



ANZ TRANSACTIVE
USER GUIDE

TABLE OF CONTENTS

1.0 INTRODUCTION TO ANZ TRANSACTIVE	
1.1 About this Guide	4
1.2 Learning about ANZ Transactive	4
1.3 Minimum Specifications	6
1.4 ANZ Transactive Security Information	7
1.5 Protecting your Banking	9
1.6 Key Concepts and Terms	10
2.0 GENERAL SYSTEM TASKS	
2.1 Session timeouts and saving your work	11
2.2 Logging Out	11
2.3 Viewing your User profile	12
2.4 Changing your Password	12
2.5 Changing your Smartcard Passphrase	14
3.0 ADMINISTRATOR	
3.1 Translations	16
3.2 Create a User ID / Password User	18
3.3 Password Rules	19
3.4 Resetting A User's Password	19
3.5 Types of Reference Data	21
3.6 Managing of Reference Data	22
4.0 WORKING WITH PAYMENT TRANSACTIONS	
4.1 Payment Transaction Overview	24
4.2 Transaction Status	25
4.3 Creating Payment Transactions	25
4.4 Creating Transactions	26
4.5 Creating Transactions using Templates	27
4.6 Creating Transactions using a Payment File	27
4.7 Creating Transactions Requesting Live Market Rates	28
4.8 Future Dated Payments	29
4.9 Future Value Dated Transactions	29
4.10 Validation Status	30
4.11 Verify FX Button	31
4.12 Upload Log Screen	31
4.13 Function Buttons	32
4.14 Beneficiary List View	33
4.15 Beneficiary Email Notification Overview	33
4.16 Creating Direct Debits	34

TABLE OF CONTENTS

5.0	EXISTING TRANSACTIONS	
5.1	Editing Pending Transactions	35
5.2	Routing Transactions	36
5.3	Deleting Pending Transactions	37
5.4	Verifying Transactions	37
5.5	Authorising Transactions	38
6.0	WORKING WITH TRADE INSTRUMENTS AND TRANSACTIONS	
6.1	Viewing Transactions	40
6.2	Transaction History Log	40
6.3	What is a Trade Instrument	41
6.4	Types of Trade Instrument	42
6.5	What is a Transaction?	43
6.6	Transaction and Instrument Statuses	43
6.7	Creating Trade Instruments	44
6.8	Creating an Amendment	44
6.9	Downloading Transaction Data	45
6.10	Viewing Document Images	47
7.0	WORKING WITH REPORTS	
7.1	Generating Existing Reports	48
7.2	Downloading Data from Reports	50
7.3	Deleting Reports	50
7.4	Creating New Reports	52
7.5	Editing Reports	53
8.0	WORKING WITH ACCOUNT REPORTS	
8.1	Reporting Overview	55
8.2	Viewing Real Time Account Balances	55
8.3	Viewing Current Day Transactions	55
8.4	View / Print Bank Statements	55
9.0	WORKING WITH MESSAGES	
9.1	Messages Overview	56
9.2	Viewing Messages	58
9.3	Creating and Sending Messages	59

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.

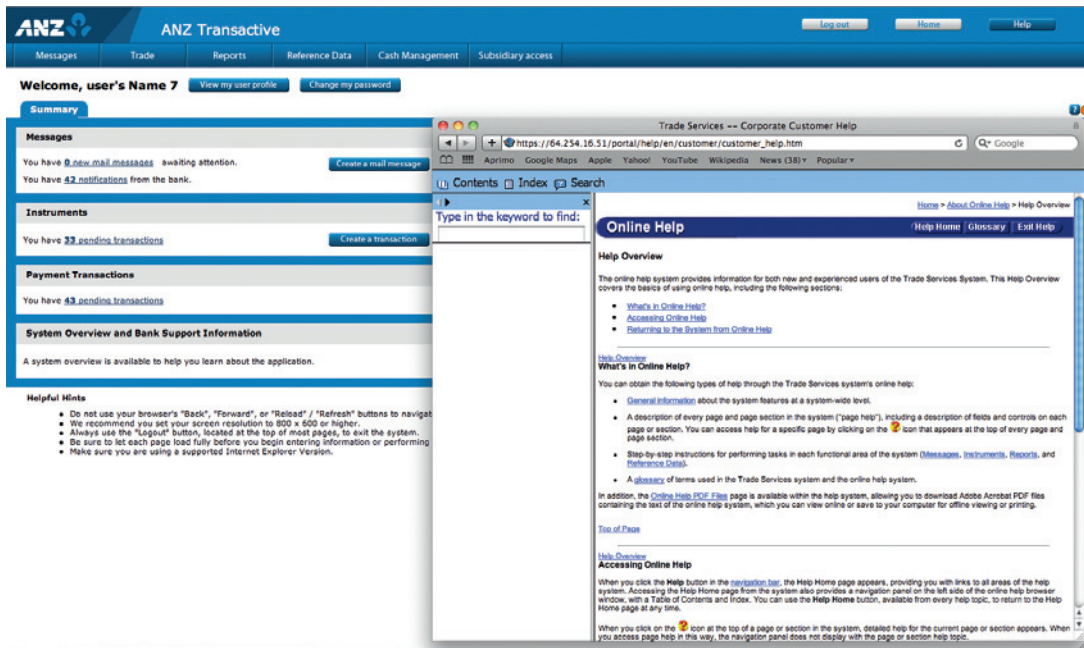
1. ONLINE HELP

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.

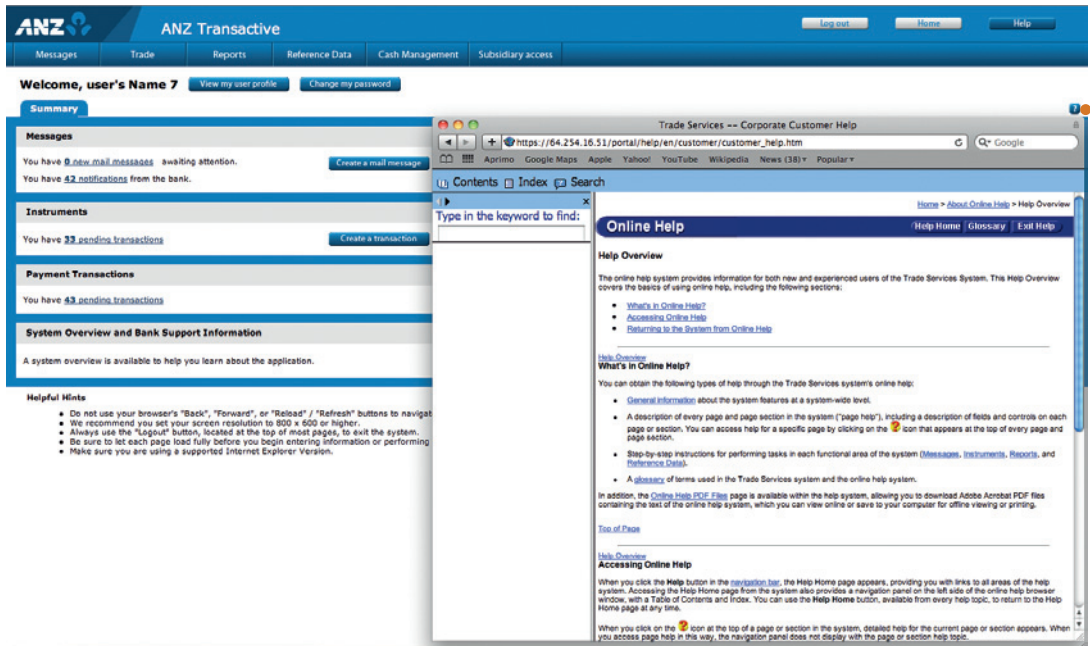
As shown below, there are two ways to access ANZ Transactive help.

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.



