ANZ TRANSACTIVE – TRADE
TRADE LOANS

USER GUIDE ADDENDUM

October 2017

ANZ Transactive Trade – Trade Loans User Guide

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NEW TRADE LOANS

The new Trade Loans allows you to enter the information for a loan request, including the ability to add multiple beneficiary payment instructions and invoice details via a file upload.

There are 8 main sections of the Trade Loan that can be completed:

1. Borrower's Name, Address and Reference Number
2. Payment Instructions
3. Loan Request Instructions
4. Enter Invoice and Shipping Details (if required)
5. FX Details (if required)
6. Loan Maturity Instructions
7. Instructions to Bank
8. Internal Instructions

Buttons

BUTTONS	DESCRIPTION
Upload Instructions	Upload Beneficiary Payment instructions directly into the Trade Loan
Upload Details	Upload Invoice and Shipping details directly into the Trade Loan
Add New	Manually add a new beneficiary payment instruction or invoice detail
Remove	Remove one or more beneficiary payment instructions: A notification "Beneficiary <Name> for <Currency & Amount> has been deleted from the pay-away instructions" will be presented to you once a payment instruction has been removed. Remove one or more invoice and shipment instructions: A notification "<#> of invoices have been deleted" will be received.

STEP	ACTION
1	The **header** details contain information about the borrower and the borrower's reference number. The borrower's name and address pre-populates. The borrower's reference number, up to 30 alpha/numeric characters, is a non-mandatory field.

New Instruments: Trade Loan Request

Trade Loan - TLP18914582092 - Issue - (Started)

* indicates required field

Borrower   🔍

ACME Trading
100 Queen Street
Sydney, NSW 2000 Australia

Borrower's Reference Number

STEP	ACTION
2	The **Enter Payment Instructions** section, allows you to enter the beneficiary payment instructions manually or via an upload file. You can also remove an individual or multiple beneficiary payment instructions.

NOTE: It is a requirement to have at least one row of payment instructions data before the remaining sections of the Trade Loan can become available.

STEP	ACTION
2.1	**Upload Instructions**
	Upload Instructions button, allows you to upload a Beneficiary Payment File
	➢ Locate your beneficiary payment instructions file
	➢ Select the Payment File Definition to apply to the file (if a definition has been set)
	NOTE: For pre-determined file formatting, please see the Trade Loans – File Format Guide.
	NOTE: The file format type may need to be selected at the Reference Data level under My Organisation's Profile > Preferred Payment File Upload Definitions
	➢ Select Upload File
	➢ Beneficiary payment instructions will now be visible in the listview (see step 2.3)

NOTE: Multiple uploads of payment instructions will not be allowed in a Trade Loan to append the results of the previous file upload. Any subsequent payment instructions uploaded, will override the previous file.

NOTE: You can edit a beneficiary payment instruction once it has been uploaded and prior to it being authorised and sent to the bank.

Upload Payment Instructions

Upload File | **Close**

Step 1: Locate File

Choose file | No file chosen

Step 2: Select Payment File Definition to apply to the file

<Select Definition>

STEP	ACTION
2.2	**Add New**
	Add New button, allows you to manually input your Beneficiary Payment Instructions
	PAYMENT INSTRUCTIONS
	➢ Payment Method (see below)
	• once selected, this will be the default method for all subsequent beneficiary payment instructions within the Trade Loan
	• the below sections of the screen will dynamically change, based on your selection
	➢ Currency
	• once selected, this will be the default currency for all subsequent beneficiary payment instructions within the Trade Loan
	➢ Amount
	➢ Customer Reference
	➢ Charges
	➢ Details of Payment

NOTE: The following is a list of the available payment method options.

Payment Methods

➢ ACH   Automated Clearing House - Low value domestic payments
➢ BCHK   Bank Cheque
➢ BKT   Book Transfer - Transfer between ANZ accounts in the same country
➢ CBFT   Cross Border Funds Transfer - International payments
➢ CCHK   Customer Cheque
➢ RTGS   Real Time Gross Settlement - Domestic local payments

NOTE: ACH, BCHK and CCHK are not currently available for Australia / New Zealand customers.

