



ANZ TRANSACTIVE  
USER GUIDE

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# INTRODUCTION TO ANZ TRANSACTIVE

## ABOUT THIS GUIDE

This document covers essential processes and procedures for ANZ Transactive Administrators and Users. It is recommended that Administrators and Users read this guide in conjunction with the Terms Governing the Use of ANZ Transactive.

## LEARNING ABOUT ANZ TRANSACTIVE

The following range of resources are available to assist you in your use of ANZ Transactive.

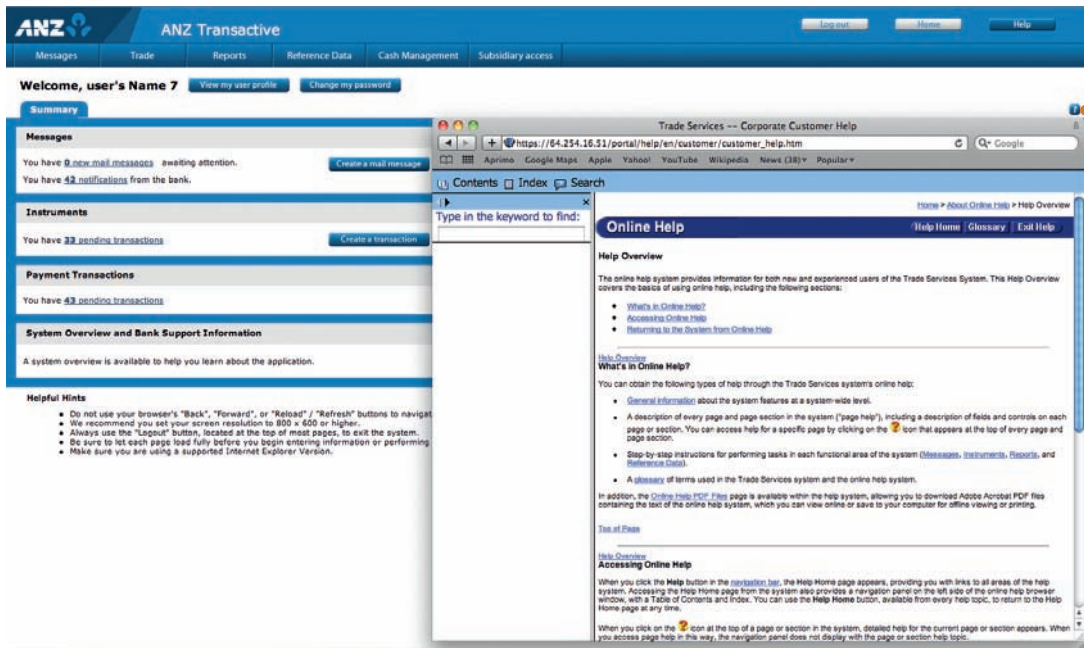
### 1. ONLINE HELP

The online help should be your primary source of information about using ANZ Transactive.

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.

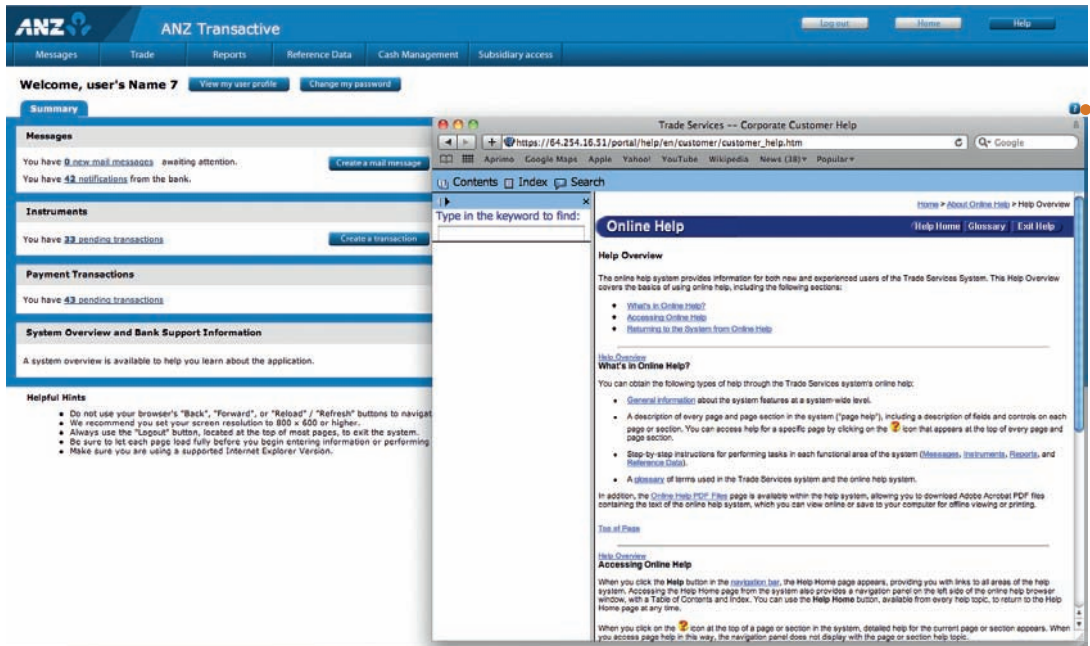
As shown below, there are two ways to access ANZ Transactive help.


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



# INTRODUCTION TO ANZ TRANSACTIVE

2. The  button provides a help function for the specific page you are accessing.



Click the  button and the help screen will appear as shown

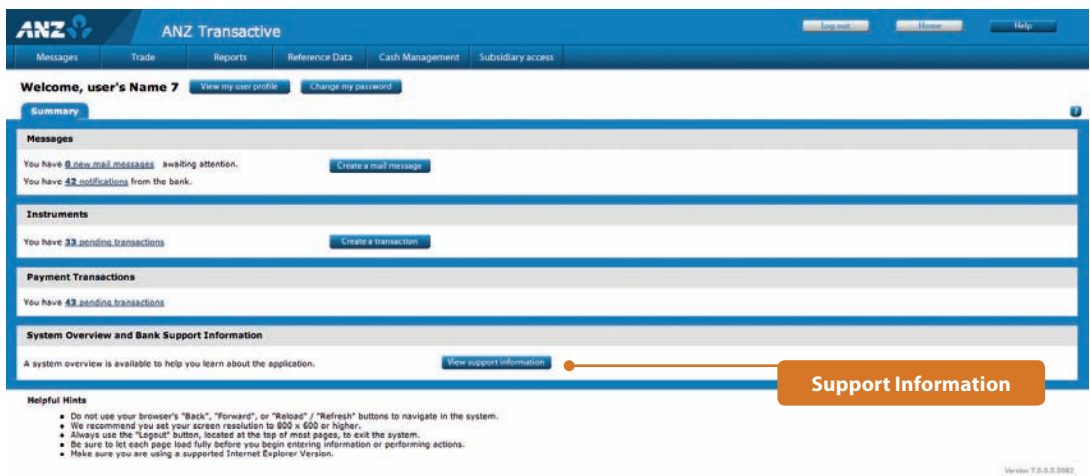
## 2. GENERAL SYSTEM NAVIGATION INFORMATION

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

## 3. SUPPORT INFORMATION

When you first log on to ANZ Transactive, your home page appears. To view ANZ contact numbers and updates about the system, click the View Support Information button.



# INTRODUCTION TO ANZ TRANSACTIVE

## MINIMUM SPECIFICATIONS

Below are the list of specifications required to access ANZ Transactive.

### OPERATING SYSTEM

The following five operating systems are supported for Token User and Users ID/password Users:

- > Windows Microsoft 7
- > Windows Microsoft Vista
- > Windows Microsoft XP
- > Windows Microsoft 2000
- > Windows Microsoft NT

### FIREWALL AND ANTIVIRUS SETTINGS

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

### OPERATING SYSTEM AND BROWSER VERSION

Below is the summary of compatible operating systems and browser versions for Token Users.

BROWSER TYPE & VERSION	JAVA VIRTUAL MACHINE (JVM)	WINDOWS 7	WINDOWS VISTA	WINDOWS XP PROFESSIONAL SP1/SP2/SP3	WINDOWS 2000	WINDOWS NT
Microsoft Internet Explorer 6.0 (SP1 & SP2)	MS 5.00.3802 SUN1.4.2.0	Supported	Supported	Supported	Supported	Supported
Microsoft Internet Explorer 7.0	MS 5.00.3802 SUN1.4.2.0 SUN1.5.2.0	Supported	Supported	Supported	Supported	Supported
Microsoft Internet Explorer 8.0	MS 5.00.3802 SUN1.4.2.0 SUN1.5.2.0	Supported	Supported	Supported	Supported	Supported

Apple Mac / Safari is currently supported.

### INTERNET CONNECTION

An internet speed of 56kbps or higher is recommended.

### VIDEO RESOLUTION

A minimum screen resolution of 800 x 600 is recommended.

### ACCESS REQUIREMENTS

Token Users:

There are no specific access requirements for Token Users.

# INTRODUCTION TO ANZ TRANSACTIVE

## HARDWARE REQUIREMENTS

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

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

## ANZ TRANSACTIVE SECURITY INFORMATION

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

### PHYSICAL SECURITY

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

### FIREWALLS

Firewalls protect all data used in ANZ Transactive. 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 Transactive will verify the identity of each User accessing ANZ Transactive by the following three authentication methods:

- > User ID/password
- > A Vasco Digipass Token / RSA Token or
  - 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 access ANZ Transactive

Once authenticated the User's functionality is controlled by the assigned security profile, which is discussed in the Security Profiles section.

# INTRODUCTION TO ANZ TRANSACTIVE

## SECURITY PROFILES

An Administrator assigns a security profile for all Users, excluding Authorisers on ANZ Transactive.

- > A security profile determines which module of ANZ Transactive Users can access
- > The functions Users can use within each module of ANZ Transactive

## THRESHOLD GROUPS

If your use of ANZ Transactive 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 Transactive 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 have been 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 Transactive 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 Transactive 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 (e.g. via a panel authorisation)

## REPORTING CATEGORIES

- > ANZ Transactive 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 navigational tab. Users can have up to all four categories assigned to them.

# INTRODUCTION TO ANZ TRANSACTIVE

## ANZ TRANSACTIVE SECURITY DEVICES

### HOW YOUR RSA TOKEN WORKS

Your RSA Token generates a new six digit number – known as an RSA Token Code – 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.

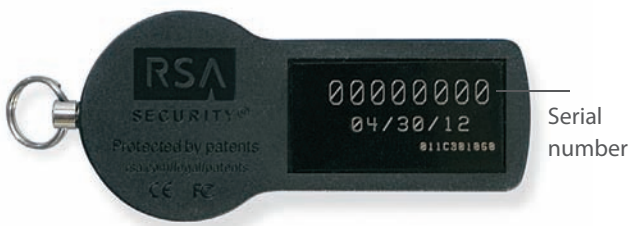
Code generation for each RSA Token is completely random, so no two devices will display the same Code at the same time.



You will need to use your RSA Token each time you log on to ANZ Transactive. 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 Transactive, you need to activate your RSA token. You will need to quote the serial number to link your RSA Token to your ANZ Transactive User ID.

### HOW YOUR VASCO DIGIPASS TOKEN WORKS

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

# INTRODUCTION TO ANZ TRANSACTIVE

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.

In the event that you disable your token after five invalid consecutive attempts, you can contact the ANZ Transactive 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 Transactive, 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 Transactive. This OTP must be entered into the log on page together with your password.

## **HOW TO AUTHENTICATE A TRANSACTION USING A VASCO DIGIPASS TOKEN AND SIG (ONLINE SIGNING):**

- > Upon selecting the Authorise button on a completed transaction within ANZ Transactive, 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 Transactive 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 Transactive.

## **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 Transactive 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 Transactive Support Centre immediately to have the Token suspended or revoked

# INTRODUCTION TO ANZ TRANSACTIVE

## KEY CONCEPTS AND TERMS

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

### MESSAGES

In ANZ Transactive, a message is an electronic communication between ANZ and a client in relation to a transaction. ANZ Transactive has its own online messaging system that enables you to:

- > Send mail messages to ANZ and other Users in your organisation
- > Receive notifications from ANZ for transactions relating to instruments you've initiated using ANZ Transactive

For more information, see Working with Messages

### TRANSACTIONS / INSTRUMENTS

A transaction is a term used to define Cash Payments such as Transfer between Accounts, RTGS, Cross Border Funds Transfer etc. An Instrument is a term used to define Trade activities such as Import Letters of Credit, Guarantees, etc.

### CREATING A TRANSACTION / INSTRUMENT

You can create a transaction / instrument in the following ways:

- > Using a 'blank' template
- > Using a 'predefined' template
- > Copying from an existing transaction/instrument
- > Create an instrument from an existing trade transaction.

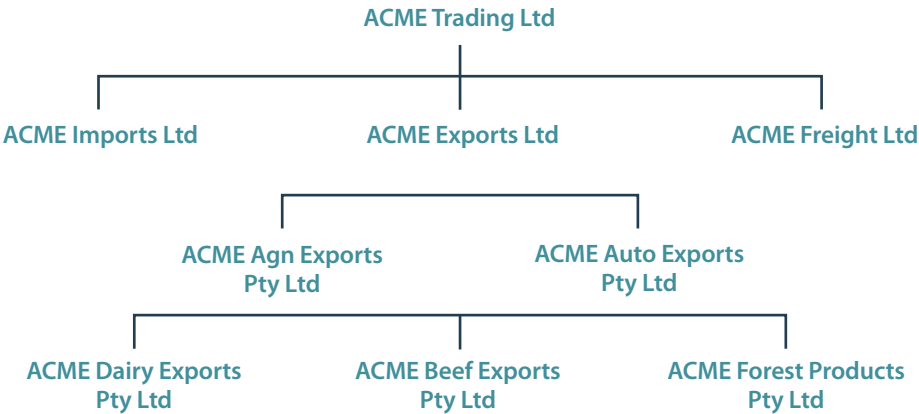
For more information on using transactions, see Working with Payment Transactions.

### ORGANISATION SUBSIDIARIES

When an organisation is added to ANZ Transactive, subsidiary organisations can be assigned to the parent organisation. Using ANZ Transactive 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 ANZ PCM or Trade Manager.



# GENERAL SYSTEM TASKS

This section outlines general system tasks for ANZ Transactive. The following tips will assist you in your use of ANZ Transactive.

## LOGGING IN

Each user accessing ANZ Transactive 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).

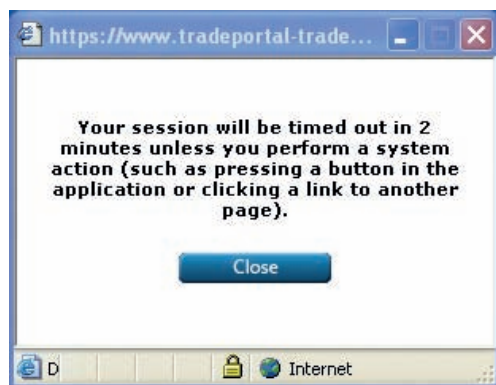
Users with tokens will be required to enter in their User ID and Password together with their OTP (One Time Password) generated by the token.