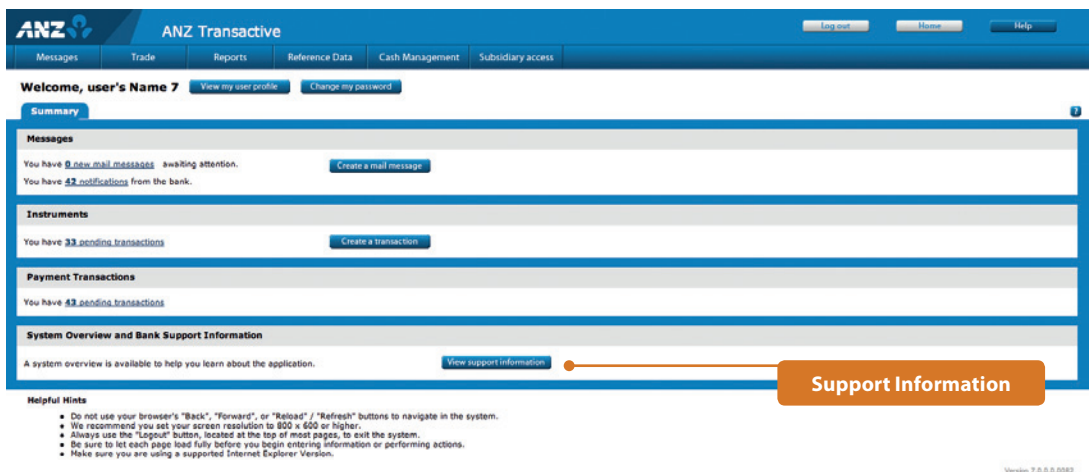
2. GENERAL SYSTEM NAVIGATION INFORMATION

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

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

BROWSER TYPE & VERSION	JAVA VIRTUAL MACHINE (JVM)	WINDOWS XP PROFESSIONAL SP1/SP2/SP3	WINDOWS VISTA	WINDOWS 7
Microsoft Internet Explorer 7.0 & 8.0	MS 5.00.3802 SUN 1.4.2.0	Supported	Supported	Supported
Microsoft Internet Explorer 6.0	-	Supported	-	-

Macintosh is currently not supported for any user.

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

Smart card Users (Taiwan only):

A Smartcard device and Smartcard device reader will be provided to all Smartcard Users. Local administration rights and an available and enabled USB port are required to install the Smartcard reader.

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.

Smartcard Users (Taiwan only):

- > CD-ROM drive for software installation (or access over a network)
- > USB Smartcard reader (provided by ANZ)
- > Available and enabled USB port
- > Smartcard (provided by ANZ)

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 Token OR
- > A Smartcard (Taiwan only)

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.

SMARTCARD AND DIGITAL CERTIFICATES (TAIWAN ONLY)

A Smartcard is a credit card-sized plastic card with a computer chip embedded in it that:

- > Holds information in electronic form
- > Controls the use of that information

Each Smartcard contains a digital certificate, and is used to identify and authenticate someone making online transactions.

Compared with software-based certificates, smartcard protect against impersonation by providing:

- > A more secure method for storing information
- > Protection against theft of this information from the smartcard

INTRODUCTION TO ANZ TRANSACTIVE

You use the Smartcard (Taiwan only) in conjunction with a password. The Smartcard activation and password will be provided to you by the ANZ Transactive Support Centre.

Note: Token and User ID/password Users do not require digital certificates.

SECURITY PROFILES

An Administrator assigns a security profile for all Users, excluding Authorisers of 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 of 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 of 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. Four report categories (Cash Payments, Trade Services, Confidential 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. User's can have up to all four categories assigned to them.

INTRODUCTION TO ANZ TRANSACTIVE

HOW YOUR TOKEN WORKS

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

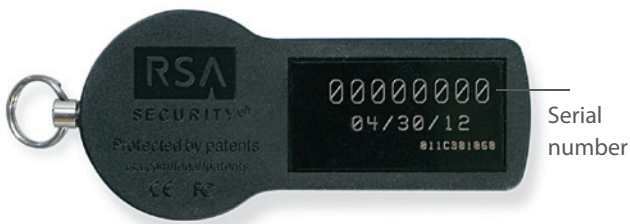
Code generation for each Token is completely random, so no two devices will display the same Code at the same time.



You will need to use your Token each time you log on to ANZ Transactive. You will also need to use your Token Code if you authorise a Cash or Trade transaction. When prompted enter the six digit Token Code that appears on the screen of your Token at that time. ANZ will verify this Code as part of your log on process.

If you enter the Token Code incorrectly, you will be asked to enter a new Code to successfully log on.

Your Token has a serial number on the back of it. This number is unique to your Token.



Before you can log on to ANZ Transactive, you need to activate your Token. You will need to quote the serial number to link your Token to your ANZ Transactive User ID.

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 Smartcard (Taiwan only) or Token is lost or stolen you must notify the ANZ Transactive Support Centre immediately to have the Smartcard or 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.

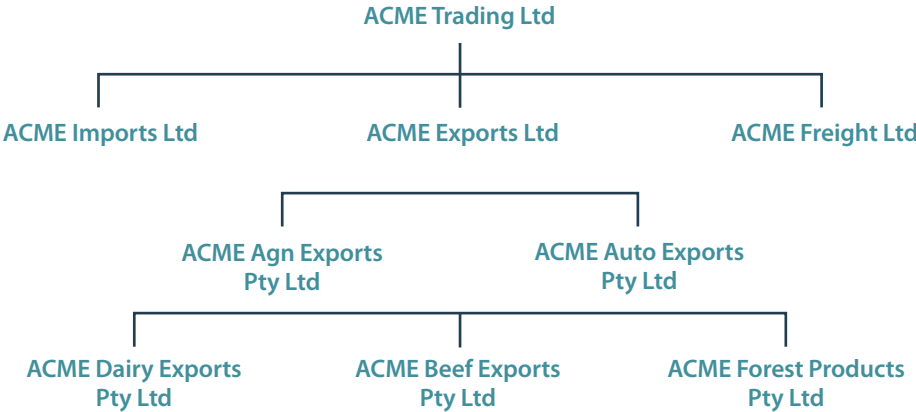
For more information on using transactions, see Working with Payment Transactions.

ORGANISATION SUBSIDIARIES

When an organisation is added to ANZ Transactive, future subsidiary organisations can be assigned to the assigned 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

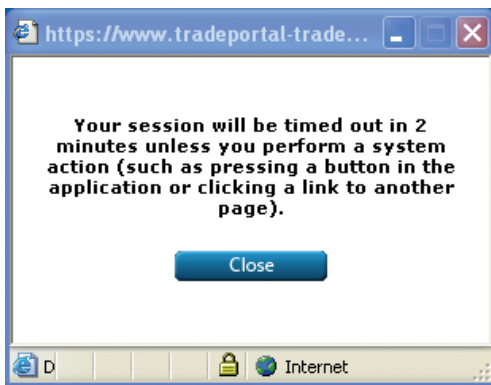
This section outlines general system tasks for ANZ Transactive. The following tips will assist you in your use of ANZ Transactive.

SESSION TIMEOUTS AND SAVING YOUR WORK

When using ANZ Transactive, your session will time out after 15 minutes of inactivity. A pop-up window will appear two minutes prior to session timeout, advising you that you have two minutes left before the session is timed out. When your session times out:

- > The system will save any work you have done 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.



