

ANZ TRANSACTIVE TRADE PROCESSING TRADE INSTRUMENTS

IMPORT LETTERS OF CREDIT

October 2020

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USER GUIDE

As an ANZ Transactive Trade* company user, you will have the ability to create, edit and authorise transactions within this online application, based on your user credentials. You may also have the ability to create and maintain reference data; view and download reports; customise company specific reports; and create, view and respond to mail messages.

As a company administrator, authoriser or a user with full access, your user profile will require added security. This will be in the form of a VASCO security token as issued by ANZ, or ANZ Digital Key (ADK) which is an app that you can install on your mobile device.

The following guide will assist you in using the system application to meet your company requirements.

ABOUT THIS GUIDE

* ANZ Transactive Trade refers to ANZ Transactive Trade, ANZ Transactive APEA and ANZ Online.

This document covers the processing of Import Letters of Credit for ANZ Transactive Trade users.

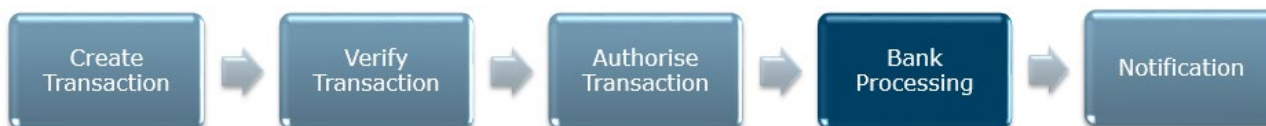
It is recommended that users read this document in conjunction with the following guides available on the Trade Resource Central page:

- Trade Terms and Conditions
- User Guide
- File Format Guides
- Administrator Guide
- Processing Trade Transactions
 - Documentary Collections
 - Export Letters of Credit
 - Guarantees
 - *Import Letters of Credit (this document)*
 - Payables and Receivables Guide
 - Settlement Instruction Requests
 - Standby Letters of Credit
 - Trade Loans

GETTING STARTED

Trade Instrument Workflow

All ANZ Transactive Trade transactions transition through the following workflow process:



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

Trade Instrument Statuses

As a transaction progresses through the workflow shown above, the status changes to reflect its' progress through the workflow.

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
Authorised	The transaction has been authorised by all required authoriser(s). It is waiting for ANZ to process the transaction.
Authorised Failed	The Transaction Authorisation failed the required parameters. This could be the result of the same user attempting to authorise the transaction more than once, when the signing mandate requires multiple authorisers. NOTE: 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 multiple users to authorise each transaction, but not all required users have authorised the transaction yet.
Processed by Bank	ANZ has processed the transaction. The instrument status changes from 'Pending' to 'Active'.
Cancelled by Bank	ANZ has cancelled the transaction either, on behalf of the customer's request; no longer required prior to processing; technical issue, etc.,
Returned by Bank	ANZ has returned the transaction either, on behalf of the customer's request; no longer required prior to processing; requesting further information or documentation; technical issue, etc.,
Deleted	A user in your organisation has deleted the transaction before it was forwarded to ANZ for processing.

Transaction and Action Buttons

Buttons will be presented to the user and will be dependent on the type of transaction and stage of the process flow. Some buttons will be specific to a user's security profile settings.

Buttons	Description
Add More Documents	Add additional documentation
Add More Lines	Add additional lines to a section to include more information
Add Shipment	Add additional details for multiple shipments
Amendment Application	Complete amendment in a .pdf format
Attach Document	Attach supporting documentation
Authorise	Approve the transaction and send to ANZ for processing
Authorise and Delete	Authorise a discrepancy notice and delete the message from the Mail list view
Close	Close out of the transaction
Copy Instrument	Create an instrument by copying from an existing created transaction
Delete	Delete the started transaction
Download Saved Data	Download the transaction in a .csv format
Edit	Transactions in a Ready to Authorise status can be edited, to correct data, add/delete documentation, etc.,
LC Application Form	Complete transaction in a .pdf format
Reply to Bank	Respond to the bank with further instructions on how to manage the transaction or attaching supporting documentation
Route Transaction	Route transactions to another user in the organisation or subsidiary company
Save	Periodically save entered data in transactions and reference data fields
Save & Close	Save and close out of the transaction screen
Send for Repair	A user reviewing the transaction before authorising, can send the transaction back to the initiator to correct the data input
Verify Data	Verify the data input in the transaction details fields. The system will return any errors or warnings for missing or inconsistent information. For successfully input data, the transaction will progress to the Ready to Authorise stage
View Terms as Entered	View the input data as entered upon creating and authorising the transaction