Add Payment Instructions

Payment Instructions

* Payment Method

[▼]

* Currency * Amount

[▼] [ ]

Details of Payment

[   ]

Customer Reference

[   ]

* Charges

○ Ours
○ Beneficiary
● Shared

STEP	ACTION
2.2	**Add New (continued)**
	BENEFICIARY
	➢ Beneficiary Name
	• Pre-saved beneficiary parties stored in the Parties reference data tab can be selected from the drop-down list **NOTE**: You can also save your company's account details in the Parties reference data tab to be selected from the list where proceeds will be credited to your company account
	➢ Account Number
	➢ Address
	➢ Country
	➢ Email Recipients
	➢ Instruction Number
	BENEFICIARY BANK
	➢ Beneficiary Bank/Branch Code
	➢ Beneficiary Bank Name and Address
	• this will preload from the Bank/Branch Code
	➢ Bank Sort Code
	CHECK DELIVERY DETAILS
	➢ Select Delivery Method
	➢ Payable Location
	➢ Print Location
	➢ Mailing Address
	ADD BENEFICIARY button, allows you to add the beneficiary details, including the account and beneficiary bank to the Parties, under the Reference Data tab. The beneficiary can then be selected from the Beneficiary Name drop-down list for future transactions

STEP	ACTION
2.2	**Add New (continued)**
	INVOICE DETAILS
	➢ Free format text of up to 80,000 alpha/numeric characters pertaining to the beneficiary invoice details
	REGULATORY REPORTING DETAILS
	➢ Central Bank Reporting
	➢ Reporting Codes
	PAYMENT PROCESSING DETAILS – Bank generated data
	➢ Beneficiary Sequence ID
	➢ Payment Status
	➢ Payment System Reference
	➢ Error Text

STEP	ACTION
2.3	**Listview**
	Upon entering the beneficiary payment instructions either manually or via a file upload, the list of beneficiaries will be displayed in the listview.
	The search feature allows you to search by a beneficiary account number, bank code, bank name, beneficiary name, customer reference, and invoice detail line or payment amount.

NOTE: The listview provides a validation status for each individual beneficiary payment instruction.

ⓘ Indicates that the beneficiary payment instruction has been successfully entered or uploaded

⚠ Indicates that the beneficiary payment instruction has potential issues

⚠ Indicates that the beneficiary payment instruction had errors when uploaded and needs repair

Upon selecting the icon against the beneficiary name, you can view the log or review the error message.

STEP	ACTION

3	The **Loan Request Instructions** contains the following detailed information about the loan.
	
	 ➢ Loan Start Date
	 ➢ Loan Maturity Date
	 ➢ Currency – Currency of the loan
	 ➢ Loan Amount (if known)
	 ➢ Pay-Away Amount - total amount of the beneficiary payment instruction(s) (preloaded)
	 ➢ Remaining Amount – difference between the Pay-Away amount and the Loan amount (preloaded in the currency of the Pay-Away Amount)
	 ➢ Debit Account for Remaining Amount – will display a drop-down list to debit if there is a remaining amount
	 ➢ Interest to be Paid
	     • In Arrears
	     • Upfront
	 ➢ Charges – debit account for charges
	 ➢ Interest – debit account for interest, if upfront
	 ➢ Loan Type
	     • Pre-Shipment Loan Request – includes estimated shipment date(s)
	     • Post-Shipment Loan Request

> ➤ Required Supporting Documentation – a list of required documentation will be displayed and will be dependent on the Loan Type selected.

Loan Request Instructions

		Pay-Away Amount:	AUD	1,437.82

* Loan Start Date   * Loan Maturity Date   * Currency   Loan Amount (if known)

06-07-2017   dd-MM-yyyy   AUD   1,437.82

Remaining Amount: AUD   0.00

* Interest to be Paid

- In Arrears
- Upfront

* Charges

* Loan Type

- Pre-Shipment Loan Request
- Post-Shipment Loan Request

Required Supporting Documentation

STEP	ACTION
4	**Enter Invoice and Shipping Details** section allows you to enter the Invoice and Shipping details manually or via an upload file. You can also remove an individual or multiple Invoice(s).

Enter Invoice and Shipping Details

Upload Details   Add New   Remove   ↻ 🔍 ⌄

# ▲	Valid	Invoice Id	Issue Date	Due Date	CCY	Amount	Goods Description

No data found

STEP	ACTION
4.1	**Upload Details** Upload Details button, allows you to upload an Invoice File ➢ Locate your Invoice and Shipping details file ➢ Select the Invoice File Definition to apply to the file 　**NOTE**: For pre-determined file formatting, please see the Trade Loans – File Format Guide ➢ Select Upload File ➢ Invoice and Shipping details will now be visible in the listview (see step 4.3)

NOTE: Invoice and Shipping Details section will only appear for Information only customers. It is mandatory to have at least one Invoice entered for Information only clients. Please refer to your Trade Representative for further information.