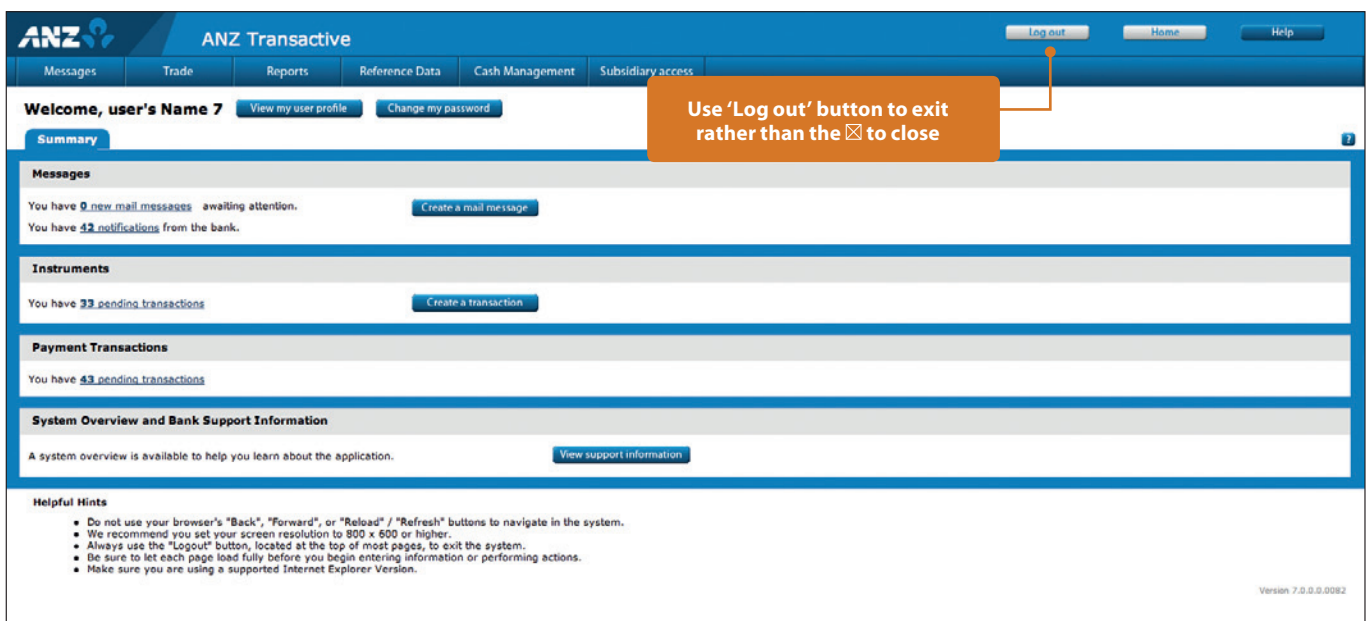
LOGGING OUT

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. This means you cannot log in again until your current session times out.

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.



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:

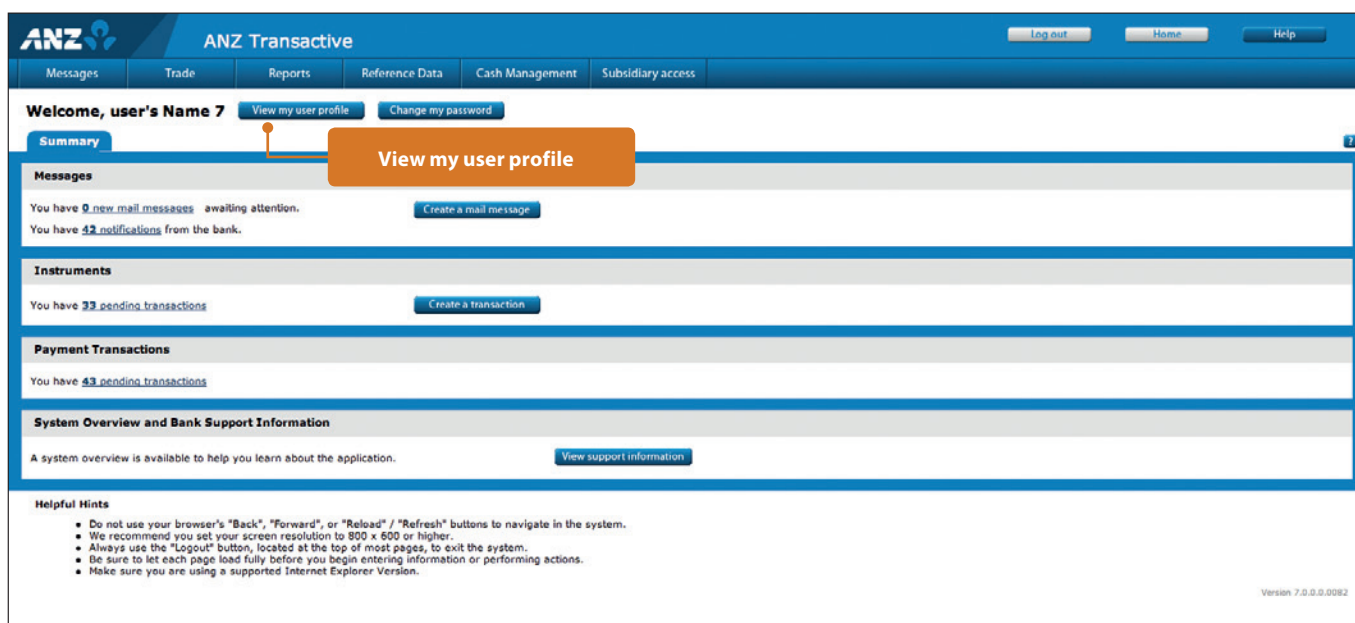
- > Personal details, such as your name
- > Security details, such as the digital certificate ID from your Smartcard (Taiwan only)
- > Details of the security profile and threshold group your organisation's Administrator has assigned to you (see security profiles and Threshold groups)

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 View My User Profile button.
Your User profile appears. |
| 3 | When you've finished viewing your User profile, click the Close button. |



CHANGING YOUR USER PROFILE

You cannot change your own User profile. This action is performed by your organisation Administrator or bank Administrator.

CHANGING YOUR PASSWORD

This section explains how to change the password you use when accessing ANZ Transactive using a User ID/password.

Note: If you use a Smartcard (Taiwan only) to access ANZ Transactive, the information in this topic does not apply to you.

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:

PASSWORDS MUST:

- > Contain at least 10 characters but no more than 14 characters
- > Contain both upper- and lower-case letters
- > Contain at least one number (0...9)

PASSWORDS MUST NOT:

- > Contain three consecutive characters
- > Start or end with a space character
- > Be the same as your User ID, First Name, Last Name, and personal phone number, birthday date, other personal information or Login ID, regardless of case
- > Be the same as any of your last 13 passwords
- > Consist of repeating characters (i.e. aaaaaaaa)

IMPORTANT DETAILS ABOUT PASSWORDS:

- > Passwords are case-sensitive (for example, xyz0123abc is different to Xyz0123abc)
- > Passwords expire every 90 days
- > After 3 failed login attempts, your account will be locked and will require resetting by your company administrator. 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.
- > If an incorrect password is entered more than 10 times, your account will be locked and will require unlocking by the bank.

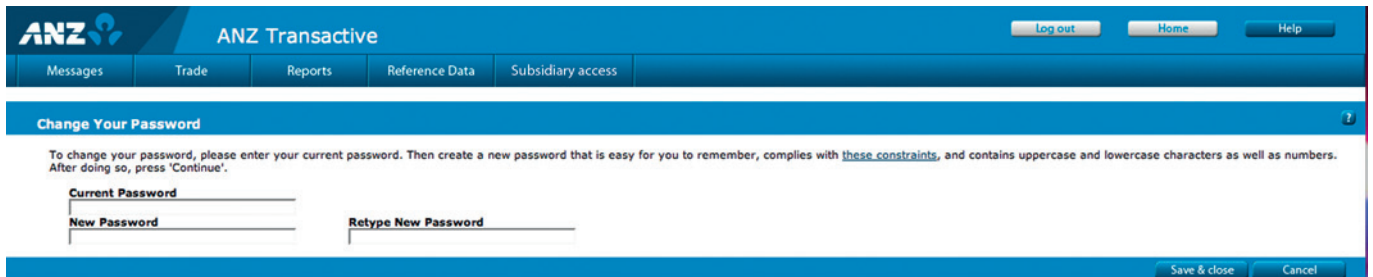
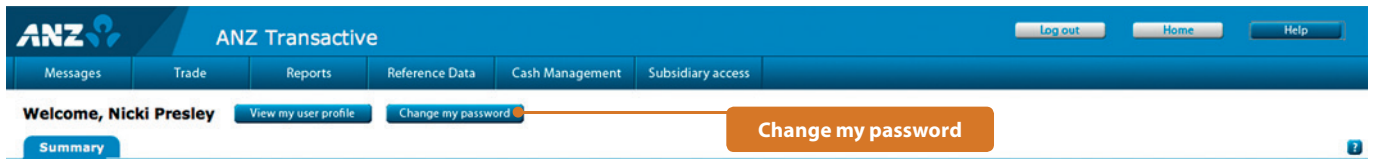
HOW TO CHANGE YOUR PASSWORD

Follow these steps to change your password:

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 and request your password to be reset. Token and USER ID/password Users can be changed by an organisation assigned Administrator.