PROCESSING TRADE INSTRUMENTS

IMPORT LETTERS OF CREDIT

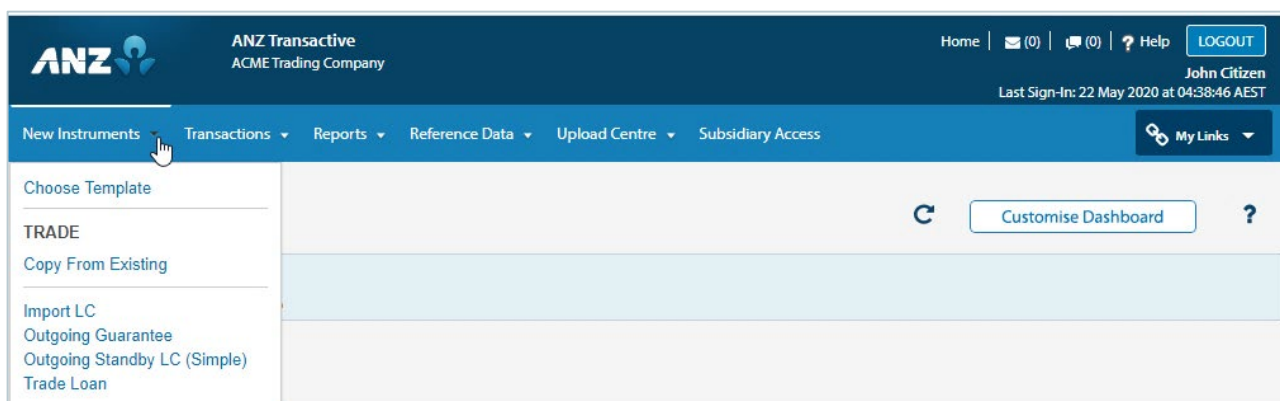
Issue

Create an Import Letter of Credit

New trade instruments can be created in one of 3 ways:

- Instrument Option
 - Creating a new instrument from a blank form allows you to enter all new details into the instrument type selected, i.e., Import LC, without any pre-populated fields
- Choose Template
 - Creating a new instrument from an existing template allows you to use data from a pre-configured form, whereby minimal data will be required for input. A Template Search enables you to easily select the template from which to create your new instrument
- Copy from Existing
 - Copy from an existing instrument allows you to copy data from a previous one. The instrument search page enables you to select the instrument from which you want to copy data

Steps	Action
1.	Select the New Instruments option from the main menu
2.	Select the desired option from the drop-down list Instrument Option <ul style="list-style-type: none">• Select the product type to create a blank form to complete
3.	Template Search <ul style="list-style-type: none">• Select the template to create your new instrument Trade Search <ul style="list-style-type: none">• Select the trade instrument to copy from, to create your new instrument



There are six main sections to be completed when creating an Import Letter of Credit.

You can navigate to each section easily, either by using the right panel links, or expanding and collapsing the section headers.

NOTE: Upon creating a new transaction, all sections will be expanded to see the entire transaction screen.

New Instruments: Import LC ?

