

ANZ TRANSACTIVE – GLOBAL

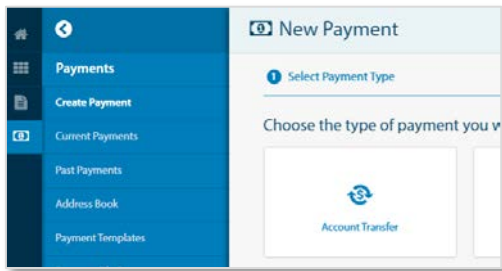
QUICK REFERENCE GUIDE

PAYMENTS

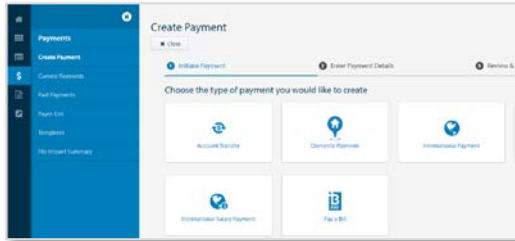
TYPES OF PAYMENTS IN ANZ TRANSACTIVE – GLOBAL

Payment Type	Description
Account Transfer	An account transfer allows you to move funds between two ANZ accounts that you have registered to ANZ Transactive – Global.
Domestic Payment	A domestic payment is a payment made from a single funding account to one or more beneficiary domestic accounts within the same country.
International Payment	An international payment is a payment made from a single funding account to one or more nominated beneficiary accounts worldwide using any ANZ supported and tradeable currency.
Domestic Salary Payment	A domestic salary payment is a payment made from a single funding account to one or more beneficiary domestic accounts within the same country. This functionality can only be accessed by users with the appropriate permissions.
International Salary Payment	An international salary payment is a payment made from a single funding account to one or more nominated beneficiary accounts worldwide using any ANZ supported and tradeable currency. This functionality can only be accessed by users with the appropriate permissions.
Pay a Bill (BPAY)	A BPAY payment is a bill payment made from a single funding account to one or more registered BPAY billers within Australia. This functionality is only available in Australia.

CREATE AN ACCOUNT TRANSFER

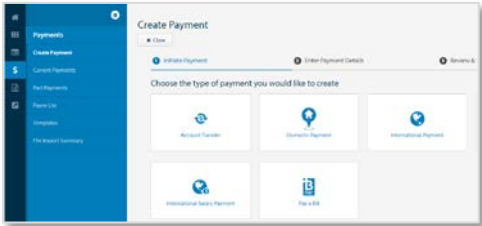
Step	Action
1	Go to Payments > Create Payment and select Account Transfer RESULT: The Enter Payment Details screen is displayed
	
2	Enter Payment Details: ➤ Division — If your organisation is set up in a hierarchy, select the Division under which the payment will be made ➤ From Account — Select the account the funds are being debited from ➤ To Account — Select the account the funds are being credited to ➤ Value Date — Select the date on which the payment is to be processed ➤ Payment Currency & Amount — Enter the amount of the transfer ➤ Debit Currency & Amount and Enter Amounts in Debit Currency — If the From account and To account are in different currencies, you can enter the amount in the debit currency by ticking the Use Debit Currency & Amount checkbox ➤ Payment Reference — Enter a payment reference up to 16 characters ➤ Debit Statement Narrative — Enter narrative information up to 140 characters to appear on a debit statement ➤ Credit Statement Narrative — Enter narrative information up to 140 characters to appear on a credit statement ➤ Remittance Information — Enter remittance information up to 140 characters. This will appear on Debit and Credit Advices and payment reports.
3	Complete the FX Details section if required: ➤ Rate Type — Select Carded/Dynamic or Contract ➤ Add FX Contracts — If using a contract rate, click on this to search for and add up to five Foreign Exchange Contracts ➤ Use Carded/Dynamic Rate for Remaining Amount — Select to use a carded/dynamic rate for the amount not covered by the Foreign Exchange Contracts
4	Complete the Supporting Documents section if you need to upload a file to accompany your payment. This may be required in some regions. Australia-based users can optionally attach a document providing additional information to an approver if desired.
5	Complete the Additional Information section if the payment requires additional regulatory information. Only available to China-based users.
6	Click on the Review & Submit button.
7	Review the payment and click on the Submit button at the bottom of the form. RESULT: A confirmation message is displayed advising that the payment has been submitted for approval.