## SESSION TIMEOUTS AND SAVING YOUR WORK

When using ANZ Transactive, your session will time out after 30 minutes of inactivity. A pop-up window will appear two minutes prior to the session timing out unless a tab or a button has been selected. When your session times out:

- > The system will save any work you have entered (at five minute intervals) on the transaction and reference data pages, provided the entry meets the validation criteria

It is recommended that the User should save work periodically while working in ANZ Transactive.



If you have been timed out of your session, the system will advise the reasons as follows:

- > 'Because you have not performed any system actions (such as pressing a button or clicking a link to another page) for the last 30 minutes, you have been logged out.

Your information has automatically been saved. Please review it before continuing.'

## LOGGING IN AFTER SESSION HAS TIMED OUT

If the system has timed you out after 30 minutes of inactivity, you can immediately log back into ANZ Transactive. Or, if you have incorrectly logged out of the system by not selecting the Log Out button, you can attempt to log back into ANZ Transactive.

Upon logging in again immediately, you will be presented with a warning message to continue.

# GENERAL SYSTEM TASKS

## LOGGING OUT

When you've finished using ANZ Transactive, it is important to log out properly rather than simply closing the application window.

If you close the window rather than log out, ANZ Transactive considers you to be still logged in.

Please ensure you click the 'Log Out' button to exit the session in a secure manner.

Log off the online session and turn off the computer when not in use.

The screenshot shows the ANZ Transactive user interface. At the top right, there are buttons for 'Log out', 'Home', and 'Help'. Below the navigation bar, the user is greeted with 'Welcome, user's Name 7' and has buttons for 'View my user profile' and 'Change my password'. A callout box with an orange background and white text points to the 'Log out' button, stating: 'Use 'Log out' button to exit rather than the [X] to close'. The main content area is divided into several sections: 'Summary', 'Messages' (0 new mail messages, 42 notifications), 'Instruments' (33 pending transactions), 'Payment Transactions' (43 pending transactions), and 'System Overview and Bank Support Information'. At the bottom, there are 'Helpful Hints' and a version number 'Version 7.0.0.0.0082'.

**ANZ Transactive**

Messages Trade Reports Reference Data Cash Management Subsidiary access

Welcome, user's Name 7 [View my user profile](#) [Change my password](#)

**Summary**

**Messages**

You have 0 new mail messages awaiting attention. [Create a mail message](#)

You have 42 notifications from the bank.

**Instruments**

You have 33 pending transactions [Create a transaction](#)

**Payment Transactions**

You have 43 pending transactions

**System Overview and Bank Support Information**

A system overview is available to help you learn about the application. [View support information](#)

**Helpful Hints**

- Do not use your browser's "Back", "Forward", or "Reload" / "Refresh" buttons to navigate in the system.
- We recommend you set your screen resolution to 800 x 600 or higher.
- Always use the "Logout" button, located at the top of most pages, to exit the system.
- Be sure to let each page load fully before you begin entering information or performing actions.
- Make sure you are using a supported Internet Explorer Version.

Version 7.0.0.0.0082

# GENERAL SYSTEM TASKS

## VIEWING YOUR USER PROFILE

### WHAT IS A USER PROFILE?

Your ANZ Transactive User profile contains details stored about you in ANZ Transactive. In particular, it contains:

- > Personal details, such as your name
- > Security details, such as your Vasco Digipass / RSA Token ID from your security device
- > Details of the security profile and threshold group that has assigned to you (see security profiles and Threshold groups)

### HOW TO VIEW YOUR USER PROFILE

To view your User profile, complete the following steps:

#### STEP ACTION

- |   |   |
|---|---|
| 1 | If your ANZ Transactive Home page is not displayed, click the HOME navigation button to display it. |
| 2 | Click the <b>View My User Profile</b> button.<br>Your User profile appears.                         |
| 3 | When you've finished viewing your User profile, click the Close button.                             |

The screenshot displays the ANZ Transactive user interface. At the top, there is a navigation bar with the ANZ logo, the text 'ANZ Transactive', and buttons for 'Log out', 'Home', and 'Help'. Below this is a secondary navigation bar with tabs for 'Messages', 'Trade', 'Reports', 'Reference Data', 'Cash Management', and 'Subsidiary access'. The main content area starts with a welcome message: 'Welcome, user's Name 7'. Below this, there are two buttons: 'View my user profile' (highlighted with an orange callout box) and 'Change my password'. The interface is divided into several sections: 'Summary', 'Messages' (with 0 new mail messages and 42 notifications), 'Instruments' (with 33 pending transactions), 'Payment Transactions' (with 43 pending transactions), and 'System Overview and Bank Support Information'. At the bottom, there are 'Helpful Hints' and a version number 'Version 7.0.0.0.0082'.

## CHANGING YOUR USER PROFILE

This section explains how to change the password you use when accessing ANZ Transactive using a user id/password or an RSA Token user only.

## CHANGING YOUR PASSWORD

This section explains how to change the password you use when accessing ANZ Transactive using a user id/password or an RSA Token user only.

- > if you use a Vasco Digipass Token to access ANZ Transactive, please contact the ANZ Transactive Support Team to reset your password.

# GENERAL SYSTEM TASKS

## HOW OFTEN WILL MY PASSWORD EXPIRE?

ANZ Transactive 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.

Passwords used for accessing ANZ Transactive must follow these rules:

### PASSWORD MUST

Contain at least 10 characters but no more than 30 characters

Contain both upper-and-lower letters

Contain at least one number (0...9)

### PASSWORD MUST NOT

- > Contain three consecutive characters that are the same
- > Start or end with a space character

Be the same as your User ID, First Name, Last Name, or Login ID, regardless of case

Be the same as any of your last 13 passwords

- > Consist of repeating characters (i.e. aaaaaaaa)
- > Consist of sequential numbers or letters

## IMPORTANT DETAILS ABOUT PASSWORDS:

- > Passwords are case-sensitive (for example, xyz0123abc is different to Xyz0123abc)
- > Passwords expire every 90 days
- > After three failed login attempts, you will be logged out and your password will be required to be reset by the company administrator or bank administrator
- > ANZ Transactive 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.
- > If an incorrect password is entered more than 10 times, your account will be locked and will require unlocking by the bank.

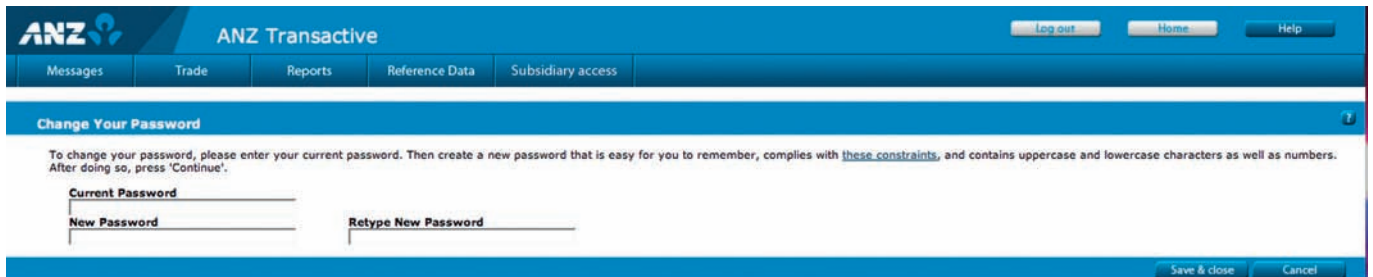
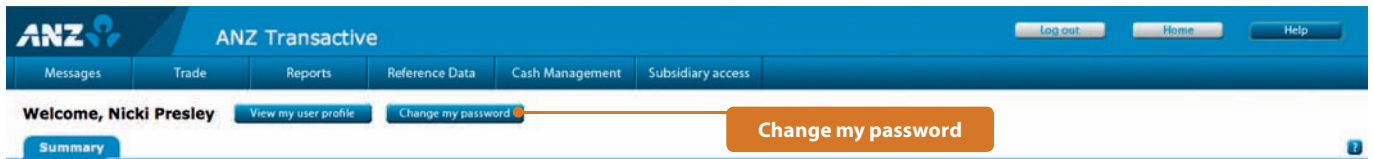
## HOW TO CHANGE YOUR PASSWORD

Follow these steps to change your password if you are a UID/Password or RSA Token user:

### STEP ACTION

- 1 If your ANZ Transactive **Home** page is not displayed, click the **HOME** navigation button to display it
- 2 Click the **Change My Password** button  
The Change Your Password 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 & Close button

# GENERAL SYSTEM TASKS



## FORGOTTEN YOUR PASSWORD?

If you have forgotten your password, contact your organisation's ANZ Transactive administrator or bank administrator and request your password to be reset. RSA Token and User ID/password Users can be changed by an organisation assigned administrator.

# ADMINISTRATOR

As an ANZ Transactive administrator you are able to complete a range of activities in relation to ANZ Transactive users within your organisation. However, you cannot amend another user's profile that has the same security profile as yourself.

This section covers the essentials functions performed by ANZ Transactive administrators.

## TRANSLATIONS

Language content within ANZ Transactive can be customised to suit organisation Users. The following range of User languages are available:

- > Traditional Chinese
- > Vietnamese
- > Simplified Chinese
- > Korean
- > Japanese

The following categories of translated content are available:

- > Labels
- > Buttons
- > Error messages
- > Warning and information messages

## ASSIGNING USER LANGUAGE

Simply follow the steps below to assign the language option for each of your users:

### STEP ACTION

- 1 Log on to ANZ Transactive
- 2 Select the **REFERENCE DATA** tab
- 3 Select **Users** from the drop-down list.

The screenshot shows the ANZ Transactive interface. At the top, there's a navigation bar with 'ANZ Transactive' logo and buttons for 'Log out', 'Home', and 'Help'. Below that, a secondary navigation bar contains 'Messages', 'Trade', 'Reports', 'Reference Data' (highlighted), and 'Cash Management'. A 'Reference Data' dropdown menu is open, showing 'Users' selected. Below the dropdown, there's a 'Create a user' button. The main content area displays a table of users with the following columns: User Id, User, First Name, Security Profile, Threshold Group, and Work Group. The table contains 10 rows of user data. At the bottom, there's a footer showing 'Results: Page 1 showing items 1-10 of 10 Total'.

User Id	User	First Name	Security Profile	Threshold Group	Work Group
Presley	Presley	Nicki	Full Access		
USER10	Name	User's	Administrator		
USER11	Name	user's	Administrator		
USER12	Name	User's	Initiate/Authorise		
USER13	Name	User's	Initiate/Authorise		
USER14	Name	User's	Initiate/Authorise		
USER15	Name	User's	Initiate/Authorise		
USER16	Name	User's	Full Access		
USER17	Name	Usre's	Full Access		
USER18	Name	User's	Full Access		

# ADMINISTRATOR

## STEP ACTION

- 4 Select the User profile that you want to change the language settings for from the list displayed
- 5 Go to the **REGIONAL SETTINGS** drop down box and select the language you wish to assign to the User
- 6 Click the **SAVE & CLOSE** button
- 7 Request the user to log into ANZ Transactive to now view the regional settings in the selected language

The screenshot shows the 'New User' form in the ANZ Transactive system. The form includes fields for User ID, First Name, Middle Initial, Last Name, Phone Number, Fax Number, Email Address, and Default Work View. A 'Region Setting' dropdown menu is open, showing a list of languages and regions. An orange callout box labeled 'select language' points to the dropdown menu. Another orange callout box labeled 'Save & close' points to the 'Save & close' button in the top right corner of the form. The form also includes 'Page Display Settings' for transaction pages and screen resolution.

## UNICODE FUNCTIONALITY

Unicode functionality is available for specific input data fields required for Domestic Payments in some countries. Please refer to the ANZ Transactive File Format Guides for further details and clarification on the Unicode fields available.

- > Unicode functionality is not available for any other Payment functionality or Direct Debits apart from Domestic Payments.
- > Unicode functionality is not available for payment amounts, dates and accounts.

# ADMINISTRATOR

## CREATE A USER ID / PASSWORD USER

Follow these steps to set up a new non-security device User.

### BEFORE YOU BEGIN

Before you can add a User to ANZ Transactive, make sure you have:


- > the personal details of the User that you want to create, and
- > details of the ANZ Transactive security profile and threshold group required for the new User

If your organisation requires Users to be issued with Tokens to access ANZ Transactive, your company must complete an application form with the required user details and authorised signatures and submit to ANZ for processing.

Note: All company authorisers and administrators require a security device to access ANZ Transactive.

### CREATING A USER ID / PASSWORD IN ANZ TRANSACTIVE

To create a User ID / password User complete the following steps:

STEP	ACTION
1	Log on to ANZ Transactive, if you are not already logged in
2	Click the <b>REFERENCE DATA</b> navigation button
3	From the <b>Show</b> list, select <b>Users</b> A list of your organisation's Users appears
4	Click the <b>Create a User</b> button The <b>User</b> page appears
5	Create a unique <b>User ID</b> for the User as per the below suggested naming conventions: <ul style="list-style-type: none"><li>&gt; Whole ID must be in uppercase</li><li>&gt; Maximum 10 characters</li><li>&gt; The ID must comprise of: Surname first (1st 6 letters only), then the initial of the user's first name, followed by first three letters of company ID, e.g. David Wong from ABC Book Shop would be WONGDAB C</li></ul>
6	Enter <b>User</b> information into the page by completing all mandatory fields For information about what data is required in particular fields, click the  button for assistance
7	In the <b>Security</b> section, ensure the radio button is selected for the user to enter a <b>Login ID</b> and <b>Password</b> for authentication
8	Enter the User's unique <b>User ID</b> as created in Step 5 into the <b>Login ID</b> field This is the <b>Login ID</b> the user will use to access ANZ Transactive
9	Enter a temporary password into the <b>New Password</b> and <b>Retype New Password</b> fields See <b>Password Rules</b> for creating and/or resetting a user's password in ANZ Transactive
10	Select the user's <b>Security Profile</b> which will determine the user's rights within ANZ Transactive (see Security Profiles)
11	Select the account numbers and/or report categories for the user to have access to
12	Select the <b>Save &amp; Close</b> button when completed

# ADMINISTRATOR

## PASSWORD RULES

The following password recommendations can be used when creating a password for a User ID/password.

PASSWORDS MUST	PASSWORDS MUST NOT
Contain at least 10 characters but no more than 30 characters	Contain three consecutive characters that are the same Start or end with a space character
Contain both upper- and lower-case letters	Be the same as your User ID, First Name, Last Name, or Login ID, regardless of case
Contain at least one number (0..9)	Be the same as any of your last 13 passwords Consist of repeating characters (i.e. aaaaaaaa) Consist of sequential numbers or letters

- > Passwords are case sensitive (for example, xyz0123 is different to XyZ0123)
- > Passwords will expire every 90 days
- > After three failed login attempts, the user will be logged out and their password will be required to be reset by the company administrator.
- > After ten failed login attempts, the user will be locked out and their password will be required to be reset by the bank. This count is cumulative and is not reset after you successfully log in. However, the count is reset when a password is changed
- > ANZ Transactive 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

## RESETTING A USER'S PASSWORD

Follow these steps to reset a user password.

