

ANZ TRANSACTIVE TRADE PROCESSING TRADE INSTRUMENTS

SETTLEMENT INSTRUCTIONS

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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 Settlement Instructions for ANZ Transactive Trade users.

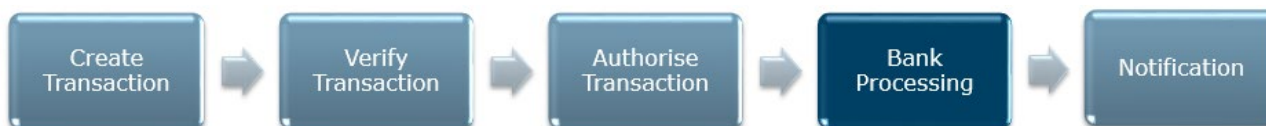
It is recommended that users read this document in conjunction with the following guides available on the Trade Resource Central page:

- 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
 - Payables and Receivables Guide
 - *Settlement Instruction Requests (this document)*
 - 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.,
Guarantee Application Form	Transaction can be downloaded in a .pdf format
LC Application Form	Complete transaction in a .pdf format
Print Settlement Instructions Details	Instructions can be downloaded 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
Standby Application Form	Transaction can be downloaded in a .pdf format
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

SETTLEMENT INSTRUCTIONS

An automated Settlement Instruction Request (SIR) will be sent to ANZ Transactive Trade prior to the maturity of the following instrument types. This will allow you respond to the SIR by providing your settlement instructions to ANZ.

- Bankers Acceptance
- Collection Acceptance
- Deferred Payments
- Import Collection
- Trade Loans

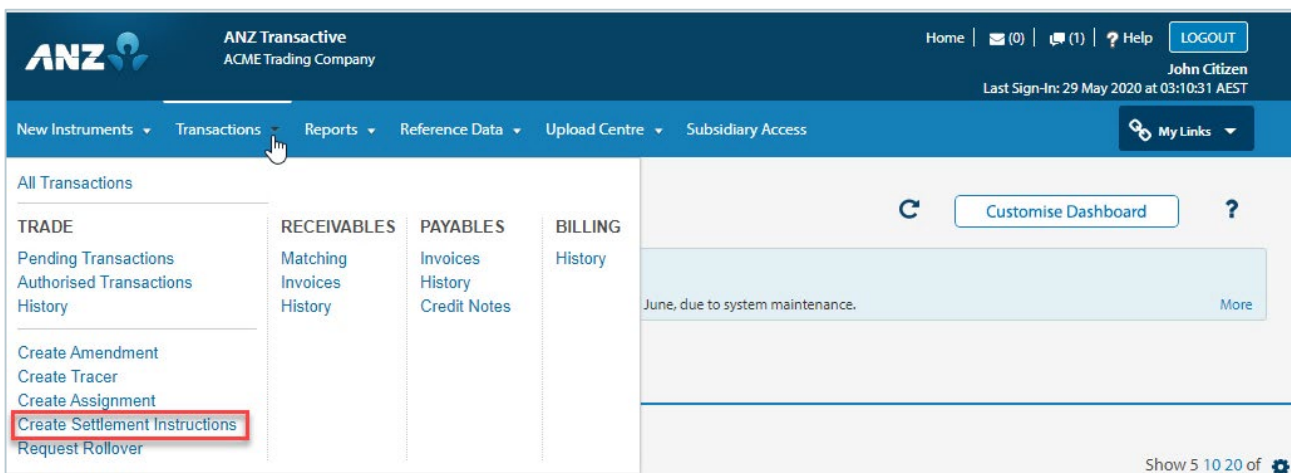
Alternatively, you can create your own Settlement Instruction, without waiting for the automated SIR to be received approximately 2 working days before maturity.

You can create or respond to a Settlement Instructions in one of two ways:

- Create a new Settlement Instruction
- Respond to a Settlement Instruction

Create a new 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



Input Fields

Enter each section of the Settlement Instruction, ensuring all fields that are deemed mandatory by an asterisk, are completed.

Steps	Action
Settlement Instructions	
1.	<ul style="list-style-type: none"> Our Reference Pay full amount using the Payment Details or Finance Terms
Foreign Exchange Rate Details (if required)	
2.	<ul style="list-style-type: none"> Daily Exchange Rate FX Contract Rate
3.	Select the Verify Data button from the right panel menu option
4.	The transaction will progress to Ready to Authorise status
5.	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.

The screenshot shows the ANZ Transactive ACME Trading Company interface. The main content area is titled "Instruments: Import Collection: Settlement Instruction". Below this, the transaction details are shown for "Import Collection - CI2409093073 - Settlement Instruction - (Started)".

The main form is divided into two columns. The left column contains the following fields and options:

- Amount:** USD 20,000.00
- Issue Date:** 04 Jun 2020
- Other Party:** ACME Third Degree Trading
- Our Reference:** [Text Input Field]
- * Apply Payment on:** 16/06/2020 [Dropdown]
- * Please use the following instructions for settlement of the above item:**
 - Pay Full Amount using the Payment Details on the right
 - Finance in Finance Currency [Dropdown]
 - For Full Amount
 - Pay Partial Amount using the Payment Details on the right
- Payment Amount:** USD [Text Input Field]
- Finance Remaining Balance:** [Text Input Field]
- Finance Terms:**
 - Finance for [Text Input Field] days
 - At Fixed Maturity Date [dd/MM/yyyy] [Dropdown]

The right column contains the "Payment Details" section:

- Account
- * Debit Account for Principal:** [Text Input Field]
- * Debit Account for Charges:** [Text Input Field]
- We have remitted funds to your branch

On the right side of the screen, there is a "Section Shortcuts" panel with the following items:

- 1. Settlement Instructions
- 2. Foreign Exchange Rate Details

Below the shortcuts is a "Quick Links" panel with the following buttons:

- Collapse All
- Hide Tips
- Back To Top
- Save
- Save & Close
- Verify Data
- Route Transaction
- Attach Document
- Close

Other (enter additional instructions below)

Additional Instructions

<Select a Phrase> ▼

2. Foreign Exchange Rate Details ▼

Please apply the following FX details against the above settlement instructions

Use Daily Exchange Rate

Use FX Contract

FX Contract Number	Currency	Rate
<input type="text"/>	<input type="text"/> ▼	<input type="text"/>

Other FX Instructions

<Select a Phrase> ▼

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.

ANZ Transactive
 ACME Trading Company

[New Instruments](#) ▼
[Transactions](#) ▼
[Reports](#) ▼
[Reference Data](#) ▼
[Upload Centre](#) ▼
[Subsidiary Access](#)

Instruments: Import Collection: Settlement Instruction

Import Collection - CI2409093073 - Settlement Instruction - (Ready to Authorise)

i 'CI2409093073' successfully updated. Saved at 11:31 AM

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:

Import Collection - CI2409093073 - Settlement Instruction - (Started)

▲ Currency of account is different than instrument currency. Provide Foreign Exchange Rate Details.

▲ Finance Currency is different than instrument currency. Provide Foreign Exchange Rate Details.

Respond to a Settlement Instruction

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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