CHANGING YOUR SMARTCARD PASSPHRASE

PASSPHRASE RULES

When changing a passphrase for a smartcard see below for a list of passphrase recommendations:

PASSPHRASE SHOULD

- Contain at least 8 characters but no more than 14 characters
- Contain both upper - and lower-case letters
- Contain at least one number (0...9)

PASSPHRASE SHOULD 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
- > Contain three consecutive characters that are the same
- > Consist of repeating characters (i.e. aaaaaaa)
- > Consist of sequential numbers or letters

PASSPHRASE MUST

- Be at least eight characters long

PASSPHRASE MUST NOT

- Consist of sequential numerical or alphabetical details
- Consist of repeating characters (i.e. aaaaaaa)

- > Passphrases are case-sensitive (for example, xyz01234 is different to XyZ01234)
- > After 5 consecutive failed login attempts, your security device will be blocked. If your smartcard (Taiwan only) is blocked, contact the ANZ Transactive Support Centre to reissue a new smartcard.
- > ANZ Transactive Passphrases should not be used for different websites, applications or services, particularly when they relate to different entities.

GENERAL SYSTEM TASKS

HOW TO CHANGE YOUR PASSPHRASE

Follow these steps to change your passphrase:

STEP ACTION

1	Click on the Start button with your Microsoft Windows operating system
2	Go to All Programs , then select TrustedNet Connect 2.0 Once TrustedNet Connect has loaded, select the Key/Passwords tab
3	Highlight the 'Smartcard Authentication' key listed, then select the Change Password button
4	In the Old Password box, type your existing passphrase
5	In the New Password box, type your new passphrase
6	In the Retype Password box, retype your new passphrase again, then click OK

FORGOTTEN YOUR PASSPHRASE?

If you've forgotten your passphrase for your smartcard (Taiwan only), contact the ANZ Transactive Support Centre to arrange for cancellation of your existing card and a replacement Smart card.

ADMINISTRATOR

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 web 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', and 'Cash Management'. The 'Reference Data' tab is selected and highlighted with an orange callout box. Below the navigation bar, there is a section titled 'Reference Data' with a dropdown menu set to 'Users' and a 'Create a user' button. A message reads: 'Please select the type of Reference Data to display from the dropdown list below.' Below this is 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 of the interface, there is a status bar that reads: '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 ANZ Transactive user management interface. At the top, there is a navigation bar with the ANZ logo and the text 'ANZ Transactive'. Below this is a menu bar with options: Messages, Trade, Reports, Reference Data, Cash Management, and Subsidiary access. The main content area is titled 'Users > New User' and includes a 'Save & close' button and a 'Close' button. A red asterisk indicates required information. The form contains several fields: 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: English (Australia), English (Canada), English (Great Britain), English (New Zealand), English (United States), French (Canada), Indonesian(Indonesia), Japanese, Korean, Simplified Chinese, Traditional Chinese, and Vietnamese(Vietnam). 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. Below the form, there are '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

As an ANZ Transactive Administrator you are able to complete a range of activities in relation to ANZ Transactive Users within your organisation.

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 either Smartcards (Taiwan only) or 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 REFERENCE DATA navigation button The Reference Data page appears
3	From the Show list, select Users A list of your organisation's Users appears
4	Click the Create a User button The User page appears
5	Create a unique User ID for the User as per the below suggested naming conventions: <ul style="list-style-type: none">> Whole ID must be in uppercase> Maximum 10 characters> 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
6	Enter User 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 Security section, ensure the radio button is selected for the user to enter a Login ID and Password for authentication
8	Enter the User's unique User ID as created in Step 5 into the Login ID field This is the Login ID the user will use to access ANZ Transactive
9	Enter a temporary password into the New Password and Retype New Password fields See Password Rules for creating and/or resetting a user's password in ANZ Transactive
10	Select the user's Security Profile which will determine the user's rights within ANZ Transactive
11	Select the account numbers and/or report categories for the user to have access to
12	Select the Save & Close 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 8 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 Contain three consecutive characters that are the same 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.

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 REFERENCE DATA navigation button The Reference Data page appears
3	From the Show list, select Users A list of your organisation's Users appears
4	Select the user from the list to reset their password
5	In the Security 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 Save & Close button The User's details are saved
7	Inform the User 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 access is suspended, please contact the ANZ Transactive Support Centre to have your Token reinstated.

SMARTCARD USER (TAIWAN ONLY)

If your ANZ Transactive Smartcard PIN has been disabled, the user will be required to request another Smartcard via an application form and submit to the bank. The PIN cannot be reset as all information is sorted on the microchip on the card.

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 REFERENCE DATA navigation button The Reference Data page appears
3	From the Show list, select Users A list of your organisation's Users appears
4	In the User ID column, click the name of the User details you want to display The User 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 button for the relevant section of the page
3	When you have finished entering data, click the Save & Close button to save the User's details

SUSPEND / RE-INSTATE USER ACCESS

Security device 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 Reference Data navigation button
3	From the Show list, select Users
4	Select the User ID that is to be deleted
5	From the user profile page, select the Delete button
6	A message to confirm deletion will be presented. Select OK 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

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

Note: The use of threshold groups is optional. There is also the option of setting up panel authorities. To set up a panel authority you will need to contact the ANZ Transactive Support Centre. 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.

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, Smartcards (Taiwan only) or 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 rate for payment transactions upon final authorisation.

ADMINISTRATOR

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.

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.

MANAGING OF REFERENCE DATA

Follow these steps to manage your reference data. You can view, create, edit and delete reference data in ANZ Transactive.

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 REFERENCE DATA navigation button The Reference Data page appears
3	From the Show 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 Create button also appears. For example, if you selected Parties from the Show list, the button is labelled Create a Party
4	Click the Create a reference data item 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 Save & Close button to save the reference data item

ADMINISTRATOR

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 REFERENCE DATA navigation button The Reference Data page appears
3	From the Show 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
3	When you have finished changing the reference data item, click the Save & Close button

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 Displaying a reference data item
2	Click the Delete button A message appears asking you to confirm the deletion of the item
3	Click the OK 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.

For each transaction created for the above payment types, the system will automatically generate an instrument ID for each transaction. This ID is also known as the transaction ID.

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 application interface. At the top, the ANZ logo and 'ANZ Transactive' text are visible, along with 'Log out', 'Home', and 'Help' buttons. A navigation bar includes 'Messages', 'Trade', 'Reports', 'Reference Data', 'Cash Management', and 'Subsidiary access'. Below this, a secondary navigation bar shows 'Account Balances', 'Transactions', and 'Cash Management tab'. The 'Transactions' tab is active, displaying a list of transactions. The interface includes a 'Show:' dropdown set to 'My Work', a 'Display:' dropdown set to 'All', and a 'Refresh this page' button. A table of transactions is shown with columns for Transaction ID, Transaction Type, Transaction, Party, Ccy, Amount, Status, Primary Reference, Date Started, and Payment Date. The table contains three rows of data. Below the table are buttons for 'Authorise selected item(s)', 'Delete selected item(s)', and 'Route selected item(s)'. A sidebar on the left contains links for 'Account Balances', 'Transfer Between Accounts', 'Payments', and 'Reports'.