CREATE A DOMESTIC OR INTERNATIONAL PAYMENT

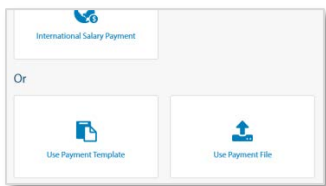
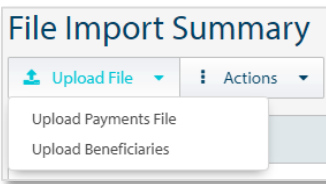
Step	Action
1	Go to Payments > Create Payment and select the desired payment type RESULT: The Enter Payment Details screen is displayed 
2	Enter Payment Details (some fields may not appear depending on region, payment method and payment type): ➤ Division — If your organisation is set up in a hierarchy, select the Division under which the payment will be made ➤ From Account — Select the account the funds are being debited from ➤ Payment Method — Select a payment method (Australia only) ➤ Payment Name — Enter a payment name up to 16 characters. E.g. 'December supplier payment' or the name of a beneficiary for single beneficiary payments. ➤ Value Date — Select the date on which the payment is to be processed ➤ Payment Reference — Enter a payment reference up to 16 characters. This will appear as part of the narrative on the From account statement and on payment reports. ➤ Statement Narrative — Enter narrative information up to 140 characters ➤ Payment Currency — Select the currency that the funds will be credited in ➤ Debit Advice Description — Enter a debit advice description up to 140 characters ➤ Payment Attributes — Select payment attributes: • Individual Debits — the payment is debited at a transaction level and will appear on the statement as single entries (not available for Salary payment types) • Urgent — for domestic payment instructions, the fastest available clearing method will be used • Enter Payments Using Debit Currency — enter the amounts to credit the beneficiaries in the currency of the From account (only available for cross currency payments)

Step	Action
3	Complete the Beneficiary Details section to add beneficiaries to your payment: ➤ Click on the Add button to enter a new payment instruction ➤ Add a beneficiary by clicking on the "Beneficiary Name" field. In the drop-down list, select a beneficiary from the Payee List or click Add New Beneficiary to add a new beneficiary to the payment. ➤ Add the amount to pay the beneficiary into the Amount field or you can add this in the Edit Beneficiary Payment Details pop-up ➤ Click the Edit icon on the right of the row to edit Beneficiary Payment Details: ➤ Enter the amount to pay the beneficiary in the Payment Currency & Amount field and complete other required fields ➤ For International Payments and some Domestic Payments in China, select who will incur the charges associated with the payment: • BEN — the beneficiary pays all transfer charges and receives the payment minus the transfer charges • OUR — you pay all transfer charges and the beneficiary receives the full amount of the payment • SHA — you pay outgoing transfer charges and the beneficiary pays the correspondent bank charges. The beneficiary will receive the payment minus the correspondent bank charges (not available in Australia). ➤ Enter Remittance information and invoice details ➤ Tick the "Email Beneficiary Advice" and enter an email address to send a beneficiary advice to that email address if desired ➤ If required, complete the FX Details section ➤ Complete the Supporting Documents section if you need to upload a file to accompany your beneficiary payment. Required in some regions and markets. ➤ Complete the Additional Information section if the payment to the beneficiary requires additional regulatory information. Only available to China-based users. ➤ Click on the Save button to add the beneficiary to the Payment Instructions list
4	Repeat Step 3 to add any additional beneficiaries/payment instructions to the payment.
5	Complete the FX Details section if required: ➤ Rate Type — Select Carded/Dynamic or Contract ➤ Add FX Contracts — If using a contract rate, click on this to search for and add up to 5 Foreign Exchange Contracts ➤ Use Carded/Dynamic Rate for Remaining Amount — Select to use a carded/dynamic rate for the amount not covered by the FX Contracts
6	Click on the Review and Submit button.
7	Review the payment and click on the Submit button at the bottom of the form. RESULT: A confirmation message is displayed advising that the payment has been submitted for approval.

PAY A BILL (BPAY)

Step	Action
1	Go to Payments > Create Payment and select Pay a Bill. RESULT: The Enter Payment Details screen is displayed 
2	Enter Payment Details: ➤ Division — If your organisation is set up in a hierarchy, select the Division under which the payment will be made ➤ From Account — Select the account the funds are being debited from ➤ Value Date — Select the date on which the payment is to be processed ➤ Payment Name — Enter a payment name up to 16 characters. E.g. 'December supplier payment' or the name of a beneficiary for single beneficiary payments.
3	Complete the Enter Biller Details section to add biller payment instructions to your payment: ➤ Click on the Add button to add a payment instruction to the list. ➤ Add a biller to the payment instruction by clicking on the "Biller Code" field. In the drop-down list, select a biller from the list or click Add New Biller to add a new biller to the payment. ➤ Enter the amount to pay the biller in the Amount field. ➤ If desired, click on the Edit icon on the right of the row to edit Biller Payment details. Enter a payment reference up to 16 characters. This will appear as part of the narrative on statements and is not your BPAY customer reference.
4	Repeat Step 3 to add any additional billers/payment instructions to the payment.
5	Click on the Review & Submit button.
6	Review the payment and click on the Submit button at the bottom of the form. RESULT: A confirmation message is displayed advising that the payment has been submitted for approval.