Import LC - LMP33844013073 - Issue - (Started)

* Indicates required field

1. Terms	▾
2. Documents Required	▾
3. Transport Document(s) and Shipment	▾
4. Other Conditions	▾
5. Instructions to Bank	▾
6. Internal Instructions	▾

Section Shortcuts ▾

- 1. Terms
- 2. Documents Required
- 3. Transport Document(s) and Shipment
- 4. Other Conditions
- 5. Instructions to Bank
- 6. Internal Instructions

Quick Links ▾

- Expand All
- Hide Tips
- Back To Top

- Save
- Save & Close
- Verify Data
- Route Transaction
- Attach Document
- Copy Instrument
- Close

Input Fields

Enter each section of the Import Letter of Credit, ensuring all fields that are deemed mandatory by an asterisk, are completed.

Steps	Action
	Terms
1.	<ul style="list-style-type: none">Beneficiary DetailsApplicant Details - DefaultAdvising BankLC Terms – Currency, Amount, Tolerance, Expiry detailsPayment TermsBank Charges
	Documents Required
2.	<ul style="list-style-type: none">Commercial InvoicePacking ListCertificate of OriginInsurance Policy / CertificateAdditional Documents
	Transport Document(s) and Shipment
3.	<ul style="list-style-type: none">LC Shipment TermsTransport DocumentsConsignment Details Marked FreightNotification and /or Consignee PartiesShipment DetailsDescription of Goods
	Other Conditions
4.	<ul style="list-style-type: none">Additional TermsConfirmation
	Instructions to Bank
5.	<ul style="list-style-type: none">Additional InstructionsSettlement InstructionsCommissions & ChargesForward Exchange Contracts (FEC)Financing Instructions
	Internal Instructions
6.	<ul style="list-style-type: none">Details specific to this transaction will not be sent to ANZ
7.	Select the Verify Data button from the right panel menu option
8.	The transaction will progress to Ready to Authorise status
9.	Authorise the transaction, to be sent to ANZ for processing

NOTE: Please refer to the ANZ Transactive Trade – User Guide for details on Creating, Viewing, Editing and Authorising transactions, including attaching documents and downloading a .csv or .pdf version of the transaction.

Input Screens

Screens will appear as shown below. As fields are dynamic, each selection of a drop-down list or a radio button can produce additional fields for data input or remove fields if it is no longer required.

1. Terms
▼

<div style="border-bottom: 1px dashed #ccc; padding-bottom: 5px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> Beneficiary 🔍 </div> <p>* Beneficiary Name</p> <input style="width: 90%; border: 1px solid #ccc;" type="text"/> </div> <div style="padding: 5px 0 5px 20px;"> <p>* Address Line 1</p> <input style="width: 90%; border: 1px solid #ccc;" type="text"/> <p>Address Line 2</p> <input style="width: 90%; border: 1px solid #ccc;" type="text"/> </div> <div style="padding: 5px 0 5px 20px;"> <p>* City</p> <input style="width: 90%; border: 1px solid #ccc;" type="text"/> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="width: 45%;"> <p>Province/State</p> <input style="width: 90%; border: 1px solid #ccc;" type="text"/> </div> <div style="width: 45%;"> <p>Postal Code</p> <input style="width: 90%; border: 1px solid #ccc;" type="text"/> </div> </div> <div style="padding: 5px 0 5px 20px;"> <p>* Country or Region</p> <input style="width: 90%; border: 1px solid #ccc;" type="text"/> </div> <div style="padding: 5px 0 5px 20px;"> <p>Phone Number</p> <input style="width: 90%; border: 1px solid #ccc;" type="text"/> </div> <p style="color: #0070C0; margin-top: 10px;">Detailed Information</p>	<div style="border-bottom: 1px dashed #ccc; padding-bottom: 5px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> Applicant 🔍 </div> <p>*</p> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> ACME Trading Company 143 The Esplanade Philip Island Melbourne VIC 3922 Australia </div> <p>Applicant's Reference Number</p> <input style="width: 90%; border: 1px solid #ccc;" type="text"/> </div> <div style="padding: 5px 0 5px 20px;"> <p>Advising Bank</p> <div style="display: flex; justify-content: space-between; align-items: center;"> ✕ 🔍 </div> <div style="border: 1px solid #ccc; height: 40px; margin-top: 5px;"></div> </div> <div style="border-bottom: 1px dashed #ccc; padding-bottom: 5px;"> <p>* Bank Charges</p> <p><input type="radio"/> All for Applicant's account</p> <p><input checked="" type="radio"/> All bank charges other than the Issuing Bank's charges are for the account of the beneficiary.</p> <p><input type="radio"/> Other (Other Conditions)</p> </div>
<p>* Currency * Amount</p> <div style="display: flex; align-items: center; margin-bottom: 10px;"> <input style="width: 30%; border: 1px solid #ccc;" type="text"/> <input style="width: 30%; border: 1px solid #ccc;" type="text"/> </div> <p>Amount Tolerance</p> <p>+ <input style="width: 30%; border: 1px solid #ccc;" type="text"/> % - <input style="width: 30%; border: 1px solid #ccc;" type="text"/> %</p> <p>* Expiry Date Expiry Place</p> <div style="display: flex; align-items: center; margin-bottom: 10px;"> <input style="width: 40%; border: 1px solid #ccc;" type="text"/> <input style="width: 30%; border: 1px solid #ccc;" type="text"/> </div> <p style="font-size: small; color: #0070C0;">(If "Other" is selected, enter Other Conditions)</p>	