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 with authorisation rights can then authorise the payment from the Payment Screen or the Pending Transactions tab.
User(s) without authorisation rights can select the close tab 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 payment transaction. The page title is "P31168803 Payment > Issue (Started)". The left sidebar contains navigation links: "Click the Link Below To Go To ...", "Account Balances", "Transfer Between Accounts", "Payments", and "Reports". The main form area includes several sections:

- Template:** A dropdown menu for selecting a template, with a "Confidential Payment" 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 labeled "Individual Debits".
- Customer Upload File Reference:** A text input field.
- Alternate Ordering Party Name:** A text input field.
- Payment Amount:** Fields for "Currency" (AUD) and "Amount" (0).
- No. of Credits:** A field showing "0".
- Foreign Exchange Rate Details:** Fields for "FX Contract No." and "FX Rate".
- Request Market Rate:** A checkbox labeled "Request Market Rate".
- FX Rate, Calc Method, Equivalent Amount:** Additional fields for FX details.

Four callout boxes highlight specific features:

- "Transaction Type Link" points to the "Payments" link in the sidebar.
- "Confidential Payment Indicator" points to the "Confidential Payment" checkbox.
- "Individual Debits Indicator" points to the "Individual Debits" checkbox.
- "Request Market Rate" points to the "Request Market Rate" checkbox.

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 Cash Management navigation button
2	Click the Transaction Type 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 Note: 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 Save or Save & Close 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

If the transaction is not routed 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.

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 TRANSACTION navigation button
2	Click the Payment File Upload tab
3	Click the Browse 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 File Upload button
6	Click the Refresh button to check progress of the file upload status

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

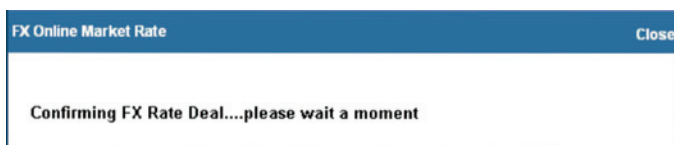


The user will have 20 seconds to select their option. The session will time out after this period and the quote will no longer be available

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.

FUTURE VALUE DATED TRANSACTIONS

The screenshot displays the ANZ Transactive web interface. The top navigation bar includes 'Log out', 'Home', and 'Help'. Below this, there are tabs for 'Messages', 'Trade', 'Reports', 'Reference Data', 'Cash Management', and 'Subsidiary access'. The 'Cash Management' tab is active, and within it, the 'Transactions' sub-tab is selected. A message states: 'Below are listed your corporation's pending, authorized and paid transactions.' Below this message are several sub-tabs: 'Payment File Upload', 'Pending Transactions', 'Future Value Transactions', 'Authorised Transactions', and 'Payment Transaction History'. The 'Future Value Transactions' sub-tab is active. A 'Show:' dropdown is set to 'All Work'. A 'Refresh this page' button is visible. On the left, there is a sidebar with navigation links: 'Click the Link Below To Go To ...', 'Account Balances', 'Transfer Between Accounts', 'Payments', and 'Reports'. The main content area contains a table with the following columns: Transaction ID, Transaction Type, Transaction Party, Ccy, Amount, Payment Date, Primary Reference, Date Started, and Date Authorized. The table lists four transactions, all of which are 'Payment' transactions of type 'ISSUE' to 'Multiple Beneficiaries' in 'CNY' currency. The first two transactions have amounts of 1,815.00 and payment dates of 22 Apr 2010 and 29 Apr 2010 respectively. The last two transactions have amounts of 3.00 and payment dates of 01 Jun 2011 and 06 Jun 2011 respectively. At the bottom of the table, there are buttons for 'Delete selected item(s)' and 'Route selected item(s)', and a status bar indicating 'Items 1 - 4 (4 Total)' and 'Page 1'.

Transaction ID	Transaction Type	Transaction Party	Ccy	Amount	Payment Date	Primary Reference	Date Started	Date Authorized
P1667318110	Payment	ISSUE	Multiple Beneficiaries	CNY	1,815.00	22 Apr 2010	Multiple References	21 Apr 2010
P1667328110	Payment	ISSUE	Multiple Beneficiaries	CNY	1,815.00	29 Apr 2010	Multiple References	21 Apr 2010
P1694488110	Payment	ISSUE	Multiple Beneficiaries	CNY	3.00	01 Jun 2011	Multiple References	25 Mar 2011
P1694708110	Payment	ISSUE	Multiple Beneficiaries	CNY	3.00	06 Jun 2011	Multiple References	25 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. Relevant details must be entered into the FX Contract Detail 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

The screenshot shows the ANZ Transactive web application. The main navigation bar includes 'Messages', 'Trade', 'Reports', 'Reference Data', 'Cash Management', and 'Subsidiary access'. The 'Cash Management' section is active, and the 'Payment File Upload' sub-tab is selected. Below the sub-tabs, there is a 'Refresh this page' button. The main content area prompts the user to 'Browse to the location of your payment file and select the 'Upload File' button.' It features a 'Payment File Location' input field with a 'Browse...' button and an 'Upload file' button. Callouts identify the 'Browse button' and 'Upload file button'. A 'Show: My Work' dropdown is visible. Below this, a table header is shown with columns: Date/Time, Payment File Name, Debit Account, CCY, Payment Amount, No. of Benes, Execution Date, Validation Status, Transaction Status, Transaction ID, and Upload Log. The table currently displays 'No rows found.' At the bottom, there is a 'Delete rejected items' button and a status bar showing 'Items 0 - 0 (0 Total)' and 'Page 1'.

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"> > File Format > Payment Method > Debit Account 	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"> > Beneficiary Level 	Nil action required. System will produce a validation status at the end of the process of: <ul style="list-style-type: none"> > Validation Successful > Validated with Errors –or- > Validation Failed
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"> > Ready to Authorise –or- Refer to Authorising a payment file on page 41 > Verified-Pending FX Refer to Transaction Status table on page 30 see row Verified – Pending FX
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"> > Ready to Authorise –or- Refer to Authorising a payment file on page 41 > Verified-Pending FX Refer to Transaction Status table on page 30 see row Verified – Pending FX
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.

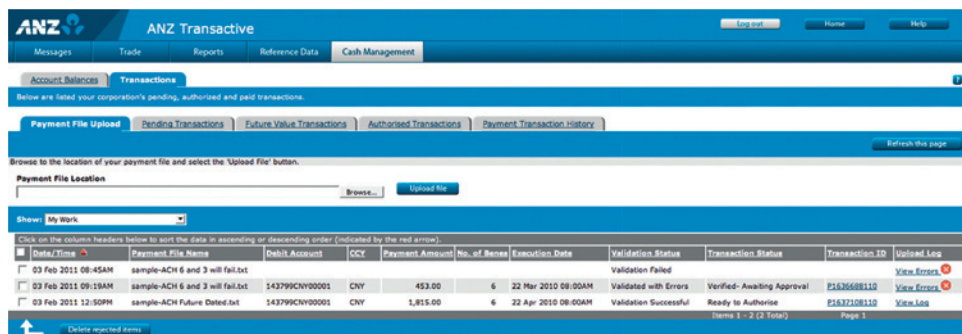
WORKING WITH PAYMENT TRANSACTIONS

VERIFY FX BUTTON

If the transaction status is 'Verified – Pending FX' – refer to 'Transaction Status' table on page 25 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.