NOTE: This option is only available for users who access ANZ Transactive using User ID/Password or an RSA Token.

### USER ID / PASSWORD USERS

To reset a User's password, complete the following steps:

#### STEP ACTION

1	Log on to ANZ Transactive, if you are not already logged in
2	Click the <b>REFERENCE DATA</b> navigation button
3	From the <b>Show</b> list, select <b>Users</b> A list of your organisation's Users appears
4	Select the user from the list to reset their password
5	In the <b>Security</b> section of the User page, type the User's new temporary password in the New Password and Retype New Password boxes Note: Passwords must comply with the password rules
6	Click the <b>Save &amp; Close</b> button The User's details are saved
7	Inform the <b>User</b> of their new temporary password. The User will be prompted to change their password the next time they log on

### TOKEN USER

If your ANZ Transactive RSA Token access is suspended, please contact the ANZ Transactive support centre to have your token reinstated.

# ADMINISTRATOR

## MAINTAINING USER DETAILS

### DISPLAYING A USER'S ANZ TRANSACTIVE DETAILS

There are a number of procedures where the first step is to display the User's details on the **User** page in ANZ Transactive. To do this, complete the following steps:

STEP	ACTION
1	Log on to ANZ Transactive
2	Click the <b>REFERENCE DATA</b> navigation button
3	From the <b>Show</b> list, select <b>Users</b> A list of your organisation's Users appears
4	In the <b>User ID</b> column, click the name of the User details you want to display The <b>User</b> page appears

### CHANGING A USER'S NAME, ADDRESS OR OTHER GENERAL DETAILS

To change a User's name or other general details, complete the following steps:

STEP	ACTION
1	Display the User's details For instructions, see Displaying a User's ANZ Transactive details
2	Change the User's details as required For information about the data required in particular fields, click the <b>?</b> button for the relevant section of the page
3	When you have finished entering data, click the <b>Save &amp; Close</b> button to save the User's details

## SUSPEND / RE-INSTATE USER ACCESS

Security device users, except for Vasco Digipass Token users, can be temporarily suspended from accessing ANZ Transactive. Please contact the ANZ Transactive support Centre for assistance.

## DELETING SECURITY DEVICE USERS

Please contact the ANZ Transactive Support Centre to delete / unassign Security Device Users from your organisation.

## DELETING NON-SECURITY DEVICE USERS

Company administrators can delete a user profile that does not maintain a security device. To do this, complete the following steps:

STEP	ACTION
1	Log into ANZ Transactive
2	Click on <b>Reference Data</b> navigation button
3	From the <b>Show</b> list, select <b>Users</b>
4	Select the <b>User ID</b> that is to be deleted
5	From the user profile page, select the <b>Delete</b> button
6	A message to confirm deletion will be presented. Select <b>OK</b> to complete the deletion process. User will now be deleted from the list

# ADMINISTRATOR

## TYPES OF REFERENCE DATA

Reference data is information that is either:

- > required by the system (e.g. security profiles, Users, threshold groups, panel groups and template groups)
- > used to create transactions (e.g. templates, parties, phrases)

When registering for ANZ Transactive, your organisation will specify a number of default system settings that will govern the organisation's requirements. These settings provide the base set of reference data for the organisation.

Permissions to create and maintain reference data are usually provided to a small number of Users only.  
For example:

- > an administrator might manage system-related reference data such as security profiles, threshold groups, panel groups and Users
- > a financial controller might manage payment reference data such as templates and phrases

## SECURITY PROFILES

A security profile is a group of system permissions that can be assigned to one or more ANZ Transactive Users. The permissions assigned determine what each User can create, view, edit, authorise or delete within ANZ Transactive.

For example, some Users might be able to view transactions, while others can create and authorise them.

The security profile assigned to a User depends on their role within your organisation. It is your responsibility to:

- > define appropriate security profiles for your organisation
- > assign the correct profile to each User

Note: Any security profile changes to a user's profile that requires or maintains a security device can impact the user's ability to perform their related functions within ANZ Transactive

### ANZ TRANSACTIVE USER TYPES

### DESCRIPTION

Administrator	<ul style="list-style-type: none"><li>&gt; Has the ability to create/edit/delete Users</li><li>&gt; Has the ability to create/edit/delete security profiles</li><li>&gt; Has the ability to create/edit/delete threshold groups</li><li>&gt; Has the ability to create/edit/delete work groups</li><li>&gt; Has the ability to view/create/edit/delete customised reports</li></ul>
Authoriser	<ul style="list-style-type: none"><li>&gt; Has the ability to authorise cash transactions</li><li>&gt; Has the ability to view/create/edit/delete customised reports</li><li>&gt; Has the ability to view and delete messages</li><li>&gt; Has the ability to create/edit/delete parties</li><li>&gt; Has the ability to create/edit/delete templates</li></ul>
Initiator	<ul style="list-style-type: none"><li>&gt; Has the ability to create/edit payments</li><li>&gt; Has the ability to create/edit/delete messages</li><li>&gt; Has the ability to view/create/edit and delete customised reports</li><li>&gt; Has the ability to create/edit/delete parties</li><li>&gt; Has the ability to create/edit/delete templates</li></ul>
Reporting	<ul style="list-style-type: none"><li>&gt; Has the ability to view/create/edit/delete customised reports</li><li>&gt; Has the ability to view and delete messages</li></ul>

## INITIATOR USERS

Users assigned with an Initiator security profile will automatically be assigned the ability to upload payment files by default.

## THRESHOLD GROUPS

A threshold group defines authorisation limits for Users in relation to:

- > the largest individual transactions they can authorise
- > the combined maximum value of the transactions they can authorise each day

A threshold group can have different transaction and daily limits for each instrument and transaction type.

The threshold group assigned to a User depends on their role within your organisation. It is your responsibility to:

- > define appropriate threshold groups for your organisation
- > assign the correct threshold group to each User

# ADMINISTRATOR

Note: The use of threshold groups is optional. It's important to understand that if a threshold group is not assigned, the user will be able to authorise an unlimited value of transactions.

There is also the option of setting up panel authorities. To set up a panel authority you will need to complete an Application Form and submit to the bank.

## USERS

Each User has a unique User profile, which contains:

- > general information about the User, such as name and contact information
- > security access settings relating to passwords Tokens
- > details of the threshold group and security profiles assigned to the User
- > details of the template groups, account numbers and reporting categories assigned to the User
- > **Confidential Payment Instruments/Templates** settings. If the indicator is selected, the User will have access to confidential payments and transaction templates created. The ability to initiate new payment transactions from templates that have been selected as confidential will also be possible.
- > access to **Live Market Rate** indicator. If selected, the user will be able to provide live market rates for payment transactions upon final authorisation.

## PARTIES

A user can store commonly used Beneficiary party information in ANZ Transactive such as the party name, address, account numbers, etc. After you create a party in the Reference Data tab, the party details can be retrieved from any transaction when the Search for a Beneficiary button is selected. Once the required party has been selected from the list, the beneficiary details will auto-populate into the transaction.

## PHRASES

A user can store commonly used phrases that contains a standard text statement for insertion into a specific field within a transaction. Examples of phrases include:

- > settlement instructions or standard goods descriptions

Note: Phrases can then be edited once selected within a transaction

## TEMPLATE GROUPS

- > Provides the ability to assign templates to a group and to define which Users can use which groups. Enables further control over the type of Instruments a User can create.

## INSTRUMENT TEMPLATES

An instrument template is a predefined set of commonly used details within a single transaction. This allows the user to select a template when creating a new transaction whereby most of the required fields have already been input. Minimum details will be required to be entered or edited before Verifying the transaction.

An Instrument template can be assigned to a Template Group, and can have a Confidential Payment Indicator assigned, and can also be a fixed template.

## FIXED TEMPLATE

- > A fixed template is one in which the data fields can not be edited.
- > Is only available for Cash payments eg: BKT, BCHK, ACH/GIRO, CBFT, RTGS, CCHK.

## FOREIGN EXCHANGE RATES

Foreign exchange rates are indicative rates required for transaction authorisation purposes. ANZ Transactive uses available rates to convert transaction amounts to your organisation's base currency in order to correctly calculate the user's threshold limits.

In addition, ANZ Transactive has the capability to calculate the rates between two currencies that are not in your local base currency, provided that the currencies are available in the Foreign Exchange Rate table and within the maximum threshold limit.

# ADMINISTRATOR

## MANAGING OF REFERENCE DATA

Follow these steps to manage your reference data. You can view and create reference data in ANZ Transactive. You can also edit and delete reference data that was added by your organisation.

For further information, see the following section of the ANZ Transactive online help:  
Using the System > Reference Data Procedures.

### CREATING REFERENCE DATA

Note: You cannot edit or delete any reference data that was 'Added by' the bank

To create reference data, complete the following steps:

#### STEP ACTION

1	Log on to ANZ Transactive
2	Click the <b>REFERENCE DATA</b> navigation button
3	From the <b>Show</b> list, select the type of reference data you want to create, view, edit or delete A table appears, listing the existing reference data items of the selected type If your security profile allows you to create reference data, a <b>Create button</b> also appears. For example, if you selected <b>Parties</b> from the <b>Show</b> list, the button is labelled <b>Create a Party</b>
4	Click the <b>Create a reference data item</b> button The relevant reference data creation page appears
5	Enter the details required for the reference data item into the page For information on what data is required in particular fields, click the button for the relevant section of the page
6	When you have finished entering the details of the reference data, click the <b>Save &amp; Close</b> button to save the reference data item

### DISPLAYING A REFERENCE DATA ITEM

To display a particular reference data item, complete the following steps:

#### STEP ACTION

1	Log on to ANZ Transactive
2	Click the <b>REFERENCE DATA</b> navigation button
3	From the <b>Show</b> list, select the type of reference data item you want to view A table appears, listing the existing reference data items of the selected type
4	Click the reference data item you want to view The item you selected is displayed

### CHANGING REFERENCE DATA

To change a reference data item, complete the following steps:

#### STEP ACTION

1	Display the reference data item you want to change For instructions, see Displaying a reference data item
2	Change the reference data item as required For information regarding data required in particular fields, click the button for the relevant section of the page Note: You can only amend reference data that was added by your organisation
3	When you have finished changing the reference data item, click the <b>Save &amp; Close</b> button

# ADMINISTRATOR

## DELETING REFERENCE DATA

NOTE: You cannot edit or delete any reference data that was 'Added by' the bank

To delete a reference data item, complete the following steps:

STEP	ACTION
1	Display the reference data item you want to change For instructions, see <a href="#">Displaying a reference data item</a>
2	Click the <b>Delete</b> button A message appears asking you to confirm the deletion of the item
3	Click the <b>OK</b> button The item is deleted

# WORKING WITH PAYMENT TRANSACTIONS

This section contains details on ANZ Transactive payment transactions

## PAYMENT TRANSACTION OVERVIEW

ANZ Transactive offers the following Payment product types:

- > Direct Debits – an instruction to collect an amount directly from another account that is typically held by another account holder.
- > Transfer Between Accounts - a transfer between a clients 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), Customer Cheque, (CCHK).

**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.

The payment transaction area is accessed by clicking the **Cash Management** tab, then selecting **Transactions** tab.

## TRANSACTION AND TRANSACTION ID STATUS

The screenshot displays the ANZ Transactive web interface. At the top, the 'Cash Management' tab is selected in the main navigation bar. Below it, the 'Transactions' sub-tab is active. The interface shows a list of transactions with columns for Transaction ID, Transaction Type, Transaction Party, Ccy, Amount, Status, Primary Reference, Date Started, and Payment Date. Three transactions are listed, all dated 22 Mar 2010. The first two are 'Started' and the third is 'Ready to Authorise'. The interface also includes a search filter set to 'My Work', a 'Display: All' dropdown, and a 'Refresh this page' button. At the bottom, there are buttons for 'Authorise selected item(s)', 'Delete selected item(s)', and 'Route selected item(s)'. The footer indicates 'Items 1 - 3 (3 Total)' and 'Page 1'.

Transaction ID	Transaction Type	Transaction Party	Ccy	Amount	Status	Primary Reference	Date Started	Payment Date
P1637718110	Payment	Issue			Started		22 Mar 2010	22 Mar 2010
T1637708110	Transfer Between Accounts	Issue	ANZ Transactive		Started		22 Mar 2010	22 Mar 2010
T1637728110	Transfer Between Accounts	Issue	ANZ Transactive	CNY 100.00	Ready to Authorise	test	22 Mar 2010	22 Mar 2010

# WORKING WITH PAYMENT TRANSACTIONS

## TRANSACTION STATUS

As a transaction progresses through the workflow as shown above, the transaction status will change.

The table below describes each possible transaction status.

STATUS	DESCRIPTION	TAB
Started	The transaction has been created, but not verified	Pending Transactions
Ready to Authorise	The transaction's data has been verified (see Verifying transactions) and the transaction is ready for authorisation	Pending Transactions
Authorise Pending	The transaction is in the process of being updated by the system	Pending Transactions, Payment Transaction History
Authorise Failed	Your organisation's user access management criteria has not been met at time of authorisation. eg. User attempting to authorise a payment over their threshold limit. When a User presses the Edit Data button to resolve an authorisation issue, the status of the transaction will return to Started	Pending Transactions
Partially Authorised	Your organisation requires more than one User to authorise each transaction Not all required Users have authorised the transaction	Pending Transactions
Future Value Dated Authorised	Payment has been authorised with a future date	Future Value Transactions
Authorised	The transaction has been authorised by all required authoriser(s) It is waiting for ANZ to process the transaction	Pending Transactions, Payment Transaction History
Processed by Bank	ANZ has processed the transaction	Payment Transaction History
Cancelled by Bank	ANZ has cancelled the transaction	Payment Transaction History
Deleted	A User in your organisation deleted the transaction before it was forwarded to ANZ for processing	Payment Transaction History
Rejected by Bank	A transaction that has been returned to the organisation by the bank	Pending Transactions
Pending	The transaction is currently at the bank awaiting processing	Payment Transaction History
Closed	The transaction has been released from the bank	Payment Transaction
File Upload Rejected	Payment file for upload has been rejected, awaiting deletion	Payment File Upload
Verified Pending FX	Payment is verified, awaiting foreign exchange rates to be entered	Payment File Upload
Verified	Payment is verified after editing an upload file	Payment File Upload
Verified - Awaiting Approval	Payment is validated and awaiting approval or rejection of file	Payment File Upload
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.	Pending Transactions
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.	Pending Transactions

## CREATING PAYMENT TRANSACTIONS

### WAYS OF CREATING TRANSACTIONS

Transactions can be created as follows:

- > Creating and using a template
- > Manually inputting data
- > Uploading a payment file

# WORKING WITH PAYMENT TRANSACTIONS

## CREATING TRANSACTIONS

### CREATING A TRANSACTION MANUALLY

Follow these steps to create a transaction manually:

#### STEP ACTION

- 1 Click the **Cash Management** navigation button
- 2 Click the **Transaction Type** link in the left hand side panel.  
The new transaction, Issue (Started) page appears as below with the transaction number assigned.
- 3 Enter payment details into the required fields.
- 4 Select **Confidential Payment Indicator** if the payment is confidential to ensure this is ONLY visible by other Users that have been assigned the Confidential Payment Indicator.
- 5 Select **Individual Debits** indicator if the bulk payment requires a matching debit per credit entry created. Please contact your bank to determine if this function is available in your country.
- 6 Select **Request Market Rate** checkbox if a live market rate is required upon final authorisation. Please contact your bank to determine if this function is available in your country.
- 7 Once required fields have been input select **Verify Data** button to validate the details entered.  
An error message will be presented to the user if issues are encountered therefore allowing the user to edit and re-verify the payment.
- 8 User(s) with authorisation rights can then authorise the payment from the payment screen or select authorise from the pending transactions tab
- 9 User(s) without authorisation rights can select the close button to exit the screen.

