <td>AU Domestic (Direct Credit)</td> <td>All</td> <td>Panel</td> <td>PANEL1</td> </tr> <tr> <td>AU Domestic (NPP)</td> <td>All</td> <td>Panel</td> <td>PANEL1</td> </tr> <tr> <td>AU Domestic (OTGS)</td> <td>All</td> <td>Panel</td> <td>PANEL1</td> </tr> <tr> <td>NZ Domestic (Low Value)</td> <td>All</td> <td>2 to Authorise</td> <td></td> </tr> </tbody> </table>	Product	Payment Purpose	Authorisation Model	Authorisation Panel	AU BFW		1 to Authorise		AU Domestic (Direct Credit)	All	Panel	PANEL1	AU Domestic (NPP)	All	Panel	PANEL1	AU Domestic (OTGS)	All	Panel	PANEL1	NZ Domestic (Low Value)	All	2 to Authorise	
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Step 3: Ensure the correct Authorisation Groups are assigned to all approvers

STEP	ACTION	
1	Go to Administration > User Management , right-click on an approver in the list and click Edit	
2	Scroll down to the Authorisation Group section and select the appropriate group from the drop-down list	
3	<p>Click Save on the Control Bar.</p> <p>RESULT: A confirmation message is displayed. The result depends on the Administration Model your organisation is setup with:</p> <ul style="list-style-type: none"> > <u>Single Administration Model:</u> The updates to the user are implemented > <u>Dual/Triple Administration Model:</u> The updates to the user requires additional approval before it will take effect 	

Your Panel is now setup and the rules you have implemented will take effect.

How do I edit a Panel?

STEP	ACTION	
1	Go to Administration > Other Settings and click on the panel in the list to be modified. RESULT: The Authorisation Panel Details screen is displayed.	
2	Click Edit on the Control Bar.	
3	Update the panel as required and click Save on the Control Bar. RESULT: A confirmation message is displayed. The result depends on the Administration Model your organisation is setup with: <ul style="list-style-type: none"> > <u>Single Administration Model:</u> The panel status is set to Approved and the changes will be implemented > <u>Dual/Triple Administration Model:</u> The panel requires additional approval and the status is set to Pending Approval. Another Administrator must approve the panel before the changes are implemented. 	

For further assistance, please contact your local Customer Service Centre. Details can be found at www.anz.com/servicecentres.