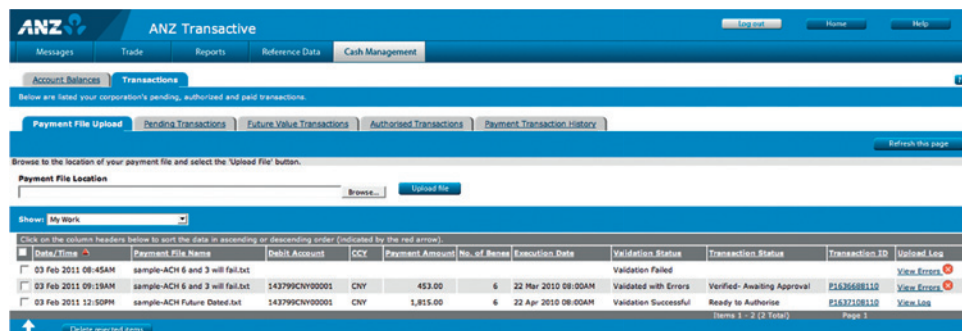


The description of the link and content in the log will be determined by the success, partial success or failure of the uploaded file.

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

The screenshot displays the ANZ Transactive Cash Management interface. At the top, there are navigation tabs for Messages, Trade, Reports, Reference Data, and Cash Management. Below this, a header indicates the current transaction: Payment #1626688110 > Upload Log. A 'File Upload Details' section shows the user 'Presley', a validation status of 'Validated with Errors', a processing completion date of '2010-03-22 22:00:00.0', 3 beneficiaries uploaded, and 3 beneficiaries failed. A table below lists the failed beneficiaries with their line numbers, beneficiary information, and error messages. The error messages indicate that the code value '22' is invalid for 'Bank Charge Type' and that 'Charges' is required. At the bottom of the table, there are 'Confirm', 'Reject', and 'Close' buttons.

Line Number	Beneficiary Information	Error Message
2	Beneficiary test no2, 8, 454	- The code value '22' is invalid for: 'Bank Charge Type'. Please contact technical support. - 'Charges' is required.
4	Beneficiary test no4, 8, 454	- The code value '22' is invalid for: 'Bank Charge Type'. Please contact technical support. - 'Charges' is required.
6	Beneficiary test no6, 8, 454	- The code value '22' is invalid for: 'Bank Charge Type'. Please contact technical support. - 'Charges' is required.

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.

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

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 several tabs: 'Messages', 'Trade', 'Reports', 'Reference Data', 'Cash Management', and 'Subsidiary access'. The 'Cash Management' tab is currently selected. Underneath, there are sub-tabs for 'Account Balances' and 'Transactions'. A message states: 'Below are listed your corporation's pending, authorized and paid transactions.' Further down, there are more sub-tabs: 'Payment File Upload', 'Pending Transactions', 'Future Value Transactions', 'Authorised Transactions', and 'Payment Transaction History'. A note indicates: '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 'My Work' and a 'Refresh this page' button. A table of transactions is displayed with the following columns: Transaction ID, Transaction Type, Transaction, Party, Ccy, Amount, Payment Date, Primary Reference, Date Started, and Date Authorized. One transaction is listed: Transaction ID P1632738110, Transaction Type Payment, Transaction Issue, Party Disneyland - Beijing, Ccy CNY, Amount 100.00, Payment Date 22 Apr 2010, Primary Reference, Date Started 22 Mar 2010, and Date Authorized 22 Mar 2010. At the bottom of the table, it says 'Items 1 - 1 (1 Total) Page 1'. On the left side, there is a sidebar with a 'Click the Link Below To Go To ...' section containing links for 'Account Balances', 'Transfer Between Accounts', 'Payments', and 'Reports'. Below the table, there are buttons for 'Delete selected item(s)' and 'Route selected item(s)'.

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.

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 enter the Beneficiary email address in the already existing field on payment activities only. Multiple addresses can be input into this field and separated by commas 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.

WORKING WITH PAYMENT TRANSACTIONS

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.

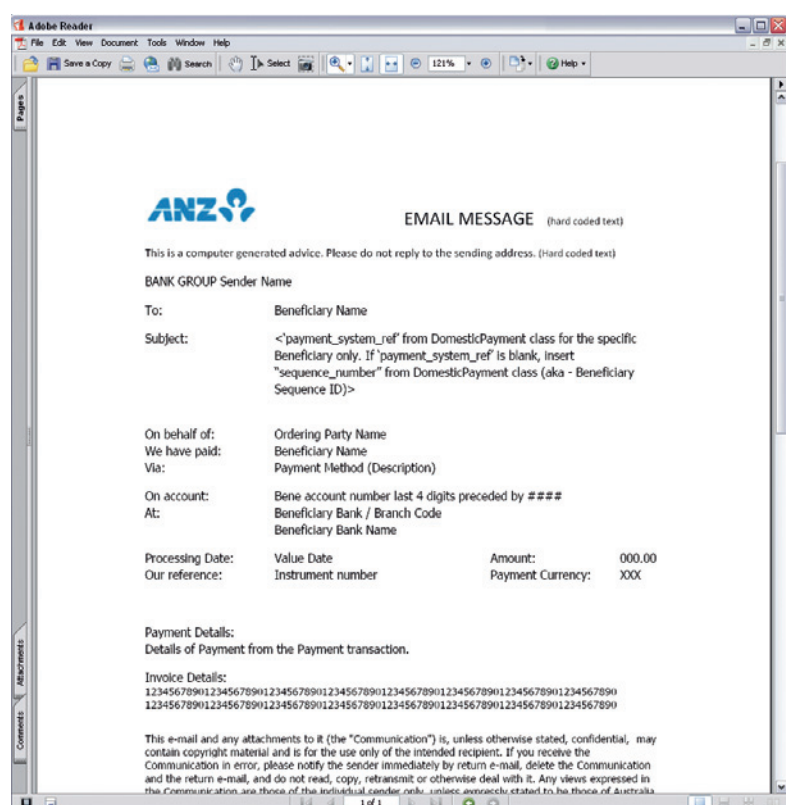
An attachment embedded in the email will contain the entire payment details, inclusive of any invoice details but will omit the complete beneficiary account number by only stating the last 4 digits.

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.



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 **RECEIVABLES MANAGEMENT** navigation button.
- 2 On the **Direct Debits** table click the **CREATE A TRANSACTION** 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 subsequently not visible on the **PENDING TRANSACTIONS** tab, you will be unable to edit. You need to contact ANZ Transactive support to arrange for the payment to be rejected back to your organisation.

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 Viewing transactions
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 Edit Data button. The transaction redisplay in edit mode For information on authorisation failures, see Viewing authorisation errors
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: Using the System > Instrument Procedures > Working with instruments > Working with Instruments and Transactions > Transaction and Template Action Buttons

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 it was manually uploaded.

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 For instructions, see Viewing transactions
2	Click the Route Transaction button The Route Item(s) page appears
3	Select the user or organisation you want to route the transaction to For information about what data is required in particular fields, click the button for the relevant section of the page
4	Click the Route Item(s) button 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 CASH MANAGEMENT navigation button
2	Click the TRANSACTIONS tab The Pending Transactions page appears (default tab)
3	Select the check box of each transaction you want to route
4	Click the ROUTE SELECTED ITEM(S) button The Route Item(s) page appears
5	Select the User or organisation you want to route the transaction(s) to view
6	Click the ROUTE ITEM(S) button 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 CASH MANAGEMENT navigation button
2	Click the TRANSACTIONS tab The Pending Transactions page appears (default tab)
3	Select the check box of each transaction you want to delete
4	Click the DELETE SELECTED ITEM(S) button A message appears, asking you to confirm the deletion of the transactions
5	Click the OK button The Pending Transactions 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 VERIFY DATA 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? Yes: The transaction is now ready for you to authorise it (see Authorising transactions) No: Resolve all errors, then go to step 2

EXISTING TRANSACTIONS

AUTHORISING TRANSACTIONS

BEFORE YOU BEGIN

You can only authorise transactions that have:

- > Been successfully verified
- > A status of Ready to Authorise, or Partially Authorised

AUTHORISING A TRANSACTION

Follow these steps to authorise a transaction:

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

VIEWING AN AUTHORISED TRANSACTION

Follow these steps to view an authorised transaction:

STEP	ACTION
1	Click the CASH MANAGEMENT button
2	Click the TRANSACTIONS tab Select the Authorised Transactions tab The Authorised Transactions page appears
3	In the Transaction 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 Close button The Authorised Transactions 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

The screenshot shows the ANZ Transactive user interface. At the top, there is a navigation bar with the ANZ logo, the text 'ANZ Transactive', and buttons for 'Logout', 'Home', and 'Help'. Below the navigation bar, a red error message is displayed: 'No Foreign Exchange Rate has been defined for currency of this transaction. Please define an FX rate for this currency.' At the bottom of the screenshot, a breadcrumb trail is visible: 'D1194158100 Domestic Payment > Issue (Started)'.