NOTE: Multiple uploads of invoice files will not be allowed in a Trade Loan to append the results of the previous file upload. Any subsequent invoice files uploaded, will override the previous file.

NOTE: You can edit an invoice detail once it has been uploaded.

STEP	ACTION
4.2	**Add New** Add New button, allows you to manually input your invoice details INVOICE DETAILS ➢ Invoice ID ➢ Currency – preloads as per beneficiary payment instructions ➢ Amount ➢ Buyer or Seller Name ➢ Invoice Issue Date ➢ Invoice Due Date SHIPMENT DETAILS ➢ Goods Description ➢ Country of Loading ➢ Country of Discharge

- ➢ Vessel
- ➢ Carrier
- ➢ Purchase Order ID
- ➢ Actual Shipment Date
- ➢ Shipping Term (Incoterm)

BUYER USER DEFINED FIELDS
- ➢ Buyer User Defined Label 1
- ➢ Buyer User Defined Field 1
- ➢ Buyer User Defined Label 2
- ➢ Buyer User Defined Field 2

SELLER USER DEFINED FIELDS
- ➢ Seller User Defined Label 1
- ➢ Seller User Defined Field 1
- ➢ Seller User Defined Label 2
- ➢ Seller User Defined Field 2

Add Invoice and Shipping Details

Invoice Details

* Invoice Id

* Currency * Amount
AUD

* Issue Date * Invoice Due Date
dd-MM-yyyy 01-09-2017

* Buyer Name

* Seller Name

Shipment Details

Goods Description <Select a Phrase>

Country Of Loading Country Of Discharge

Vessel Carrier

Purchase Order ID Actual Shipment Date Shipping Term (Incoterm)
dd-MM-yyyy

NOTE: The Buyer and Seller User Defined Labels can be used to provide additional data headings, e.g., Port of Loading, with the User Defined Field containing the portal name.

STEP	ACTION
4.3	**Listview**
	Upon entering the invoice details either manually or via a file upload, the list of invoices will be displayed in the listview.
	The search feature allows you to search by an Invoice ID, Amount, Goods Description, Buyer or Seller Name.

NOTE: The listview provides a validation status for each individual invoice.

ⓘ Indicates that the invoice has been successfully entered or uploaded

⚠ Indicates that the invoice has potential issues

🔺 Indicates that the invoice had errors when uploaded

Upon selecting the icon against the invoice, you can view the log or review the error message

STEP	ACTION
5	**FX Details** section will appear if the currency of the loan is different to the currency of the pay-away instructions. You can manually enter the Foreign Exchange details as arranged with the bank. ➢ Contract Rate • Contract Reference • Contract Amount (currency of the pay-away) • Exchange Rate • Utilised Amount ➢ Use Daily Exchange Rate for Remaining Amount • Daily Exchange Rate – preloads if at least one currency is the base currency ➢ FX Remaining Amount – preloads balance of loan amount after conversion

NOTE: a maximum of 99 FX Contract Details can be added to a single Trade Loan Request

STEP	ACTION
6	**Loan Maturity Instructions**, allows you to determine how to finalise the loan upon maturity. ➢ Instructions to be provided at maturity ➢ Debit Accounts • Debit Account for Principal • Debit Account for Interest – in arrears • Debit Account for Charges ➢ We will remit funds to your branch

STEP	ACTION
7	**Instructions to Bank,** is an area you can advise ANZ of any special information. If there is a re-occurring message in the information sent to the bank, a phrase template is available to assist.

STEP	ACTION
8	The **Internal Instructions** section contains details for your organisation. These details are not sent to the bank once approved.