**Note:** where countries mandate the requirement of company names to be included in local language, the alternate ordering party name field will auto populate with the unicode characters if provided at time of registration.

The screenshot shows the ANZ Transactive interface for creating a transaction. The page title is "P31168803 Payment > Issue (Started)". The left sidebar contains navigation links: "Account Balances", "Transfer Between Accounts", "Payments", and "Reports". The main form area includes the following sections:

- Template:** A dropdown menu with "-- Select Template --" and a "Confidential Payment" checkbox. An orange callout box labeled "Confidential Payment Indicator" points to this checkbox.
- Execution Date:** Fields for day (6), month (February), and year (2012).
- Debit from Account:** A section for account details.
- Account Number and Associated Currency:** A dropdown menu showing "13551975-PNG Transactive FINET AUD 1 (AUD)".
- Ordering Party Name:** A text field containing "Transactive OTL - UAT PNG".
- Individual Debits:** A checkbox. An orange callout box labeled "Individual Debits Indicator" points to this checkbox.
- Customer Upload File Reference:** A text field.
- Alternate Ordering Party Name:** A text field.
- Payment Amount:** Fields for "Currency" (AUD) and "Amount" (0). An orange callout box labeled "Request Market Rate" points to the "Request Market Rate" checkbox in the "Foreign Exchange Rate Details" section.
- Foreign Exchange Rate Details:** Fields for "FX Contract No.", "FX Rate", "Request Market Rate" (checkbox), "FX Rate", "Calc Method", and "Equivalent Amount".

An orange callout box labeled "Transaction Type Link" points to the "Payments" link in the left sidebar.

# WORKING WITH PAYMENT TRANSACTIONS

## CREATING TRANSACTIONS USING TEMPLATES

To create a transaction using an existing template, complete the following steps:

STEP	ACTION
1	Click the <b>Cash Management</b> navigation button
2	Click the <b>Transaction Type</b> link required The new transaction page will appear
3	Select the existing template from the drop down list provided, then click the arrow button to load <b>Note:</b> Any Users assigned to Template Groups will only have access to assigned templates.
4	If additional details are required for the payment, complete as per required. If working with a fixed template no content will be editable, and no additional details can be added. Once complete; > select <b>Save</b> or <b>Save &amp; Close</b> if you wish to continue working with the transaction at a later time > select verify data to validate the payment details > payment is ready to be authorised

## 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

To upload a payment file, complete the following steps:

STEP	ACTION
1	Click the <b>TRANSACTION</b> navigation button
2	Click the <b>Payment File Upload</b> tab
3	Click the <b>Browse</b> and search the pipe delimited file or fixed length file for upload
4	Select the file for upload and double click the file
5	Select the <b>File Upload</b> button
6	Click the <b>Refresh</b> button to check progress of the file upload status

# WORKING WITH PAYMENT TRANSACTIONS

## VALIDATION STATUS

When a payment file has been uploaded, ANZ Transactive 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: <ul style="list-style-type: none"> <li>&gt; File Format</li> <li>&gt; Payment Method</li> <li>&gt; Debit Account</li> </ul>	Nil action required. System will commence second stage of the validation process
Validation in Progress	Verification validations will be performed behind the scenes: <ul style="list-style-type: none"> <li>&gt; Beneficiary Level</li> </ul>	Nil action required. System will produce a validation status at the end of the process of: <ul style="list-style-type: none"> <li>&gt; Validation Successful</li> <li>&gt; Validated with Errors –or-</li> <li>&gt; Validation Failed</li> </ul>
Validation Successful	All beneficiary parties have passed validation process. i.e. All 50 beneficiaries loaded in the file are deemed successful	<ul style="list-style-type: none"> <li>&gt; Ready to Authorise –or-</li> <li>Refer to Authorising a payment file on page 41</li> <li>&gt; Verified-Pending FX</li> <li>Refer to Transaction Status table on page 30 see row Verified – Pending FX</li> </ul>
Validated with Errors	Portion of the beneficiary validations fail but not all. 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 OR – Reject entire file, repair the file where the errors occurred and re-upload again
Validation Failed	All beneficiaries have failed the validation process. i.e. all 50 beneficiaries loaded in the file have failed	User to repair the pipe delimited file and re-upload again
File Confirmed	When user has Confirmed the acceptance of the successfully passed beneficiaries the validation status will be updated to File Confirmed	<ul style="list-style-type: none"> <li>&gt; Ready to Authorise –or-</li> <li>Refer to Authorising a payment file on page 41</li> <li>&gt; Verified-Pending FX</li> <li>Refer to Transaction Status table on page 30 see row Verified – Pending FX</li> </ul>
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 Transactive File Format Guides.

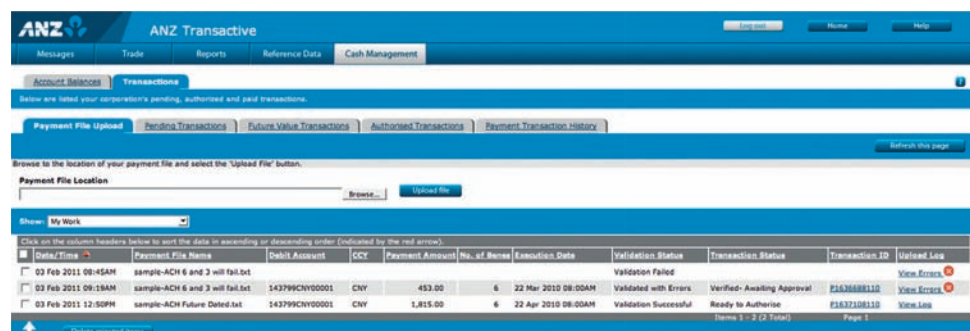
# WORKING WITH PAYMENT TRANSACTIONS

## VERIFY FX BUTTON

If the transaction status is 'Verified – Pending FX' – refer to 'Transaction Status' table on page 27 you can open the payment via the Transaction ID and enter 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 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, a new link will be visible in the upload log column.

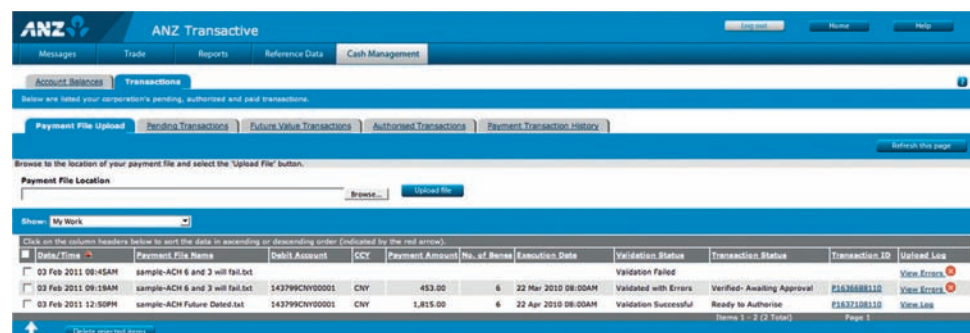


The description of the link and content in the log will be determined by the success, partial success or failure of the uploaded file.

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

- > User Name (User whom uploaded the file)
- > Payment File Name (can be displayed in Unicode characters)
- > Validation Status (See also Validation Status)
- > Validation Processing Complete Time (Date and time the uploaded file was completed)
- > Payment File Amount (Containing the total amount of all the beneficiaries in that file, inclusive of any parties that return errors)

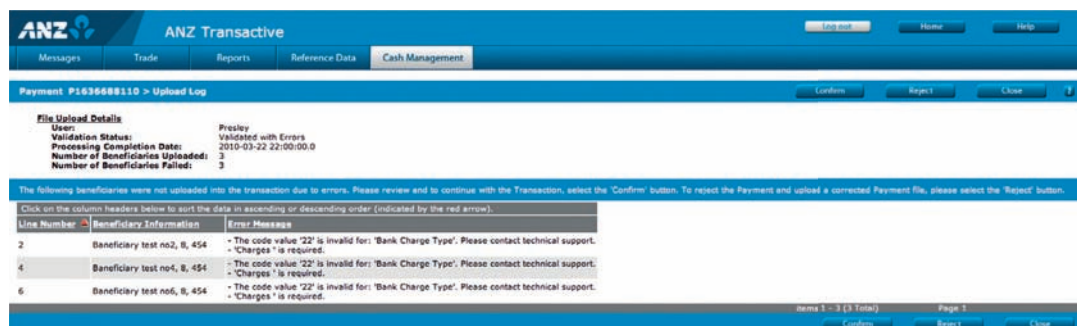
Once the log has been viewed (not essential for successful payments), the user can select the **Close** button to exit out of the upload log screen.



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)
- > Beneficiary Listview
  - > Beneficiary Name
  - > Payment Amount
  - > Customer Reference
  - > Error Message (relating to that beneficiary)

# WORKING WITH PAYMENT TRANSACTIONS



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, Close the log window to return to the Payment Upload File tab.

## FUNCTION BUTTONS

New function buttons have been added to the payment upload process. This is a result of the updated upload feature whereby a user can confirm, reject, verify the FX formatting or deleting a file from the list view, uploaded payment screen or log pages. The buttons are described below:

### CONFIRM BUTTON

A function button will be displayed in the View Errors window.

If the Confirm button has been selected, 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

A function button will be displayed in the View Errors window.

If the Reject button has been selected, 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

A function button will be displayed in the payment screen.

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 will be uneditable; 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 Upload Rejected can be deleted from this list view. The user will select the checkbox against the files that are to be deleted and then select the Delete Rejected Items button. 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.

### DELETING TRANSACTIONS FROM THE PAYMENT FILE UPLOAD TAB

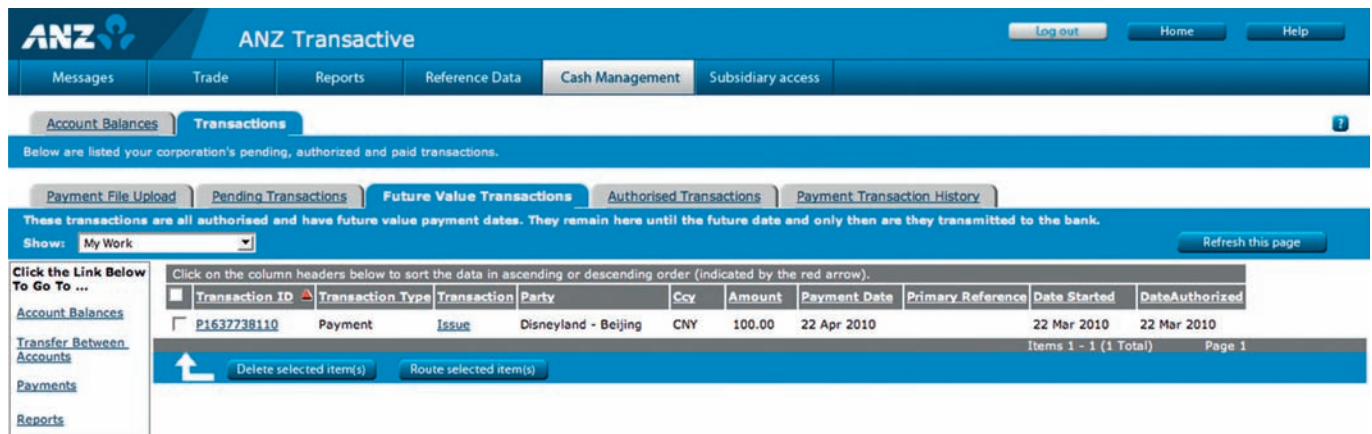
Only transactions with a transaction status of 'File Upload Rejected' may be deleted from this tab. An error message "only transactions with a transaction status of File Upload Rejected maybe deleted from this tab" will be displayed in the event a file that doesn't meet this status is attempted to be deleted.

# WORKING WITH PAYMENT TRANSACTIONS

## DELETE TRANSACTIONS FROM THE PAYMENT FILE UPLOAD TAB

Only transactions with a transaction status of 'file upload rejected' may be deleted from this tab. An error message "only transactions with a transaction status of file upload rejected maybe deleted from this tab" will be displayed in the event a file that doesn't meet this status is attempted to be deleted.

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.



The screenshot shows the ANZ Transactive web interface. The top navigation bar includes 'Messages', 'Trade', 'Reports', 'Reference Data', 'Cash Management', and 'Subsidiary access'. The 'Cash Management' section is active, with sub-tabs for 'Account Balances' and 'Transactions'. Below the navigation, there are tabs for 'Payment File Upload', 'Pending Transactions', 'Future Value Transactions', 'Authorised Transactions', and 'Payment Transaction History'. The 'Payment File Upload' tab is selected, displaying a table of transactions. The table has columns for Transaction ID, Transaction Type, Transaction, Party, Ccy, Amount, Payment Date, Primary Reference, Date Started, and Date Authorized. A single transaction is listed with ID P1632738110, Type Payment, Party Disneyland - Beijing, Ccy CNY, Amount 100.00, Payment Date 22 Apr 2010, and Date Authorized 22 Mar 2010. Below the table are buttons for 'Delete selected item(s)' and 'Route selected item(s)'. A sidebar on the left contains a 'Click the Link Below To Go To ...' menu with options like 'Account Balances', 'Transfer Between Accounts', 'Payments', and 'Reports'.

Transaction ID	Transaction Type	Transaction	Party	Ccy	Amount	Payment Date	Primary Reference	Date Started	Date Authorized
P1632738110	Payment	Issue	Disneyland - Beijing	CNY	100.00	22 Apr 2010		22 Mar 2010	22 Mar 2010

## BENEFICIARY LIST VIEW

A total of 50 beneficiaries of an uploaded payment file are able to be viewed per a scrollable screen or via multiple pages.

This field allows you to customise a 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. The returned results will default in order by the most current date.