* **Payment Terms**

Available By ▼

For % of the invoice value

Percentage Amount

Percent	Tenor Type	Tenor Details	Maturity Date
<input type="text" value="100"/>	<input type="text"/> ▼	<input type="text"/> days after <input type="text"/> ▼	<input type="text"/> ▼
<input type="text"/>	<input type="text"/> ▼	<input type="text"/> days after <input type="text"/> ▼	<input type="text"/> ▼

Add 2 More Lines

2. Documents Required ▼

Document Type	Originals	Copies	Description
<input type="checkbox"/> Commercial Invoice	<input type="text"/>	<input type="text"/>	<input type="text" value="<Select a Phrase>"/> ▼ to be included in the text box below <input type="text"/>
<input type="checkbox"/> Packing List	<input type="text"/>	<input type="text"/>	<input type="text" value="<Select a Phrase>"/> ▼ <input type="text"/>
<input type="checkbox"/> Certificate of Origin	<input type="text"/>	<input type="text"/>	<input type="text" value="<Select a Phrase>"/> ▼ <input type="text"/>

Insurance Policy / Certificate

Endorsed in blank for the invoice value plus % covering

Other

<Select a Phrase>

Marine and War Risks/All Risks

Document Name

<Select a Phrase>

Additional Document Information

<Select a Phrase>

[Add 4 More Documents](#)

3. Transport Document(s) and Shipment

LC Shipment Terms

Partial Shipment

- Partial Shipments Allowed
- Partial Shipments Not Allowed
- Partial Shipments Conditional (Other Conditions)

Document Presentation Details

Documents to be presented within days of shipment, but within the validity of the credit. Enter presentation details if not after shipment (e.g. after invoice):

[Add Shipment](#)



Transport Document

Transport Document/Shipment Description

Enter description for transport document

Document Type	Originals	Copies	Description
<input checked="" type="checkbox"/>	<Select Document>	Full Set	<Select a Phrase>
<input type="checkbox"/>	Additional Transport Documents	<Select a Phrase>	Specify the number of Originals and Copies for each document

Consignment

Consigned to the order of

Consigned to

Notify Party

Name

Address Line 1

Address Line 2

Address Line 3

Marked Freight

Prepaid

Collect

Other Consignee Party

Name

Address Line 1

Address Line 2

Address Line 3

Shipment Details

Earliest Shipment Date

dd/MM/yyyy

Latest Shipment Date

dd/MM/yyyy

Shipping Term (Incoterm)

Shipping Term Location

From:

Place of Taking Charge / Dispatch From.../ Receipt

To:

Place of Final Destination / Delivery / For Transport To

Port of Loading / Airport of Departure

Port of Discharge / Airport of Destination

Transshipment

- Transshipment Allowed
- Transshipment Not Allowed
- Transshipment Conditional ([Other Conditions](#))

* Goods Description

Goods Description Text Phrase

<Select a Phrase>

When adding or removing POs in an instrument, validate the Amount, Expiry Date, and Latest Shipment Date fields.