Internal Instructions

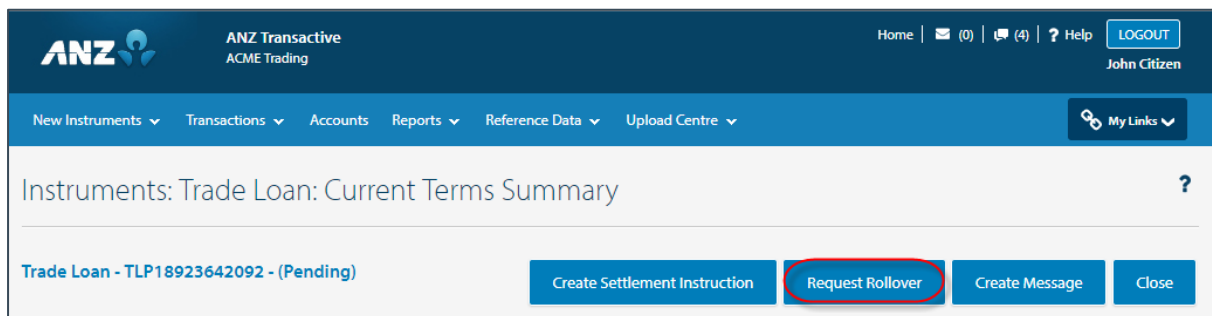Instructions entered here are for Internal purposes only, and will not be sent to the bank.

STEP	ACTION
9	When you have completed entering all the details, you may be required to attach any supporting documentation by using the 'Attach Document' button. Browse your directory and upload the relevant documents.
	The transaction then needs to be verified by pressing 'Verify Data'. Once successfully verified, the transaction is ready to be Authorised. (Refer to Authorising Instruments section).

TRADE LOANS ROLLOVER REQUEST

A Trade Loan Rollover Request enables you to request an extension to the original expiry date of your outstanding Trade Loan. Accrued interest and charges will still be payable upon the original expiry date, however you can request the principal (or part principal) to be rolled over to mature on a future date. If accepted by the bank, a new Trade Loan Instrument will be issued for the rolled over principal and linked to the original Trade Loan instrument.

STEP	ACTION
1	Select the **Request Rollover** option from the transaction summary window. OR Select the **Request Rollover** from the Transactions tab and select the active Trade Loan you wish to rollover from the list.

STEP	ACTION
2	Enter the Rollover details in Section 1 **Settlement Instructions**. Options include ➢ Rollover the full principal amount ➢ Pay a partial amount and finance the remaining balance ➢ Provide any additional rollover instructions not covered by the above

STEP	ACTION
3	Provide FX details (if any) in Section 2 **Foreign Exchange Rate Details** ➢ Use Daily Exchange Rate ➢ Use FX Contract • FX Contract Number • Currency • Rate ➢ Other FX Instructions

2. Foreign Exchange Rate Details

Please apply the following FX details against the above settlement instructions

- Use Daily Exchange Rate
- Use FX Contract

    FX Contract Number   Currency   Rate

- Other FX Instructions

    <Select a Phrase>

STEP	ACTION
4	Once all the required information has been entered, select the 'Verify Data' button. The Settlement Instruction transaction is now ready to be authorised (Refer to Authorising Instruments section).

TRADE LOAN TRACERS

Pre-Shipment Tracer

In the event that the Loan Type is defined as a Pre-Shipment loan, you will receive a mail message 'x' number of days after each estimated shipment date. This tracer will request for the supporting information that pertains to the pre-shipment loan.

STEP	ACTION
1	**View Pre-Shipment Tracer** From the Mail Message section, select the Create Tracers: <Instrument Number> Trade Loan Finance message.
2	Select the Pre-Shipment Document Tracer message to determine what supporting information is required to be presented for the loan. **NOTE:** The message will include the estimated shipment date, instrument number and the value of the Trade Loan, including a list of information to be presented.
3	**Attach Documents** Select the Reply to Bank button
4	Select the Attach Documents button
5	Upload the Trade Loan supporting documents to be presented to the bank
6	Enter any additional information into the Messages section
7	Select Send to Bank

NOTE: If the tracer has not been actioned, follow-up tracers will be sent in request to present the supporting information.

Additional Documents Tracer

In the event that supporting documents were not presented at the time of the Trade Loan submission, you may be required to submit documents at a later stage. You will receive a mail message, Additional Documents Tracer to present supporting documents.

STEP	ACTION
1	**View Additional Documentation Tracer** From the Mail Message section, select the Trade Loan Addl Documentation: <Instrument Number> Trade Loan Finance message.
2	Select the TL Addl Doc Request message to determine what supporting documentation is required to be presented for the loan.
3	**Attach Documents** Select the Reply to Bank button
4	Select the Attach Documents button
5	Upload the Trade Loan supporting documents to be presented to the bank
6	Select Send to Bank

NOTE: If documents have not been received, follow-up tracers will be sent in request to present the supporting documents.