Where no results are found based on the search criteria entered, the list view will display a 'no rows found' message.

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.

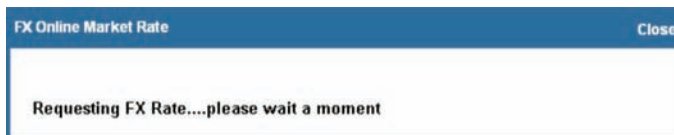
# WORKING WITH PAYMENT TRANSACTIONS

## CREATING TRANSACTIONS REQUESTING LIVE MARKET RATE

To create transactions using live market rates, complete the following steps:

### STEP ACTION

- 1 Click on the **Cash Management** navigation button
- 2 Click the **Transaction Type** link in the left hand side panel
- 3 Enter payment details as per normal  
Upon selecting the debit account, the **Request Market Rate** checkbox will appear in the Foreign Exchange rate Detail section  
Select the checkbox to request a live rate upon final authorisation
- 4 Once required fields have been input, select **Verify Data** button to validate the details entered  
Note: The carded rate calculation method will be displayed until the market rate has been requested and accepted
- 5 User with authorisation rights can then authorise the payment from the Payment Screen or the Pending Transactions tab.
- 6 Once the transaction has been final authorised, a warning will be displayed to the user as :  
Market Rate or a Foreign Exchange Contract is required to successfully authorise the transaction.  
All required authorisers must authorise the payment first before the Request Rate button will appear to the user with Live Market Rate access.
- 7 Click on the **Request Rate** button to send a request to the bank for a live market rate  
A window will appear to confirm that the request has been sent to the bank



- 8 The FX rate quote will be displayed on- screen  
Either click on the **Accept Rate** or **Reject Rate** button

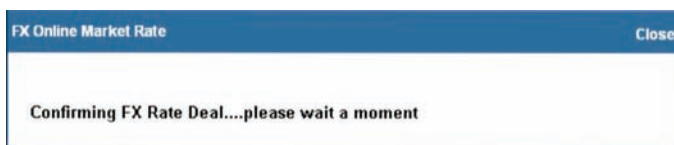


The user will have 20 seconds to select their option. The session will time out after this period and the quote will no longer be available

If the session has timed out, the error message will be displayed:

'Foreign Exchange Quote has timed out. Please try requesting a quote again or enter the details of your Foreign Exchange Contract and select "authorise" to complete the transaction or contact the bank for assistance.'

If '**Accept Rate**' was selected, the following screen is displayed while the rate is being confirmed



If the rate has been successfully booked the payment screen will close and the payment will be sent to the bank for processing. The status of "Foreign Exchange Deal has been successfully booked" will appear on the Pending Transactions page above the usual transaction status message.

If '**Reject Rate**' was selected, the rate will be cancelled and the user can either re-request a live market rate or manually input a booked Foreign Exchange contract.

# WORKING WITH PAYMENT TRANSACTIONS

## 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 and 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 forward exchange contract (FEC) rate has not been entered.

### FUTURE VALUE DATED TRANSACTIONS

The screenshot displays the ANZ Transactive web application interface. At the top, there is a navigation bar with the ANZ logo and the text 'ANZ Transactive'. Below this, there are tabs for 'Messages', 'Trade', 'Reports', 'Reference Data', 'Cash Management', and 'Subsidiary access'. The 'Cash Management' tab is selected. Underneath, there are sub-tabs for 'Account Balances' and 'Transactions'. The 'Transactions' sub-tab is active, and a message states: 'Below are listed your corporation's pending, authorized and paid transactions.' Below this, there are more sub-tabs: 'Payment File Upload', 'Pending Transactions', 'Future Value Transactions', 'Authorised Transactions', and 'Payment Transaction History'. The 'Future Value Transactions' sub-tab is selected, and a message states: 'These transactions are all authorised and have future value payment dates. They remain here until the future date and only then are they transmitted to the bank.' Below this, there is a 'Show:' dropdown menu set to 'All Work' and a 'Refresh this page' button. The main content area shows a table with columns: Transaction ID, Transaction Type, Transaction, Party, Ccy, Amount, Payment Date, Primary Reference, Date Started, and Date Authorized. The table contains four rows of data. Below the table, there are buttons for 'Delete selected item(s)' and 'Route selected item(s)'. The bottom right corner of the table area shows 'Items 1 - 4 (4 Total)' and 'Page 1'.

Transaction ID	Transaction Type	Transaction	Party	Ccy	Amount	Payment Date	Primary Reference	Date Started	Date Authorized
<input type="checkbox"/> P1667318110	Payment	Issue	Multiple Beneficiaries	CNY	1,815.00	22 Apr 2010	Multiple References	21 Apr 2010	21 Apr 2010
<input type="checkbox"/> P1667328110	Payment	Issue	Multiple Beneficiaries	CNY	1,815.00	29 Apr 2010	Multiple References	21 Apr 2010	21 Apr 2010
<input type="checkbox"/> P1684488110	Payment	Issue	Multiple Beneficiaries	CNY	3.00	01 Jun 2011	Multiple References	25 Mar 2011	28 Mar 2011
<input type="checkbox"/> P1684708110	Payment	Issue	Multiple Beneficiaries	CNY	3.00	06 Jun 2011	Multiple References	25 Mar 2011	28 Mar 2011

### VIEWING FUTURE DATED TRANSACTIONS

If the transaction ID from the list view is selected the payment screen will be presented. The following options will be available: Edit, Route Transactions 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.

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 forward exchange contract (FEC) rate has not been entered.

### FUTURE DATED PAYMENT INVOLVING FX

Future dated payment involving FX 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 payment can be authorised.

### AUTHORISATION PROCESS ON EXECUTION DATE

Upon the execution date ANZ Transactive 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

# WORKING WITH PAYMENT TRANSACTIONS

## BENEFICIARY EMAIL NOTIFICATION OVERVIEW

This section provides details on the ANZ Transactive beneficiary email facility. For further details please refer to the ANZ Transactive 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 inturn contact the ordering party for any queries.

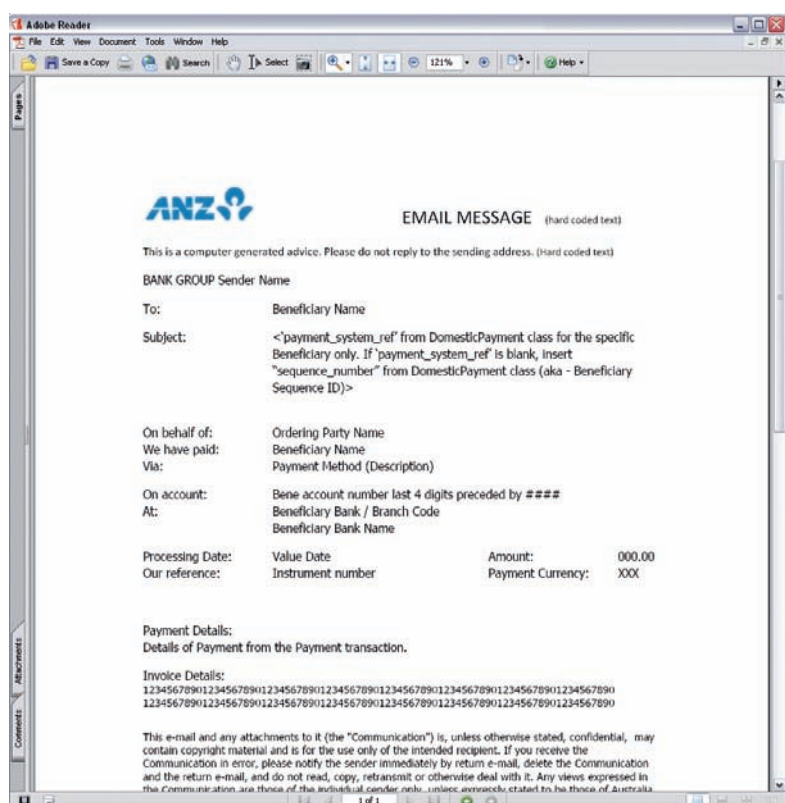
An attachment embedded in the email will contain the entire payment details, inclusive of any invoice details but will omit the complete beneficiary account number by only stating the last 4 digits.

## 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.



# WORKING WITH PAYMENT TRANSACTIONS

## 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 <b>RECEIVABLES MANAGEMENT</b> navigation button.
2	On the <b>Direct Debits</b> table click the <b>CREATE A TRANSACTION</b> button. The New Transaction, direct debit transaction page will appear
3	Follow the on-screen instructions. 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.

# EXISTING TRANSACTIONS

## EDITING PENDING TRANSACTIONS

### WHAT IS A PENDING TRANSACTION?

A pending transaction is one that has been started, in progress and/or is awaiting authorisation to be sent to the bank. You can access pending transactions from the **PENDING TRANSACTIONS** tab or the Transaction History tab of the Cash Management button.

If a transaction has been authorised and no longer visible on the pending transactions tab, you will be unable to edit the transaction.

**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 For instructions, see <a href="#">Viewing transactions</a>
2	What is the status of the transaction Started: The transaction is ready to edit; go to step 3 Ready to Authorise, Partially Authorised, or Authorise Failed: Click the <b>Edit Data</b> button. The transaction redisplay in edit mode For information on authorisation failures, see <a href="#">Viewing authorisation errors</a>
3	Edit the transaction as required
4	When you have finished editing the transaction, click save and close or verify button. For information about which button to click, see the following topic in the ANZ Transactive System online help: <a href="#">Using the System &gt; Instrument Procedures &gt; Working with instruments &gt; Working with Instruments and Transactions &gt; Transaction and Template Action Buttons</a>

### EDITING A PENDING UPLOADED FILE

When the edit button within the payment screen is selected ANZ Transactive 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.

# EXISTING TRANSACTIONS

## 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 <a href="#">Viewing transactions</a>  |
| 2 | Click the <b>Route Transaction</b> button<br>The <b>Route Item(s)</b> page appears  |
| 3 | Select the user or organisation you want to route the transaction to<br>For information about what data is required in particular fields, click the button for the relevant section of the page |
| 4 | Click the <b>Route Item(s)</b> button<br>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 <b>CASH MANAGEMENT</b> navigation button   |
| 2 | Click the <b>TRANSACTIONS</b> tab<br>The <b>Pending Transactions</b> page appears (default tab)  |
| 3 | Select the check box of each transaction you want to route   |
| 4 | Click the <b>ROUTE SELECTED ITEM(S)</b> button<br>The <b>Route Item(s)</b> page appears  |
| 5 | Select the User or organisation you want to route the transaction(s) to view   |
| 6 | Click the <b>ROUTE ITEM(S)</b> button<br>The Transaction area appears, with a message at the top telling you that the transaction(s) have been routed successfully |

# EXISTING TRANSACTIONS

## DELETING PENDING 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 <b>CASH MANAGEMENT</b> navigation button
2	Click the <b>TRANSACTIONS</b> tab The <b>Pending Transactions</b> page appears (default tab)
3	Select the check box of each transaction you want to delete
4	Click the <b>DELETE SELECTED ITEM(S)</b> button A message appears, asking you to confirm the deletion of the transactions
5	Click the <b>OK</b> button The <b>Pending Transactions</b> page redisplay. For each item you deleted, a message appears at the top of the page to inform you whether the deletion was successful

## 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 For instructions, see Viewing transactions
2	Click the <b>VERIFY DATA</b> button 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? <b>Yes:</b> The transaction is now ready for you to authorise it (see Authorising transactions) <b>No:</b> Resolve all errors, then go to step 2

# EXISTING TRANSACTIONS

## VIEWING AN AUTHORISED TRANSACTION

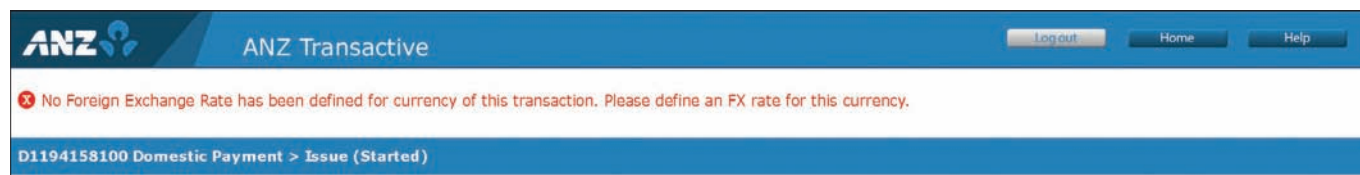
Follow these steps to view an authorised transaction:

STEP	ACTION
1	Click the <b>CASH MANAGEMENT</b> button
2	Click the <b>TRANSACTIONS</b> tab Select the <b>Authorised Transactions</b> tab The <b>Authorised Transactions</b> page appears
3	In the <b>Transaction</b> column, click the transaction that you want to view The details of the transaction appear
4	When you've finished viewing the transaction, click the <b>Close</b> button The <b>Authorised Transactions</b> page redisplay

STEP	ACTION
1	Click the <b>CASH MANAGEMENT</b> button
2	Click the <b>TRANSACTIONS</b> tab Select the <b>Authorised Transactions</b> tab The <b>Authorised Transactions</b> page appears
3	In the <b>Transaction</b> column, click the transaction that you want to view The details of the transaction appear
4	When you've finished viewing the transaction, click the <b>Close</b> button The <b>Authorised Transactions</b> page redisplay

Note: Once the bank has processed the transaction, the payment will move from the **Authorised Transaction** tab to the Transaction History tab.

## VIEWING AUTHORISATION ERRORS



You can only view information on an authorisation error at time of authorising as per above. Transactions will remain in pending transactions queue pending editing, or deletion.

## MULTIPLE AUTHORISATIONS

For some transactions your organisation might require more than one user to authorise. This will be dependant on the authorisation mandate/signatories required by your company.

# EXISTING TRANSACTIONS

## AUTHORISING MULTIPLE TRANSACTIONS AFTER VIEWING THEM

Follow these steps to authorise multiple transactions at the same time after viewing them:

STEP	ACTION
1	Click the <b>CASH MANAGEMENT</b> navigation button
2	Click the <b>TRANSACTIONS</b> tab The Pending Transactions page appears (default tab)
3	Select the check box of each transaction you want to authorise
4	Click the <b>Authorise Selected Item(s)</b> button If the authorisation was successful, the transaction is: <ul style="list-style-type: none"><li>&gt; changed to a status of Authorised or Partially Authorised</li><li>&gt; listed on the <b>Pending Transactions</b> page if its status is Partially Authorised, or</li><li>&gt; listed on the <b>Authorised Transactions</b> page if its status is Authorised (see Viewing an authorised transaction)</li><li>&gt; sent to ANZ for processing</li></ul> If the authorisation was unsuccessful the transaction: <ul style="list-style-type: none"><li>&gt; remains on the <b>Pending Transactions</b> page</li><li>&gt; have an <b>Authorise Failed</b> in the <b>Status</b> column (see Viewing Authorisation Errors)</li></ul>

## 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.

# WORKING WITH TRADE INSTRUMENTS AND TRANSACTIONS

## WHAT IS A MAIL MESSAGE (TRACER) FOR EXISTING TRANSACTION?

As described in the creating and sending messages section, ANZ Transactive allows you to create mail messages. This function can be used to trace an existing transaction.