Goods Description Text

4. Other Conditions

Additional Terms

- Transferable
- Revolve (Enter Conditions below)
- ICC Applicable Rules

Version

UCP Latest Version

Details

Additional Conditions Text Phrase

<Select a Phrase>

Additional Conditions Text

Confirmation

- Advising Bank is not required to add confirmation
- Advising Bank is requested to add confirmation
- Advising Bank may add confirmation subject to Beneficiary's approval

5. Instructions to Bank

* Issue instrument in

English

Additional Instructions Text Phrase

<Select a Phrase>

Additional Instructions Text

DEFAULT INSTRUCTIONS

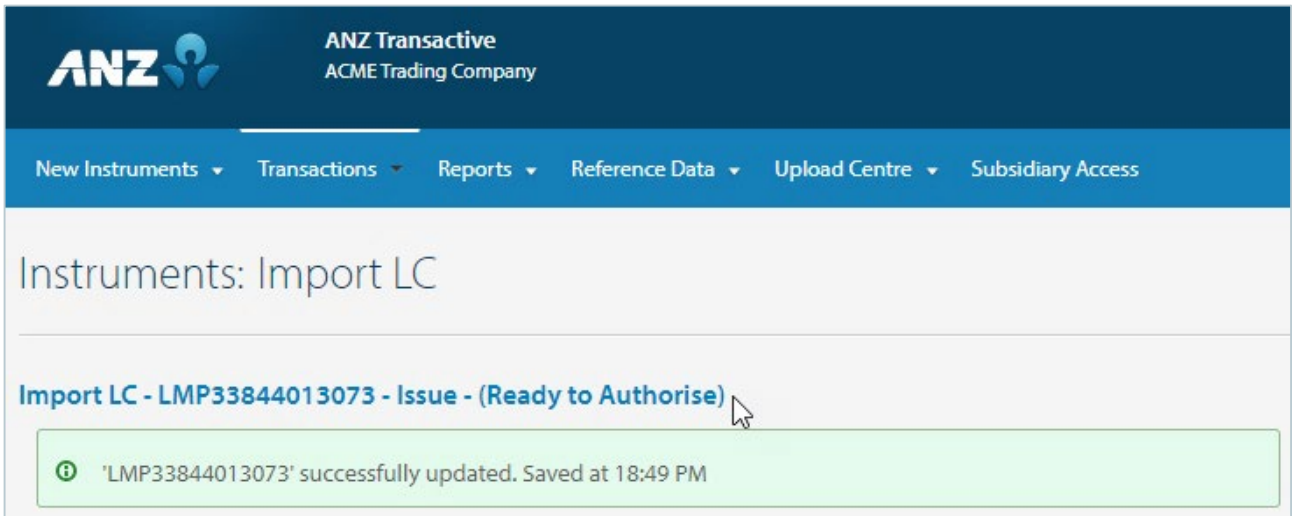
<p>Settlement Instructions</p> <hr/> <p>Debit: Our Account Number <input type="text"/></p> <p>Branch Code <input type="text"/></p> <p>Debit: Foreign Currency Account Number <input type="text"/></p> <p>Currency of Account <input type="text"/></p>	<p>Commissions & Charges</p> <hr/> <p>Debit: Our Account Number <input type="text"/></p> <p>Debit: Foreign Currency Account Number <input type="text"/></p> <p>Currency of Account <input type="text"/></p>
--	---

<p>Forward Exchanged Contract (FEC)</p> <hr/> <p>Covered by FEC Number <input type="text"/> Rate <input type="text"/></p> <p>Amount <input type="text"/> Maturity Date <input type="text"/></p> <p>Additional Instructions Text Phrase <input type="text"/></p> <p>Additional Instructions Text <input type="text"/></p>	<p>Financing Instructions</p> <hr/> <p><input type="checkbox"/> Finance drawing for a period of <input type="text"/> days in <input type="text"/> at our cost.</p>
---	--

6. Internal Instructions ▼

Instructions entered here are for Internal purposes only, and will not be sent to the bank.