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

EXISTING TRANSACTIONS

MULTIPLE AUTHORISATIONS

For some transactions your organisation might require more than one user to authorise. If e.g. the first authorisation is successful but the second one fails, then both authorisations must be repeated.

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

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 CASH MANAGEMENT navigation button
2	Click the TRANSACTIONS 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 Show or Display list
4	In the Transaction ID or Transaction column, click the transaction that you want to view The transaction's details appear
5	To view the advice click on the advice link or PDF link .

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

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.

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 with 'LMP26118110' as the Instrument ID and 'Import LC' as the Instrument Type. 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 includes a table titled 'Instruments Overview' with columns for 'Instrument Type', 'Issue', 'Amend', 'Trace', and 'Discrepancy Response'. The table lists three instrument types: 'Import Letter of Credit', 'Outgoing Standby Letter of Credit', and 'Export Letter of Credit (transfer)'. Each row has an 'X' in the 'Issue', 'Amend', and 'Discrepancy Response' columns.

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

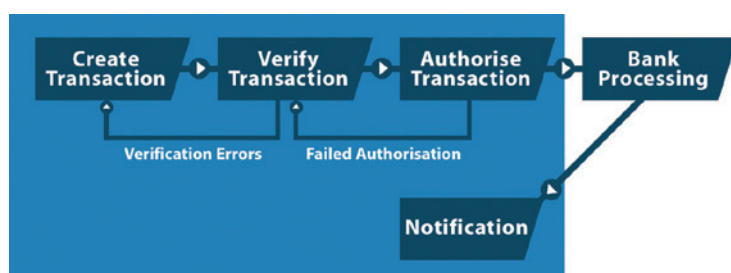
WHAT IS A TRANSACTION?

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 TRADE navigation button.
2	Click the CREATE TRANSACTION button. The New Transaction, Step 1 page appears.
3	> select option for creating a trade instrument > then select the Next Step 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 TRADE navigation button.
2	Click the CREATE TRANSACTION button. The New Transaction, Step 1 page appears.
3	Select the Create a New Transaction (for an existing instrument) option, then click the NEXT STEP button.
4	Select the instrument you wish to amend, then click the NEXT STEP 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 TRADE navigation button.
2	Click the Instrument History tab. The Instrument History page appears.
3	In the Instrument ID column, click the Export Collection that you want to create a Tracer transaction for. The Instrument Summary page appears for the selected Export Collection.
4	Click the CREATE A MAIL MESSAGE button. The New Mail Message 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.

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 TRADE navigation button.
2	Click the Instrument History tab. The Instrument History page appears.
3	In the Instrument ID column, click the Export Letter of Credit that you want to create a download transaction data from. The Instrument Summary page appears for the selected Export Letter of Credit.
4	Click the DOWNLOAD ADVICE TERMS button. The File Download dialog box appears.
5	Select the Save This File to Disk option, then click the OK button. The Save As dialog box appears.
6	Specify the location and file name for the file to be downloaded, then click the OK 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 DOWNLOAD SAVED DATA button. The File Download dialog box appears.
3	Select the Save This File to Disk option, then click the OK button. The Save As dialog box appears.
4	Specify the location and file name for the file to be downloaded, then click the OK 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 Documents section of the page? Yes: Go to step 5. No: There are no document images available for this transaction. End the procedure here.
5	Click the document or the PDF version to view. The Document View page appears, showing an image of the selected document.
6	Use the controls provided on the Document View 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 Close 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 Related Documents section of the page, click the link to the document you want to view. The Document View page appears, showing an image of the selected document.
3	Use the controls provided on the Document View 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 four different categories;
 - > Cash Payments
 - > Trade Services
 - > Confidential
 - > Administrator (Audit).

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">> Custom report (available only to you) For more information on creating reports, see Creating Your Own Reports
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 Generating existing reports
3	Actions	After generating the report you can perform various actions, such as: <ul style="list-style-type: none">> printing the report> downloading data from the report> deleting a customised report> creating a copy of the report and saving it as a standard report or a custom report> editing the report's design

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

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

WORKING WITH REPORTS

GENERATING A REPORT

Follow the below steps to generate a report:

STEP	ACTION
1	Click the REPORTS navigation button The Standard Reports page appears
2	If you want to generate a custom report rather than a standard report, click the Custom Reports tab The Custom Reports page appears
3	In the Report Name column, click the report you want to generate If the report requires you to specify any criteria, the Report Criteria page appears Otherwise, the system generates the report and displays it on the Reports page
4	Which page is displayed? Report Criteria: Specify the criteria required for the report. Reports: 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 Show Report button The system generates the report and displays it on the Reports 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 View PDF , then from the File menu in the PDF document, select Print or > Click View Excel , then from the File menu in the Excel document, select Print The Print 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 OK 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 Download button The File Download dialog box appears
3	Select the Save option, to save the report to a specific location click the OK button The Save As dialog box appears or Select OPEN to view report
4	Specify the location and file name for the file to be downloaded, then click the SAVE 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 Delete button A message appears asking you to confirm the deletion of the report
3	Click the Yes button The Standard Reports page or Custom Reports 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">> adding data to the report> changing the order of the data in the report> adding breaks, sorts, and sections> inserting calculations and counts 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">> entering a document title> changing the font> adjusting cell widths, colours and borders> determining how data is displayed (for example, by including prompts) 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 REPORTS navigation button The Standard Reports page appears
2	Click the CREATE A REPORT button The New Report Step 1 - Report Design page appears
3	Design the new report using the web panel
4	Click the RUN QUERY button in the top right corner of the web panel The New Report Step 1 - Report Preview page appears
5	Are you happy with the design of the report? Yes: Select ' Save As ' option, Click the Next Step button; then go to step 6. The New Report/Edit Report, Step 3 - Finalise Report page appears No: Select ' Edit Report ' option Click the Previous Step button, then repeat steps 3 to 5
6	Enter the details required for the report, such as: <ul style="list-style-type: none">> title of the report> description of the report> the type of the report (standard or custom) 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">> standard reports are available to everyone in your organisation (including any subsidiaries and branches)> custom reports are available only to you
7	Click the SAVE button The Standard Reports or Custom Reports 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 Create a Copy of This Report button The Create a Copy of This Report page appears
3	Enter the details required for the report, such as: <ul style="list-style-type: none">> Report Name> Report Description> 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">> Standard reports are available to everyone in your organisation (including any subsidiaries and branches)> Custom reports are available only to you
4	Click the Save button The Standard Reports or Custom Reports 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 Generating a report
2	Click the Save as option The Save as Standard Report page appears
3	Enter the details required for the report, such as: <ul style="list-style-type: none">> Report name> Report description> 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">> Standard reports are available to everyone in your organisation (including any subsidiaries and branches)> Custom reports are available only to you
4	Click the Save button The Standard Reports 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 EDIT REPORT DESIGN 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 RUN QUERY 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 ' Save As ' option ; then go to step 6. Step 3 - Finalise Report page appears No: Select the ' Edit query ' 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 OK 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 **CASH MANAGEMENT** navigation button
 - 2 Click the **REFRESH BALANCES** 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 **CASH MANAGEMENT** navigation button
 - 2 In the **Account Number** 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 **REPORTS** navigation button
The **Standard Reports** page appears
 - 2 In the report name column, click the report titled Account Statement
 - 3 In the **Balance Date From** field, enter the from date range from when the statement data is to commence for the report
In the **Balance Date To** 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 **Show Report** 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)

ANZ Transactive

Messages overview

Show mail for: Me (and Unassigned)

Refresh this page Create a mail message

Click on the column headers below to sort the data in ascending or descending order (indicated by the red arrow).