UPLOAD A PAYMENT FILE

Step	Action
1	Upload a Payment File using one of the following methods: a) Select Use Payment File from the Create Payment screen b) Click Upload File > Upload Payments File from the File Import Summary screen
	 
	Result: The Upload Payment File pop-up window is displayed.
2	Complete the required fields: ➤ Division — If your organisation is set up in a hierarchy, select the Division under which the payment(s) will be made ➤ File Format — Select the file format you are uploading. ➤ Import as a Salary Payment (checkbox) — Tick to also import the file as a salary payment ➤ File Encoding — Select the file encoding option ➤ Click on the Browse button to find and select the payment file to import
3	Click on the Start Upload button to upload the file. Result: A confirmation message is displayed advising that the file will be scanned and processed and a File ID is provided. Details of the file can be found in the Payment File Summary screen.

APPROVE AND SUBMIT A PAYMENT

Step	Action
1	Go to the Payments > Current Payments screen
2	Click View > Payments For My Approval from the Control Bar to display payments that you can approve
3	Right-click on a payment and click on Approve. RESULT: ➤ If the payment requires additional approvals, a confirmation message is displayed advising that the payment has been approved. It will remain in a Pending Approval status until all approvals are obtained. Skip remaining steps. ➤ If this is the final approval, the Approve Selected Payments pop-up window will be displayed and you will need to sign the transaction in order to release it to the bank. Go to Step 4.

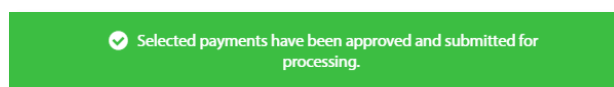
Step	Action
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- 4 Check the details of the payment and click on the **Approve** button.

Result: You will be prompted to enter your security credentials.

- 5 Enter your security credentials into the eSigner pop-up window.

Result: A confirmation message is displayed advising that the payment has been submitted and the payment status changes to Processing.

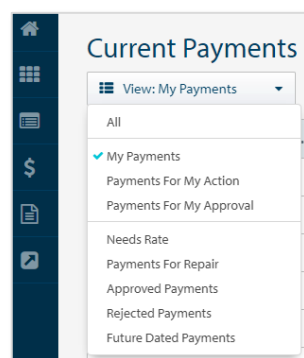


CHECK THE STATUS OF A PAYMENT

After your payment is created, you can check on its progress by following these steps:

Step	Action
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- 1 Go to the **Payments > Current Payments** screen.
- 2 Click **View > My Payments** from the Control Bar to display the payments that you have created.



- 3 Find the payment in the list and check the **Status** column to see the current state of the payment.

Payment Type	Status
International	Draft
International	Approved
International Salary	Approver Rejected
International	Pending Approval

PAYMENT STATUSES

Payment Status	Description
Draft	The payment has been created and is in a draft status.
Pending Approval	The payment has been created and submitted ready for approval. If the payment requires multiple approvals, it will remain in this status until the final approval has been actioned. Once fully approved, it will move to an Approved status.
Approver Rejected	The payment has been rejected by one of the approvers. It will need to be edited if necessary and resubmitted for approval. Alternatively it can be deleted.
Deleted	The payment has been deleted. A payment can only be deleted if it is in a Draft, Pending Approval, Approver Rejected or Needs Repair status. Deleted payments will remain visible in the system for seven days.
Approved	The payment has been fully approved and will begin processing by ANZ.
Needs Repair	Indicates that there is an error with the payment which needs repair before it can be approved.
Processing	The payment has been fully approved and is being processed by ANZ. The status will be updated once ANZ has processed the payment.
Warehoused	The payment has been approved and is being held for processing on the nominated value date. Payments can be future dated up to 120 business days.
Insufficient Funds	The payment has been submitted for processing and has failed due to insufficient funds in the funding account. The payment can be re-sent once the funding account has sufficient funds by using the Resubmit action. In this instance, the payment will not require additional approval but needs to be resubmitted prior to the cut-off time on the same value date. If the payment is not resent prior to this time, the status will automatically change to Bank Rejected.
Completed	The payment has been successfully processed by ANZ.
Completed with Errors	The payment contains one or more instructions that could not be processed by ANZ.

NEED HELP?

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