Upon selecting Verify Data, the user will be presented with the following message that the data has been successfully updated. The status will now appear as Ready to Authorise



The screenshot shows the ANZ Transactive ACME Trading Company interface. The header includes the ANZ logo and the company name. The navigation menu contains: New Instruments, Transactions, Reports, Reference Data, Upload Centre, and Subsidiary Access. The main content area is titled "Instruments: Import LC". Below this, there is a link for "Import LC - LMP33844013073 - Issue - (Ready to Authorise)". A green message box displays the text: "LMP33844013073' successfully updated. Saved at 18:49 PM".

In the event that the data was incomplete, the system will indicate any Errors or Warning messages to the user. If any mandatory details are missing, the system will list the fields with missing details. The system will also provide warning messages if conflicting data is found. See examples below:

Example Error Message:



The screenshot shows an error message in the ANZ Transactive interface. The header is "Import LC - LMP33844013073 - Issue - (Started)". Below the header, there is a red asterisk followed by the text "* indicates required field". A red warning icon is followed by the message: "'Expiry Date' is required."

Example Warning Message:



The screenshot shows a warning message in the ANZ Transactive interface. The header is "Import LC - LMP33844013073 - Issue - (Ready to Authorise)". Below the header, there is a yellow warning icon followed by the message: "Shipment Details - Shipment Date plus the specified number of Presentation Days is less than the Expiry Date."

Amendment

You can submit an amendment to an existing Import Letter of Credit when details of the terms are required to be changed.

You can create an amendment in one of two ways.

Create Amendment

Steps	Action
1.	Select Transactions from the main menu
2.	Select Create Amendment option from the drop-down list
3.	Search and select the Instrument ID from the Trade Search window
4.	Amend the details as required from the fields that are available
5.	Select the Verify Data button from the right panel options menu
6.	The transaction will progress to Ready to Authorise status
7.	Authorise the transaction, to be sent to ANZ for processing

The screenshot shows the ANZ Transactive ACME Trading Company interface. The top navigation bar includes the ANZ logo, the company name, and user information (John Citizen). The main navigation menu has options for New Instruments, Transactions, Reports, Reference Data, Upload Centre, and Subsidiary Access. The 'Transactions' menu is expanded, showing options like Pending Transactions, Authorised Transactions, History, and 'Create Amendment' (highlighted with a red box). Other options include Create Tracer, Create Assignment, Create Settlement Instructions, and Request Rollover. The right panel shows buttons for 'Create Message', 'Amend', and 'Close'. The main content area displays transaction details for 'Other Party' (ACME Third Degree Traders) and 'Reference Number' (2nd Company Trading).

Amend from within the Summary screen

Steps	Action
1.	Search and select the Instrument ID from the list view
2.	Select the Amend button from the Summary screen
3.	Amend the details as required from the fields that are available
4.	Select the Verify Data button from the right panel options menu
5.	The transaction will progress to Ready to Authorise status
6.	Authorise the transaction, to be sent to ANZ for processing

ANZ Transactive
ACME Trading Company

Home | (0) | (1) | ? Help | LOGOUT
John Citizen

New Instruments ▾ Transactions ▾ Reports ▾ Reference Data ▾ Upload Centre ▾ Subsidiary Access

My Links ▾

Instruments: Import LC: Current Terms Summary

Import LC - LMP33844013073 - (Pending)

Create Message Amend Close

Instrument Amount USD 10,000.00	Equivalent Amount	Other Party ACME Third Degree Traders	Reference Number 2nd Company Trading
Issue Date	Expiry Date 26 Jun 2020		

Discrepancies

A discrepancy notice is a message from ANZ informing you that discrepant documents have been presented under an Import LC. You will receive a Mail Message with detailed information of the discrepancies and you can also view scanned images of the discrepant documents.