For example, if payee is claiming non-receipt of funds on a particular date, you can use a mail message (Tracer) transaction to ask ANZ to follow up the payment.

## CREATING A MAIL MESSAGE (TRACER) FOR EXISTING TRANSACTION

To create a tracer from an existing transaction, select the Transaction ID from the Cash Management > Transactions > Payment Transaction History tab. Select the Create a Mail Message button (see Creating and sending messages).

## VIEWING TRANSACTIONS

Follow these steps to view a transaction:

### STEP ACTION

1	Click the <b>CASH MANAGEMENT</b> navigation button
2	Click the <b>TRANSACTIONS</b> tab to view the transaction Select the tab that contains the transaction you want to view
3	If you want to filter the list of transactions that meet certain criteria, select the required option from the <b>Show</b> or <b>Display</b> list
4	In the <b>Transaction ID or Transaction</b> column, click the transaction that you want to view The transaction's details appear
5	To view the advice click on the <b>advice link</b> or <b>PDF link</b> .

## 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
- > International Payments

Transaction Log				
Click on the column headers below to sort the data in ascending or descending order (indicated by the red arrow).				
Date & Time	Action	User	Panel Level	Status
09 Mar 2010 12:00PM	Create	CNPROJECT1 / China Child Project Team (English)		Started
09 Mar 2010 12:00PM	Verify	CNPROJECT1 / China Child Project Team (English)		Ready to Authorise
09 Mar 2010 12:00PM	Authorise	CNPROJECT1 / China Child Project Team (English)		Authorised-Pending Market Rate
17 Mar 2010 12:00PM	Confirm FX Deal	CNPROJECT1 / China Child Project Team (English)		Authorised

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.

# WORKING WITH TRADE INSTRUMENTS AND TRANSACTIONS

## WHAT IS A TRADE INSTRUMENT

A trade instrument is a group of transactions in ANZ Transactive relating to a particular business deal.

The first transaction for an instrument is either an:

- > Issue transaction that a user in your organisation creates using ANZ Transactive for example, Issue Import Letter of Credit or Guarantee
- > Advise or issue transaction created by ANZ for example, Advising an incoming Export Letter of Credit.

Subsequent transactions include:

- > Amendments
- > Tracers
- > Payments (issued by ANZ)
- > Usance's (issued by ANZ).

An instrument can also have related instruments. For example, a term Letter of Credit would have related instruments representing future payments.

# WORKING WITH TRADE INSTRUMENTS AND TRANSACTIONS

## TRADE

To work with Trade instruments click the Trade navigation button.  
To learn more about Trade, click ANZ Transactive online help.

The screenshot shows the ANZ Transactive web application interface. The top navigation bar includes 'Messages', 'Trade', 'Reports', and 'Reference Data'. A callout box points to a question mark icon in the top right corner, stating: 'Click the ? button and the Help screen will appear as shown:'. Below the navigation bar, there are tabs for 'Pending Transactions', 'Authorised Transactions', and 'Instrument History'. The 'Pending Transactions' tab is active, showing a table with columns for 'Instrument ID', 'Instrument Type', 'Transaction', and 'Par'. Two rows are visible, both for 'LMP26118110' and 'Import LC'. Below the table are buttons for 'Authorise selected item(s)' and 'Delete selected item(s)'. An inset window shows the 'Online Help' screen for 'Instruments Overview'. The help page contains text explaining the Instruments area and a table of transaction types for different instrument types.

Instrument Type	Issue	Amend	Trace	Discrepancy Response
Import Letter of Credit	X	X		X
Outgoing Standby Letter of Credit	X	X		X
Export Letter of Credit (transfer)	X	X		X

## TYPES OF TRADE INSTRUMENTS

ANZ Transactive supports the following types of trade instruments:

- > Import Letter of Credit
- > Export Letter of Credit - Transfer, advising and assignment of proceeds.
- > Standby Letter of Credit
- > Guarantee
- > Trade Loan Request

The types of instruments that you can work with in ANZ Transactive are determined by:

- > The instruments that your organisation selected to use when registering for ANZ Transactive
- > The permissions in your security profile.

# WORKING WITH TRADE INSTRUMENTS AND TRANSACTIONS

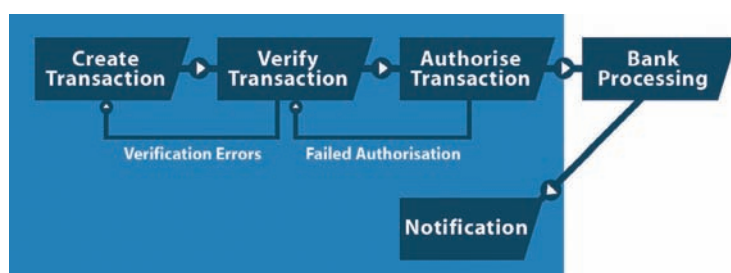
## WHAT IS A TRANSACTION?

A transaction is an activity related to a Trade instrument. ANZ Transactive allows users to create the following types of transactions:

- > **Issue:** the initial transaction that advises ANZ of a new instrument (this includes the assignment of an Export Letter of Credit)
- > **Amend:** a transaction that advises ANZ of changes to an instrument (this includes the transfer of an Export Letter of Credit)
- > **Tracer:** a request to ANZ via Portal mail message to trace a transaction.

## TRANSACTION WORKFLOW

All ANZ Transactive transactions go through the common workflow process shown in the following diagram.



## TRANSACTION AND INSTRUMENT STATUSES

As a transaction progresses through the workflow shown in the previous section, its status changes to reflect where the transaction is in the workflow.

The transaction status is shown in the following Trade tabs:

- > Pending Transactions, Authorised Transactions, and Instrument History
- > the Instrument Summary page.

An instrument is 'Pending' until ANZ processes the transaction, once completed the status will change to 'Active'.

The table below describes each possible transaction status.

STATUS	DESCRIPTION	PAGE IN SYSTEM
Started	The transaction has been created, but not verified.	Pending Transactions, Instrument History
Ready to Authorise	The transaction's data has been verified and the transaction is ready for authorisation.	Pending Transactions, Instrument History
Authorise Pending	The transaction is in the process of being updated by the system.	Pending Transactions, Instrument History
Authorise Failed	Your organisation's user access management criteria has not been met at time of authorisation. eg. User attempting to authorise a payment over their threshold limit.	Pending Transactions, Instrument History
Partially Authorised	Your organisation requires two users to authorise each transaction, but only one user has authorised the transaction.	Pending Transactions, Instrument History
Authorised	The transaction has been authorised by all required authoriser(s). It is waiting for ANZ to process the transaction.	Authorised Transactions, Instrument History
Processed by Bank	ANZ has processed the transaction. The instrument status changes from Pending to Active.	Instrument History
Cancelled by Bank	ANZ has cancelled the transaction after receiving it.	Instrument History
Deleted	A User in your organisation deleted the transaction before it was forwarded to ANZ for processing.	Instrument History
Rejected by Bank	Transactions returned for customer clarification	Pending Transactions, Instrument History
Closed	Trade Transaction has been completed in full	Instrument History

# WORKING WITH TRADE INSTRUMENTS AND TRANSACTIONS

## CREATING TRADE INSTRUMENTS

### WHAT HAPPENS WHEN YOU CREATE AN INSTRUMENT?

When you create an instrument, you create an Issue transaction for a particular type of trade instrument. This transaction then progresses through the workflow shown.

After the Issue transaction, you can also create Amend Portal mail message as required.

### WAYS OF CREATING INSTRUMENTS


You can create an instruments by;

- > Copying from an existing instrument
- > Copying from an instrument template
- > Creating the instrument from a blank form
- > Creating a transaction from an existing instrument.

### CREATING AN INSTRUMENT

To create an instrument, complete the following steps:

#### STEP ACTION

1	Click the <b>TRADE</b> navigation button.
2	Click the <b>CREATE TRANSACTION</b> button. The <b>New Transaction, Step 1</b> page appears.
3	> select option for creating a trade instrument > then select the <b>Next Step</b> button For information about how to complete the page, click the  button.
4	Enter details of the transaction. Form information about what data is required in particular fields, click the help button for the relevant section of the page.
5	When you have finished entering the details of the transaction, click the save and close and or verify button.

## CREATING AN AMENDMENT

### WHAT IS AN AMEND TRANSACTION?


An Amend transaction is a transaction that you use to notify ANZ of changes to an existing instrument.

For example, if you increase the quantity of goods you are ordering, the value of the relevant Import Letter of Credit must also increase.

### CREATING AN AMEND TRANSACTION

To create an Amend transaction, complete the following steps:

#### STEP ACTION


1	Click the <b>TRADE</b> navigation button.
2	Click the <b>CREATE TRANSACTION</b> button. The <b>New Transaction, Step 1</b> page appears.
3	Select the <b>Create a New Transaction (for an existing instrument)</b> option, then click the <b>NEXT STEP</b> button.
4	Select the instrument you wish to amend, then click the <b>NEXT STEP</b> button.
5	Enter the amended details of the transaction. For information about what data is required in particular fields, click the  button for the relevant section of the page.
6	When you have finished entering the details of the transaction, click the relevant button. For information about which button to click, see the following topic in the ANZ Transactive Platform online help: Using the System > Instrument Procedures > Working with Instruments > Working with Instruments and Transactions > Transaction and Template Action Buttons.

# WORKING WITH TRADE INSTRUMENTS AND TRANSACTIONS

## CREATING A TRACER TRANSACTION

To create a Tracer transaction for an Export Collection instrument, complete the following steps:

### STEP ACTION

1	Click the <b>TRADE</b> navigation button.
2	Click the <b>Instrument History</b> tab. The <b>Instrument History</b> page appears.
3	In the <b>Instrument ID</b> column, click the Export Collection that you want to create a Tracer transaction for. The <b>Instrument Summary</b> page appears for the selected Export Collection.
4	Click the <b>CREATE A MAIL MESSAGE</b> button. The <b>New Mail Message</b> page appears.
5	Enter the details of the tracer request. For information about what data is required in particular fields, click the  button for the relevant section of the page.
6	When you have finished entering the details of the trace request, click the route, save as draft and close, send to bank or cancel new message button. For information about which button to click, see the following topic in the ANZ Transactive online help: Using the System > Instrument Procedures > Working with Instruments > Working with Instruments and Transactions > Transaction and Template Action Buttons.

## VIEWING TRANSACTION TERMS

To view transaction terms, see the following topic in the ANZ Transactive online help: Using the System > Instrument Procedures > Working with Instruments > Viewing Transaction Term Details.

## VIEWING INSTRUMENT TERMS

To view instrument terms, see the following topic in the ANZ Transactive online help: Using the System > Instrument Procedures > Working with Instruments > Viewing Current Term Details.

## AUTHORISING TRANSACTIONS

### TYPES OF AUTHORISATIONS

- > **RSA Token Authorisation.** Upon selecting the Authorise button for a completed transaction within ANZ Transactive, the Authoriser will be presented with a window to enter their RSA one time password.
- > **Vasco Digipass Token Authorisation using SIG (Online Signing).** Upon selecting the Authorise button on a completed transaction within ANZ Transactive, the logged in user can select option 2 (SIG) on their Vasco Digipass Token - if their user profile indicates authentication via these means. User will be prompted to enter in the six-digit Key Information as indicated on the Sign Transaction page of the ANZ Transactive transaction. Upon selecting the arrow button, the device will return a Signature Code to then be entered into the Sign Transaction page in ANZ Transactive

### BEFORE YOU BEGIN

You can only authorise transactions if:

- > the transaction has been successfully verified
- > the transaction has a status of ready to authorise, or partially authorised
- > your security profile includes Authorisation permissions

# WORKING WITH TRADE INSTRUMENTS AND TRANSACTIONS

## AUTHORISING A TRANSACTION

Follow these steps to authorise a transaction:

STEP	ACTION
1	View the transaction For instructions, see Viewing transactions
2	Click the <b>AUTHORISE</b> button The system processes the authorisation request, then displays the <b>Pending Transactions</b> page A message at the top of the page tells you whether the authorisation was successful. <b>If the authorisation was successful, the transaction is;</b> <ul style="list-style-type: none"><li>&gt; changed to a status of Authorised or Partially Authorised</li><li>&gt; listed on the <b>Pending Transactions</b> page if its status is Partially Authorised, or &gt; listed on the <b>Authorised Transactions</b> page if its status is Authorised (see Viewing an authorised transaction)</li></ul> or <ul style="list-style-type: none"><li>&gt; listed on the authorised transactions page if its status is authorised (see viewing an authorised transaction)</li><li>&gt; sent to ANZ for processing</li></ul> <b>If the authorisation was unsuccessful, the transaction;</b> <ul style="list-style-type: none"><li>&gt; remains on the <b>Pending Transactions</b> page</li><li>&gt; has an <b>Authorise Failed</b> link in the <b>Status</b> column (see Viewing authorisation errors)</li></ul> <b>Note:</b> authorised means sent to the bank, partially authorised means further authorisation is required

## DOWNLOADING TRANSACTION DATA

### EXPORT LETTER OF CREDIT ADVICE TERMS

To simplify the document preparation process, ANZ Transactive allows you to download your Export Letter of Credit advice terms. The default file format for this is XML, which is useful for mapping fields as you upload the information into your document preparation system.

If you prefer, you can elect to receive these files as text (TXT) files. Text files can be edited by a wider range of applications and so this format may be more suitable if you have to send the information on to third parties. Please contact your ANZ trade specialist if you would prefer to receive this information in text format rather than XML format.

# WORKING WITH TRADE INSTRUMENTS AND TRANSACTIONS

Regardless of the file format, each file:

- > is created from a SWIFT message for an advise transaction for an Export Letter of Credit
- > contains the same data as a SWIFT MT700 message
- > is created at the instrument level, and does not reflect amended terms.

## DOWNLOADING ADVICE TERMS DATA FROM AN EXPORT LETTER OF CREDIT

To download advice terms data from an Export Letter of Credit, complete the following steps:

### STEP ACTION

1	Click the <b>TRADE</b> navigation button.
2	Click the <b>Instrument History</b> tab. The <b>Instrument History</b> page appears.
3	In the <b>Instrument ID</b> column, click the Export Letter of Credit that you want to create a download transaction data from. The <b>Instrument Summary</b> page appears for the selected Export Letter of Credit.
4	Click the <b>DOWNLOAD ADVICE TERMS</b> button. The <b>File Download</b> dialog box appears.
5	Select the <b>Save This File to Disk</b> option, then click the OK button. The <b>Save As</b> dialog box appears.
6	Specify the location and file name for the file to be downloaded, then click the <b>OK</b> button. The system downloads the file to the specified location.