	Date & Time	Subject	Assigned To	Party	Vendor ID
<input type="checkbox"/>	05 Jul 2009 04:58AM	Correspondence: DS5055/1166		Sunshine Trading Company Pte Ltd	

Items 1-1 (1 Total) Page 1

Route selected item(s) Delete selected item(s)

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

ANZ Transactive

Messages overview

Show mail for: Me (and Unassigned)

Refresh this page Create a mail message

Click on the column headers below to sort the data in ascending or descending order (indicated by the red arrow).

	Date & Time	Subject	Assigned To	Party	Vendor ID
<input type="checkbox"/>	05 Jul 2009 04:58AM	Correspondence: DS5055/1166		Sunshine Trading Company Pte Ltd	

Items 1-1 (1 Total) Page 1

Route selected item(s) Delete selected item(s)

Mail folders

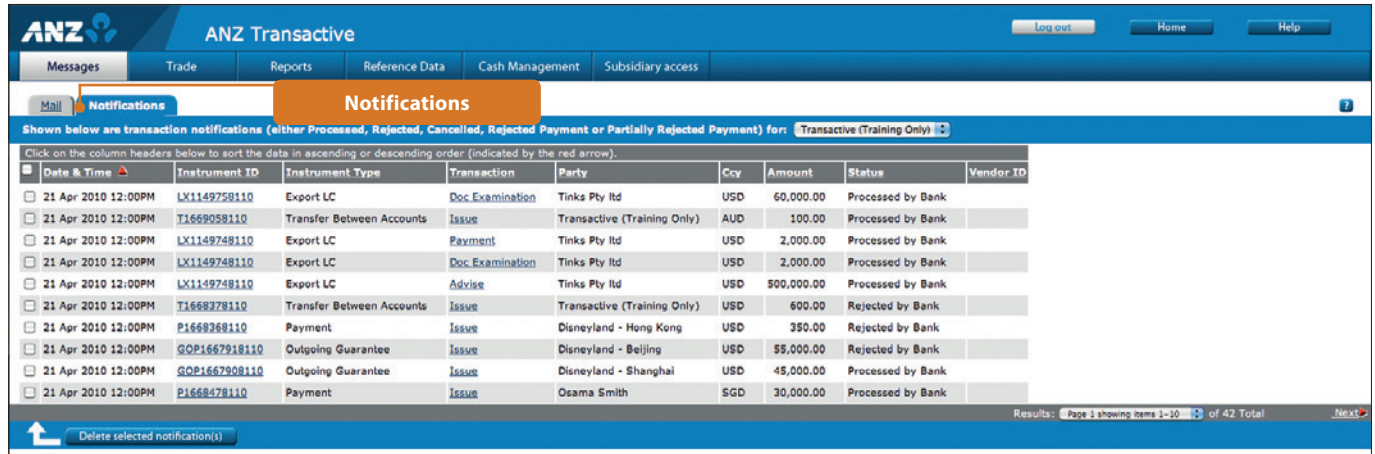
(see Organisation subsidiaries)

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.



The screenshot shows the ANZ Transactive interface with the 'Notifications' page selected. The page title is 'ANZ Transactive' and the sub-page is 'Notifications'. Below the title, there is a filter dropdown set to 'Transactive (Training Only)'. A table of notifications is displayed with columns for Date & Time, Instrument ID, Instrument Type, Transaction, Party, Ccy, Amount, Status, and Vendor ID. The table contains 12 rows of data, including transactions like 'Doc Examination', 'Transfer Between Accounts', 'Payment', and 'Outgoing Guarantee' with various statuses such as 'Processed by Bank' and 'Rejected by Bank'.

Date & Time	Instrument ID	Instrument Type	Transaction	Party	Ccy	Amount	Status	Vendor ID
21 Apr 2010 12:00PM	LX1149759110	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	P1668268110	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

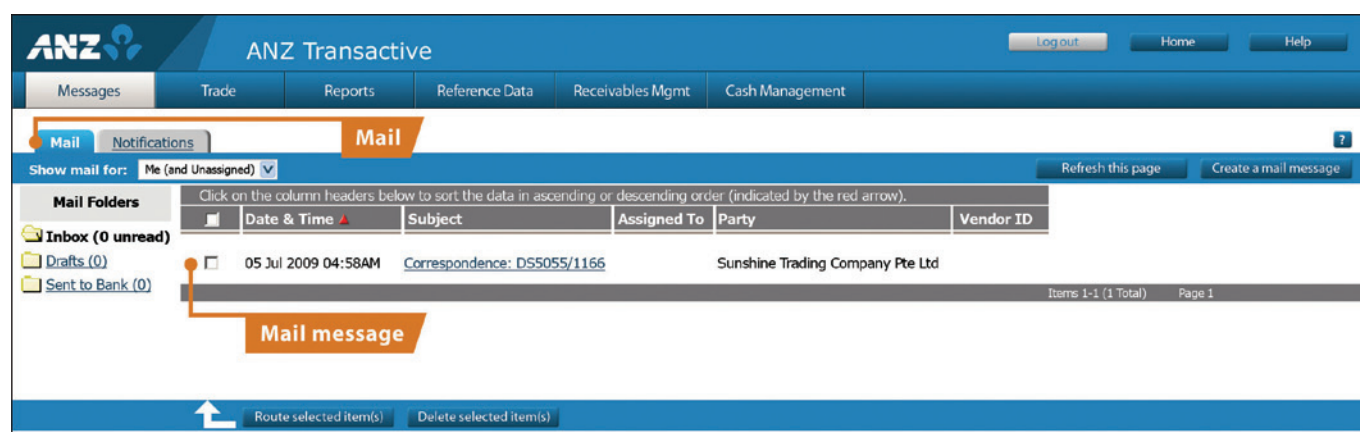
FOLDERS

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 MESSAGES navigation button The Messages area displays with the Mail tab active
2	Click the Notifications 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 Issue in the transaction to view the terms entered or click the Advice link or PDF link 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 Create a Mail Message button. The New Mail Message 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 Save as draft & Close button to save the message as a draft to send or route later The message is saved and the New Mail Message page closes Note: 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: > Viewing an existing message (see Viewing a mail message) > Drafting a new message (see Drafting messages) > Creating a mail message (see Creating a mail message)
2	Click the Send to Bank button The message is sent to ANZ and the Mail Message 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.

ANZ BRANCH DETAILS

JURISDICTION	BANK
Fiji	Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522
Hong Kong	Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522
India	Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522
Japan	Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522
Philippines	Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522
Singapore	Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522
Taiwan	Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522
United Kingdom	Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522

ANZ SUBSIDIARY DETAILS

COUNTRY	DETAILS
Papua New Guinea	Australia and New Zealand Banking Group (PNG) Limited (ANZPL) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL), which is incorporated in Australia. ANZPL is incorporated and licensed in Papua New Guinea with limited liability. ANZPL is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZPL are not deposits or other liabilities of ANZBGL and ANZBGL is not required to meet the obligations of ANZPL.
Vietnam	ANZ Bank (Vietnam) Limited (ANZVL) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL), which is incorporated in Australia. ANZVL is incorporated and licensed in Vietnam with limited liability. ANZVL is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZVL are not deposits or liabilities of ANZBGL and ANZBGL is not required to meet the obligations of ANZVL.