To respond to a discrepancy, you can create a discrepancy response and send it to ANZ.

Steps	Action
1.	Select Discrepancy Notice from Mail Messages located on: <ul style="list-style-type: none"> Homepage Dashboard section or ANZ banner
2.	Review the Discrepancy Advice from the Related Documents section
3.	Select the Reply to Bank button to create a discrepancy response
4.	Provide the instructions to ANZ in response to the discrepancy
5.	Select the Verify Data button from the right panel options menu
6.	The response will progress to Ready to Authorise status
7.	Authorise the response, to be sent to ANZ for processing

Clean Document Examination – Sight Import LCs

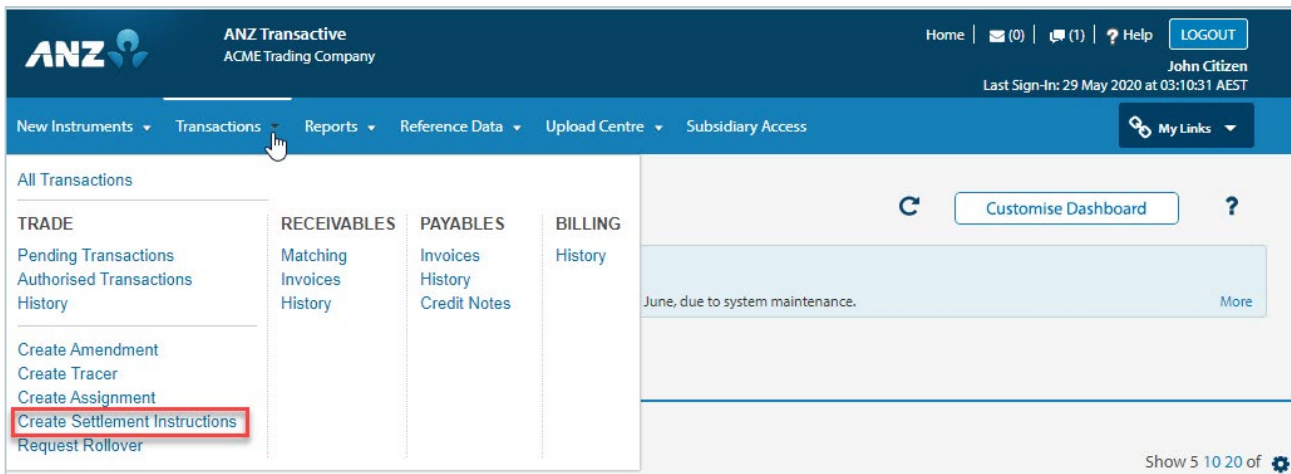
Where documents have been examined and determined to be 'clean' (free from discrepancies), a "Settlement Instruction Request" message (SIR) will be sent to the Pre-Debit Notifications section of your Homepage. An automated email will also be sent, notifying you of the SIR if you have registered for automated email notifications.

The purpose of a SIR message is to seek payment instructions for the related transaction.

You can create Settlement Instructions in one of two ways.

Create Settlement Instruction

Steps	Action
1.	Select Transactions from the main menu
2.	Select Create Settlement Instructions option from the drop-down list
3.	Search and select the Instrument ID from the Trade Search window
4.	Provide the settlement instructions
5.	Select the Verify Data button from the right panel options menu
6.	The instructions will progress to Ready to Authorise status
7.	Authorise the instructions, to be sent to ANZ for processing



Respond to a Settlement Instruction Request

Steps	Action
1.	Select the Settlement Instruction Request from the Pre-Debit Notifications located on: <ul style="list-style-type: none"> • Homepage Dashboard or • ANZ Banner option for Mail Messages and selecting the Pre-Debit Notifications button
2.	Review the Settlement Instruction Request for the instrument number
3.	Select the Reply to Bank button to create the settlement instruction response
4.	Provide the settlement instructions
5.	Select the Verify Data button from the right panel options menu
6.	The instructions will progress to Ready to Authorise status
7.	Authorise the instructions, to be sent to ANZ for processing

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