## DOWNLOADS FOR REVIEWING OTHER TRANSACTIONS

Sometimes you might want to print a copy of the data in a transaction so it can be reviewed before it is issued. This type of review can minimize the need for amendments to a transaction. You can download a text version of the following types of transactions, but only before the transaction is processed by ANZ:

- > Issue Import Letter of Credit
- > Issue Outgoing Guarantee
- > Issue Outgoing Standby Letter of Credit (Detailed)

After the transaction data is downloaded, you can print the file and distribute it for review purposes. This text version contains the most recently saved data for the transaction.

## DOWNLOADING DATA FROM OTHER TRANSACTIONS

To download data from the types of transactions listed above, complete the following steps:

### STEP ACTION

1	View the transaction that you want to download data from.
2	Click the <b>DOWNLOAD SAVED DATA</b> button. The <b>File Download</b> dialog box appears.
3	Select the <b>Save This File to Disk</b> option, then click the <b>OK</b> button. The <b>Save As</b> dialog box appears.
4	Specify the location and file name for the file to be downloaded, then click the <b>OK</b> button. The system downloads the file to the specified location. You can now open it using a word processor or text editor such as Notepad.


# WORKING WITH TRADE INSTRUMENTS AND TRANSACTIONS

## VIEWING DOCUMENT IMAGES

### VIEWING A DOCUMENT IMAGE FROM THE TRANSACTION SUMMARY PAGE

To view a document image from the **Transaction Summary** page, complete the following steps:


#### STEP ACTION

1	Click the Transaction History Tab
2	Click Issue from the Transactions for this Instrument Tab
3	Click issue for the transaction that you want to view a document image for.
4	Are there any documents listed in the <b>Documents</b> section of the page? <b>Yes:</b> Go to step 5. <b>No:</b> There are no document images available for this transaction. End the procedure here.
5	Click the document or the PDF version to view. The <b>Document View</b> page appears, showing an image of the selected document.
6	Use the controls provided on the <b>Document View</b> page to navigate through the document. For information on how to use these controls, click the  button.
7	When you have finished viewing the document image, click the <b>Close</b> button.

### VIEWING A DOCUMENT IMAGE FROM THE MAIL MESSAGE PAGE

Some mail messages you receive from ANZ include document images. To view a document image from the **Mail Message** page, complete the following steps:

#### STEP ACTION

1	View the mail message.
2	In the <b>Related Documents</b> section of the page, click the link to the document you want to view. The <b>Document View</b> page appears, showing an image of the selected document.
3	Use the controls provided on the <b>Document View</b> page to view the document. For information on how to use these controls, click the  button.
4	When you have finished viewing the document image, click the Close button.

# WORKING WITH REPORTS

This section outlines details on ANZ Transactive reports:

## THE REPORTS AREA

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

## STANDARD AND CUSTOM REPORTS

ANZ Transactive 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.

**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. All Users with report access can create and edit the custom reports that appear in the Custom Reports Listing.

## THE REPORTING PROCESS

The reporting process comprises of three stages. Note that most of your reporting activities will involve stages 2 and 3 of this process.

STEP	NAME	ACTION
1	Create	Create a new report from scratch, or base it on an existing report Save the report as a: <ul style="list-style-type: none"><li>&gt; Custom report (available only to you)</li></ul> For more information on creating reports, see <a href="#">Creating Your Own Reports</a>
2	Generate	Select a report from the list of custom reports or standard reports and generate it Generating some reports requires you to specify report criteria, such as date ranges or transaction types For more information on generating reports, see <a href="#">Generating existing reports</a>
3	Actions	After generating the report you can perform various actions, such as: <ul style="list-style-type: none"><li>&gt; printing the report</li><li>&gt; downloading data from the report</li><li>&gt; deleting a customised report</li><li>&gt; creating a copy of the report and saving it as a standard report or a custom report</li><li>&gt; editing the report's design</li></ul>

For the latest list of standard default reports available please contact your ANZ PCM or Trade Manager.

# WORKING WITH REPORTS

## GENERATING EXISTING REPORTS

Most of your use of the reporting function in ANZ Transactive will involve generating existing reports.

### WHAT HAPPENS WHEN YOU GENERATE A REPORT

When you generate a report, ANZ Transactive:

- > 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	Click the <b>REPORTS</b> navigation button The <b>Standard Reports</b> page appears
2	If you want to generate a custom report rather than a standard report, click the <b>Custom Reports</b> tab The <b>Custom Reports</b> page appears
3	In the <b>Report Name</b> column, click the report you want to generate If the report requires you to specify any criteria, the <b>Report Criteria</b> page appears Otherwise, the system generates the report and displays it on the <b>Reports</b> page
4	Which page is displayed? <b>Report Criteria:</b> Specify the criteria required for the report. <b>Reports:</b> The report is now ready for you to print or perform other actions (see Report actions)
5	If the report is not currently displayed, click the <b>Show Report</b> button The system generates the report and displays it on the <b>Reports</b> page 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)
- > Delete customised reports (see Deleting Reports)
- > Copy as the basis of a new report (see Making a copy of an existing report)
- > Edit (see Editing 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 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: > Click <b>View PDF</b> , then from the <b>File</b> menu in the PDF document, select <b>Print</b> or > Click <b>View Excel</b> , then from the <b>File</b> menu in the Excel document, select <b>Print</b> The <b>Print</b> 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 For instructions, see your web browser's online help
4	Click the <b>OK</b> button The report prints on your printer 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 Transactive reports page.

# WORKING WITH REPORTS

## 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 Transactive 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	If you haven't already generated the report, generate it For instructions, see Generating a report
2	Click the <b>Download</b> button The <b>File Download</b> dialog box appears
3	Select the <b>Save</b> option, to save the report to a specific location click the <b>OK</b> button The <b>Save As</b> dialog box appears or Select <b>OPEN</b> to view report
4	Specify the location and file name for the file to be downloaded, then click the <b>SAVE</b> button The file containing the report data is downloaded to the specified location. You can now open the file in your spreadsheet program

## DELETING REPORTS

You can only delete the following reports:

- > Custom reports that you have created

You cannot delete the following reports:

- > Existing reports provided within ANZ Transactive
- > Custom reports created by other Users in your organisation

### WHAT HAPPENS WHEN YOU DELETE A REPORT

When you delete a report, it is no longer available on the page you previously selected it from (Standard Reports page or Custom Reports page).

Warning: You cannot restore a deleted report, only delete reports that your organisation no longer requires.

### DELETING A REPORT

Follow the below steps to delete a report:

STEP	ACTION
1	If you haven't already generated the report, you will be required to do so For instructions, see Generating a report
2	Click the <b>Delete</b> button A message appears asking you to confirm the deletion of the report
3	Click the Yes button The <b>Standard Reports</b> page or <b>Custom Reports</b> page redisplay (depending on the type of report you deleted), with the deleted report no longer listed

# WORKING WITH REPORTS

This section outlines details on how to create and edit your customised reports:

Using this function you can create reports and save them as custom reports.

## REPORTING TOOL CONCEPTS

ANZ Transactive uses a third-party reporting tool called Web Intelligence. When using Web Intelligence to create your own ANZ Transactive reports, you should be familiar with the following terms:

TERM	DESCRIPTION
Universe	The scope of the data included in the report You cannot change the reporting universe you are working with, as your universe is governed by the access and privileges you have been assigned
Query	The specific data included in a report
Web panel	The area of the page where you define a report, as shown in the next page

## THE REPORT CREATION PROCESS

The high-level process of creating your own reports contains the following stages.

For more information, see [Creating new reports](#).

STAGE	ACTION
1	Specify the data to be included in the report This involves: <ul style="list-style-type: none"><li>&gt; adding data to the report</li><li>&gt; changing the order of the data in the report</li><li>&gt; adding breaks, sorts, and sections</li><li>&gt; inserting calculations and counts</li></ul> You do this using the Results tab of the web panel
2	Set up any rules or conditions to search for only certain types of data or return values For example, you can specify the total amount for a particular type of transactions You do this using the Conditions tab of the web panel
3	Format the report by: <ul style="list-style-type: none"><li>&gt; entering a document title</li><li>&gt; changing the font</li><li>&gt; adjusting cell widths, colours and borders</li><li>&gt; determining how data is displayed (for example, by including prompts)</li></ul> You do this using the Settings tab of the web panel
4	Save the report as a custom report
5	Test and refine the report
6	If you need to make the report available to other people in your organisation, save the report as a standard report

# WORKING WITH REPORTS

## CREATING NEW REPORTS

### LEARNING ABOUT THE DATA YOU CAN INCLUDE IN REPORTS

When you click a data object in the web panel's All Objects pane, a description appears under the All Objects pane

### CREATING A NEW REPORT

Follow the below steps to create a customised report:

STAGE	ACTION
1	Click the <b>REPORTS</b> navigation button The <b>Standard Reports</b> page appears
2	Click the <b>CREATE A REPORT</b> button The <b>New Report Step 1 - Report Design</b> page appears
3	Design the new report using the web panel
4	Click the <b>RUN QUERY</b> button in the top right corner of the web panel The <b>New Report Step 1 - Report Preview</b> page appears
5	Are you happy with the design of the report? <b>Yes:</b> Select ' <b>Save As</b> ' option, Click the <b>Next Step</b> button; then go to step 6. The <b>New Report/Edit Report, Step 3 - Finalise Report</b> page appears <b>No:</b> Select ' <b>Edit Report</b> ' option Click the <b>Previous Step</b> button, then repeat steps 3 to 5
6	Enter the details required for the report, such as: <ul style="list-style-type: none"><li>&gt; title of the report</li><li>&gt; description of the report</li><li>&gt; the type of the report (standard or custom) For information on the data required in particular fields, click the <b>?</b> button When selecting a report type, keep in mind that:<ul style="list-style-type: none"><li>&gt; standard reports are available to everyone in your organisation (including any subsidiaries and branches)</li><li>&gt; custom reports are available only to you</li></ul></li></ul>
7	Click the <b>SAVE</b> button The <b>Standard Reports</b> or Custom <b>Reports</b> page appears, depending on the report type you selected in the previous step

### MAKING A COPY OF AN EXISTING REPORT

Follow the below steps to make a copy of an existing report:

STEP	ACTION
1	Generate the report you want to make a copy of For instructions, see Generating A Report
2	Click the <b>Create a Copy of This Report</b> button The <b>Create a Copy of This Report</b> page appears
3	Enter the details required for the report, such as: <ul style="list-style-type: none"><li>&gt; Report Name</li><li>&gt; Report Description</li><li>&gt; The type of the report (standard or custom), and the reports category For information on the data required in particular fields, click the <b>?</b> button When selecting a report type, keep in mind that:<ul style="list-style-type: none"><li>&gt; Standard reports are available to everyone in your organisation (including any subsidiaries and branches)</li><li>&gt; Custom reports are available only to you</li></ul></li></ul>
4	Click the <b>Save</b> button The <b>Standard Reports</b> or <b>Custom Reports</b> page appears, depending on the report type you selected in the previous step


# WORKING WITH REPORTS

After creating and refining a customised report, you can save it as a standard report if you want to make it available to other users in:

- > Your organisation
- > Any subsidiaries or branches

To do this, complete the following steps:

## STEP ACTION

1	Generate the custom report you want to save as a standard report For instructions, see <a href="#">Generating a report</a>
2	Click the <b>Save as</b> option The <b>Save as Standard Report</b> page appears
3	Enter the details required for the report, such as: <ul style="list-style-type: none"><li>&gt; Report name</li><li>&gt; Report description</li><li>&gt; The type of the report (standard or custom) and the reports category For information on the data required in particular fields, click the  button When selecting a report type, keep in mind that:<ul style="list-style-type: none"><li>&gt; Standard reports are available to everyone in your organisation (including any subsidiaries and branches)</li><li>&gt; Custom reports are available only to you</li></ul></li></ul>
4	Click the <b>Save</b> button The <b>Standard Reports</b> page appears

## EDITING REPORTS

Apart from creating new reports, you might also want to change the design of a report.

### WHAT REPORTS CAN BE EDITED?

You can only edit:

- > Custom reports that you have created
- > Standard reports created by users in your organisation

You cannot edit:

- > Any reports created by ANZ
- > Custom reports created by other users in your organisation


If you are able to edit a report, you will notice an **EDIT REPORT DESIGN** button on the Reports page after you generate the report.

# WORKING WITH REPORTS

## EDITING A REPORT

Follow the below steps to edit a report's design:

### STEP ACTION

1	Generate the report that you want to edit For instructions, see Generating a report
2	Click the <b>EDIT REPORT DESIGN</b> button Note: This button only appears if you are able to edit the report The New Report/Edit Report, Step 1 - Report Design page appears
3	Design the report using the web panel
4	Click the <b>RUN QUERY</b> button in the top right corner of the web panel The New Report/Edit Report, Step 2 - Report Preview page appears
5	Are you happy with the design of the report? Yes: Select the ' <b>Save As</b> ' option ; then go to step 6. Step 3 - Finalise Report page appears No: Select the ' <b>Edit query</b> ' option and then repeat steps 3 to 5
6	Enter the details required for the report: For information on the data required in particular fields, click the  button
7	Click the <b>OK</b> button

# WORKING WITH ACCOUNT REPORTS

This section provides an overview of the cash management transaction and balance reporting available in ANZ Transactive.

## REPORTING OVERVIEW

The account reporting product consists of three distinct product 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 Transactive.

Follow these steps to view your real time account balances:

STEP	ACTION
1	If the cash management area is not currently displayed, click the <b>CASH MANAGEMENT</b> navigation button
2	Click the <b>REFRESH BALANCES</b> button. The page will now be updated with current balances

## VIEWING CURRENT DAY TRANSACTIONS

Follow these steps to view current day transactions:

STEP	ACTION
1	If the cash management area is not currently displayed, click the <b>CASH MANAGEMENT</b> navigation button
2	In the <b>Account Number</b> column, click the account you want to view 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	Click the <b>REPORTS</b> navigation button The <b>Standard Reports</b> page appears
2	In the report name column, click the report titled Account Statement
3	In the <b>Balance Date From</b> field, enter the from date range from when the statement data is to commence for the report In the <b>Balance Date To</b> field, enter the date end date for the settlement data period Select the account(s) to view for the date range entered.
4	Click the <b>Show Report</b> button to display the report 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.

# WORKING WITH MESSAGES

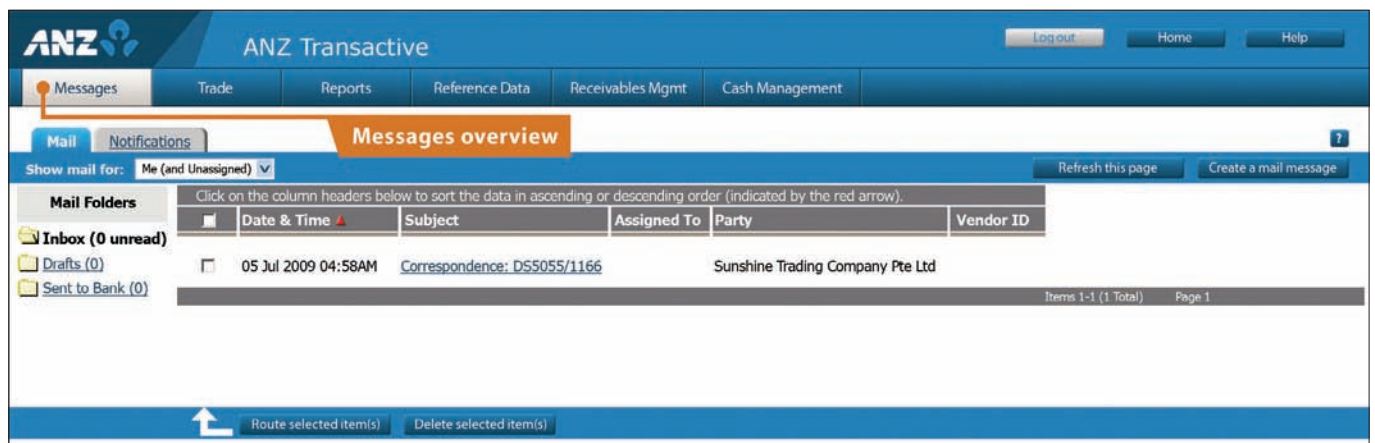
This section provides details on the ANZ Transactive messages facility. For further details please refer to the ANZ Transactive Online Help.

## MESSAGES OVERVIEW

This function provides the ability to communicate with ANZ about a particular transaction being processed in ANZ Transactive. To access refer to **Mail** and **Notifications** tabs in the **Messages** area or from the home page of ANZ Transactive.

The Messages screen appears when you click the **MESSAGES** button on the tool bar. From this display you can complete the following:

- > Read mail and notifications from ANZ
- > Notifications examples include Export Letters of Credit Advices, Payment Advices, completed Import Letter of Credit applications
- > Create and send mail to ANZ
- > Route mail to a particular User in your organisation hierarchy or a particular organisation's default User (see Organisation subsidiaries)

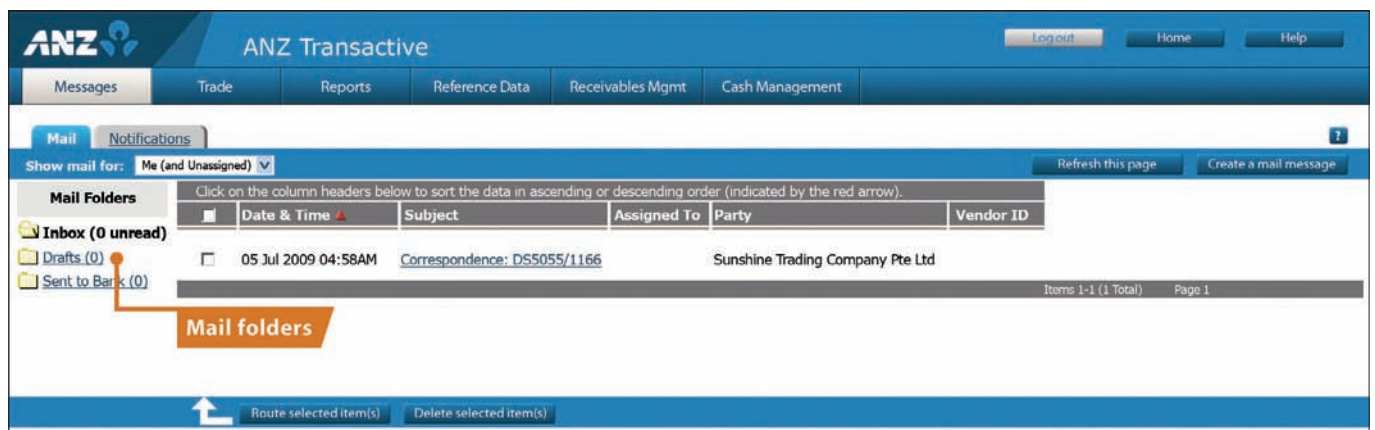


## TYPES OF MESSAGES

The Messages screen has two tabs: **Mail** and **Notifications**. Each tab relates to a different type of message:

Mail messages are:

- > Messages sent from ANZ that require action from your organisation
- > Messages sent to ANZ
- > Messages that have been routed to you from another User in your organisation hierarchy



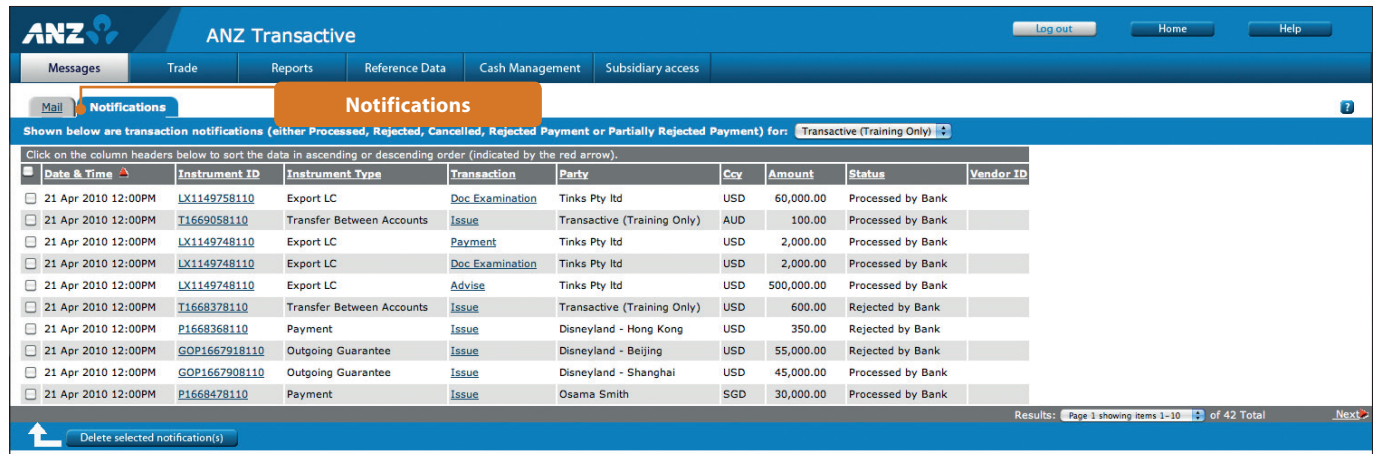
(see Organisation subsidiaries)

# WORKING WITH MESSAGES

## AN EXAMPLE OF A MESSAGE IS SHOWN BELOW

Notification is an advice sent from ANZ that reports the status of a transaction it has processed for your organisation. Based on registration requests received by your organisation, ANZ will provide notifications according to the requested configuration.

Notifications are for information purposes only and do not require action from anyone in your organisation.



Date & Time	Instrument ID	Instrument Type	Transaction	Party	Ccy	Amount	Status	Vendor ID
21 Apr 2010 12:00PM	LX1149758110	Export LC	Doc Examination	Tinks Pty Ltd	USD	60,000.00	Processed by Bank	
21 Apr 2010 12:00PM	T1669058110	Transfer Between Accounts	Issue	Transactive (Training Only)	AUD	100.00	Processed by Bank	
21 Apr 2010 12:00PM	LX1149748110	Export LC	Payment	Tinks Pty Ltd	USD	2,000.00	Processed by Bank	
21 Apr 2010 12:00PM	LX1149748110	Export LC	Doc Examination	Tinks Pty Ltd	USD	2,000.00	Processed by Bank	
21 Apr 2010 12:00PM	LX1149748110	Export LC	Advise	Tinks Pty Ltd	USD	500,000.00	Processed by Bank	
21 Apr 2010 12:00PM	T1668378110	Transfer Between Accounts	Issue	Transactive (Training Only)	USD	600.00	Rejected by Bank	
21 Apr 2010 12:00PM	P1668368110	Payment	Issue	Disneyland - Hong Kong	USD	350.00	Rejected by Bank	
21 Apr 2010 12:00PM	GOP1667918110	Outgoing Guarantee	Issue	Disneyland - Beijing	USD	55,000.00	Rejected by Bank	
21 Apr 2010 12:00PM	GOP1667908110	Outgoing Guarantee	Issue	Disneyland - Shanghai	USD	45,000.00	Processed by Bank	
21 Apr 2010 12:00PM	P1668478110	Payment	Issue	Osama Smith	SGD	30,000.00	Processed by Bank	

## WORKFLOW OVERVIEW

Messages move through ANZ Transactive, starting from the time that the message is either:

- > Received from ANZ (incoming message)
- > Created in draft form (outgoing message or response)

As part of the workflow of a message, any authorised User can use the route message functionality to route incoming or outgoing messages in the Mail page to:

- > A particular User in a related organisation (see Organisation subsidiaries)
- > A particular related organisation, which results in the message being routed to the selected organisation's default User

Messages that appear in the **Notifications** page cannot be routed to other Users or organisations.

The **Mail** page indicates the person to whom the message is currently assigned. This person is generally either:

- > The person to whom the message has been routed
- > The person who last took action on the message

Portal mail messages received from ANZ are unassigned, however you may assign them to a User or organisation by routing them as required.

# WORKING WITH MESSAGES

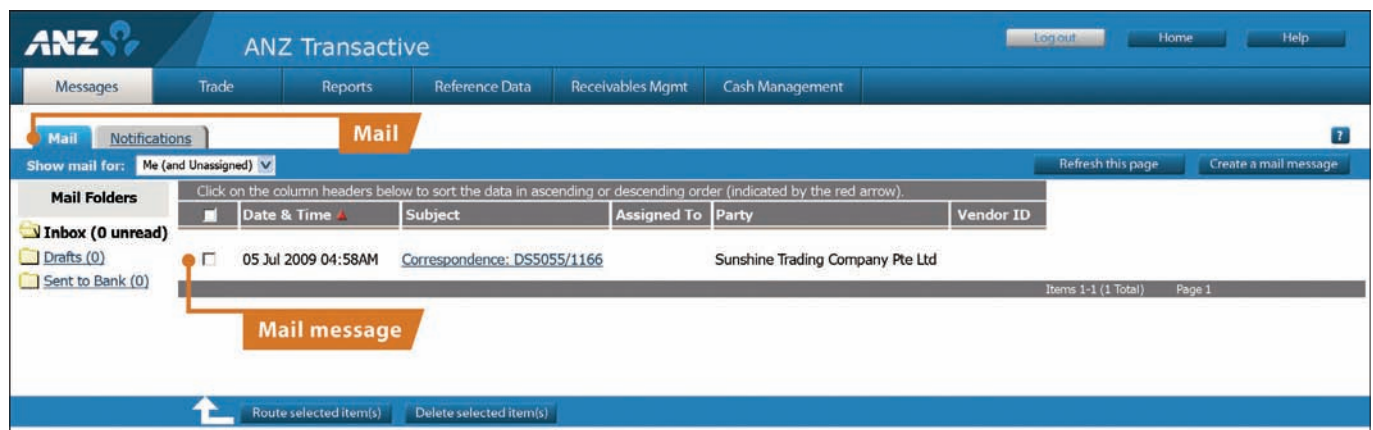
## FOLDERS

Messages on the **Mail** page are arranged into folders to help organise the messages that either:

- > Require an action or response from your organisation, OR
- > Are in draft form pending submission to ANZ

The table below summarises the contents of each folder in the **Mail** page. Please note that you cannot create additional folders or change the names of the standard folders.

FOLDER	DESCRIPTION
Inbox	Contains messages that have been either received from ANZ or routed by another organisational User that requires attention. In the event messages are deleted within this folder, the message will remain with the related transaction in the Payment Transaction History tab
Drafts	This folder also contains messages that have started and saved as a draft In the event a draft message is deleted, the message will no longer appear within the system Once the draft message have been completed and sent, the message will move to the Sent to Bank folder
Sent to bank	Contains messages that have been sent to ANZ. After messages in this folder are deleted, they remain with the related transaction in the Payment Transaction History tab



## MESSAGE LOCKING

When more than one User in an organisation is given the ability to create and reply to mail messages, sometimes two Users might try to update the same message or response simultaneously. To ensure data integrity of the message, ANZ Transactive uses message locking.

With message locking, only the first User to save changes to the mail message or response will be successful; any other User who has simultaneously opened the message or response must:

- > Cancel their changes
- > Wait until the first User closes the message before reopening the message or response and re-entering their changes

## VIEWING MESSAGES

Follow these steps to view an existing message:

### STEP ACTION

- 1 If the Messages area is not currently displayed, click the **MESSAGES** navigation button  
Once the Messages tab is displayed, select the **Mail** tab if not already active
- 2 Click one of the **Mail Folders** on the left side of the **Mail** page, depending on the type of mail messages you want to view
- 3 In the **Subject** column, click the message you want to view

# WORKING WITH MESSAGES

## VIEWING NOTIFICATIONS

Follow these steps to view notifications:

STEP	ACTION
1	If the Messages area is not currently displayed, click the <b>MESSAGES</b> navigation button The Messages area displays with the <b>Mail</b> tab active
2	Click the <b>Notifications</b> tab Click the Notification you want to view in either the Instrument Id or the Transaction Column
3	This will display the Transaction Summary History screen. Click <b>Issue</b> in the transaction to view the terms entered or click the <b>Advice link</b> or <b>PDF link</b> to view the attached letter.

## CREATING AND SENDING MESSAGES

### DRAFTING MESSAGES

Follow these steps to draft an outgoing message to ANZ:

STEP	ACTION
1	If the Messages area is not currently displayed, click the MESSAGES navigation button
2	Click the <b>Create a Mail Message</b> button. <b>The New Mail Message</b> page appears
3	Enter the details of the message For information about what data is required in particular fields, click the  button
4	Click the <b>Save as draft &amp; Close</b> button to save the message as a draft to send or route later The message is saved and the <b>New Mail Message</b> page closes <b>Note:</b> Instead of saving the message as a draft, you can also send it to ANZ (Send to Bank button) or route the message within your organisation subsidiary via the (Route button) These subjects are discussed separately in the following sections

### SENDING MESSAGES TO ANZ

Follow these steps to send a message to ANZ:

STEP	ACTION
1	Display the message you want to send. You can do this by either: <ul style="list-style-type: none"><li>&gt; Viewing an existing message (see Viewing a mail message)</li><li>&gt; Drafting a new message (see Drafting messages)</li><li>&gt; Creating a mail message (see Creating a mail message)</li></ul>
2	Click the <b>Send to Bank</b> button The message is sent to ANZ and the <b>Mail Message</b> page closes

### ROUTING MESSAGES WITHIN YOUR ORGANISATION HIERARCHY

Apart from sending messages to ANZ, you can route mail messages to:

> A particular User in your organisation subsidiaries (see Organisation subsidiaries)

> A particular organisation's default User

When doing this, you can route either:

> A single message from the Mail Message page

> Multiple messages from a particular message folder

For instructions on how to route messages, see the following topic located in the online help:

Using the System > Messages Procedures > Routing Mail Messages.

