

ANZ LIQUIDITY MANAGEMENT CUSTOMER USER GUIDE

V1.0AU

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1 INTRODUCTION

1.1 ABOUT THIS GUIDE

This guide covers the essential steps for using ANZ Liquidity Management. We recommend that you read this guide in conjunction with the applicable product terms and conditions.

1.2 ABOUT ANZ LIQUIDITY MANAGEMENT

ANZ Liquidity Management is an integrated web-based platform that provides a range of cash and liquidity management functions to support your business activities across Asia Pacific. With regional connectivity, it enables you to have complete visibility over your cash balances, cash flow, and control over all transactions and financial information, with the flexibility to transact whenever you need. Designed for maximum security and simplicity, it features a user-friendly interface and intuitive functionality.

THIS CUSTOMER USER GUIDE IS DESIGNED TO:

- > Enable you to complete key tasks
- > Guide you after the face to face implementation training
- > Be used as a starting point for training new users on the system

CUSTOMER USER GUIDE VERSIONS

This guide will be updated with new functionality and information as needed.

GETTING STARTED

As part of the onboarding process you will be sent an ANZ 'Welcome Kit' which comprises the following items to assist you with setting up ANZ Liquidity Management:

- > A Welcome Letter with user verification code
- > A Security Device Pack containing your security device and an activation letter and a token pocket guide

ASSISTANCE

If you are unable to complete a task and/or require assistance, please call the ANZ Helpdesk in your location.

UPDATING INFORMATION AND EQUIPMENT

Please contact your ANZ Representative to add, modify or delete the following:

- > Accounts
- > Products
- > Token users
- > Order new or replacement tokens

FEES

Please contact your ANZ representative for details on usage fees.

1.3 MINIMUM SPECIFICATIONS

OPERATING SYSTEM

The following operating systems are supported.

- > Microsoft Windows® 7
- > Microsoft Windows® Vista
- > Microsoft Windows® XP

FIREWALL AND ANTIVIRUS SETTINGS

Your organisation administrator must ensure that the appropriate permissions are configured for both firewall and antivirus software to enable you to access ANZ Liquidity Management.

OPERATING SYSTEM AND BROWSER VERSION

The following is a summary of compatible systems and browsers.

BROWSER TYPE & VERSION	JAVA VIRTUAL MACHINE (JVM)	WINDOWS 7	WINDOWS VISTA	WINDOWS XP PROFESSIONAL SP1/SP2/SP3
Microsoft Internet Explorer 8.0	MS 5.00.3802 SUN1.4.2.0 SUN1.5.2.0	Supported	Supported	Supported
Firefox11.x	MS 5.00.3802 SUN1.4.2.0 SUN1.5.2.0	Supported	Supported	Supported

Note: MAC operating systems are currently not supported.

INTERNET CONNECTION

A speed of 56 kbps or higher is required.

SCREEN RESOLUTION

A minimum screen display resolution of 1024 x 768 or above is recommended.

HARDWARE REQUIREMENT

A token, provided by ANZ.

PROCESSOR /MEMORY

1GHZ & above, 512 MB RAM & above is required

BROWSER SETTINGS

JavaScript enabled

HTTPS (port 443) communications required

Adobe Flash Player V 9.0 & above

Adobe Acrobat Reader 6.0 or above

Flash Player might not be supported on 64 bit Windows platform. Please refer to Adobe official site for details.

1.4 SECURITY INFORMATION

The following security measures are in place to protect your organisation when using ANZ Liquidity Management:

PHYSICAL SECURITY

All buildings that contain ANZ Liquidity Management web servers and database servers use industry-standard physical security to prevent access by unauthorised people.

DATA ENCRYPTION

All data communication to and from ANZ Liquidity Management uses 128-bit SSL (Secure Sockets Layer) encryption and HTTPS (Hypertext Transfer Protocol Secure) as the communication protocol.

FIREWALLS

All data used in ANZ Liquidity Management are protected by firewalls. Data is only provided in response to valid requests from the application. It is recommended that your organization has a firewall to protect its computers and networks.

AUTHENTICATION

ANZ Liquidity Management will verify the identity of each user accessing the application, using:

- > A token

By keying in a:

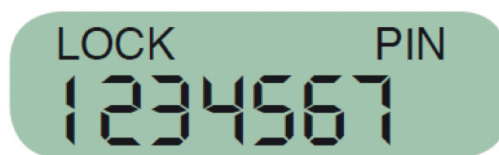
- > Logon ID
- > Password
- > Token response

Once authenticated, a user's access and functionality is controlled by the assigned security profile.

Please refer to Section 1.3 of the ANZ General Banking Conditions on Authorised Persons.

1.5 BLOCKED TOKEN

If 5 consecutive incorrect pins are entered, your Token will be blocked and display the following:



Please contact your ANZ representative if your token is lost or blocked.

1.6 KEY CONCEPTS AND TERMS

Familiarity with the following terms will help you use ANZ Liquidity Management.

MESSAGES

ANZ Liquidity Management has its own online messaging system that enables you to receive notifications from ANZ on transactions you initiate using the system.

TRANSACTIONS

A transaction is the term given to cash payments such as transfers between accounts, cross border funds transfers, and other standard payments.

The system enables you to create transactions by:

- > Using a blank template
- > Using a predefined template
- > Copying an existing transaction or instrument

ORGANISATION SUBSIDIARIES

When an organisation is added to ANZ Liquidity Management, future subsidiary organisations can be further assigned to it.

To register a subsidiary, please contact your Relationship Manager or local Liquidity Management Specialist.

1.7 LOGON PAGE AND HOME PAGE

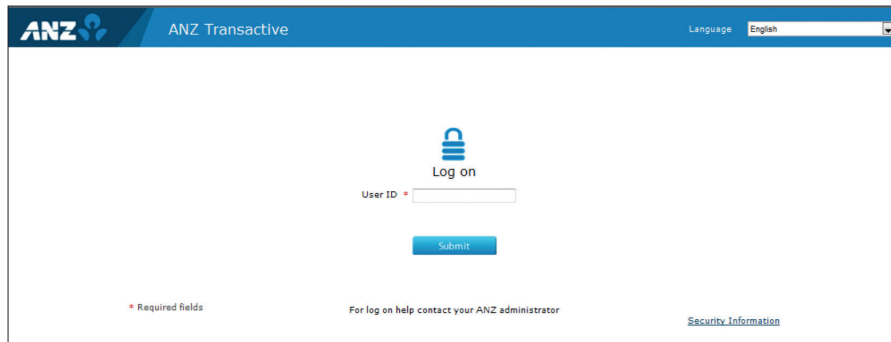
STEP

ACTION

On your browser enter the ANZ Liquidity Management address as <https://lqmtransactive.online.anz.com/portalweb>

Result: The ANZ Liquidity Management logon screen displays.

1

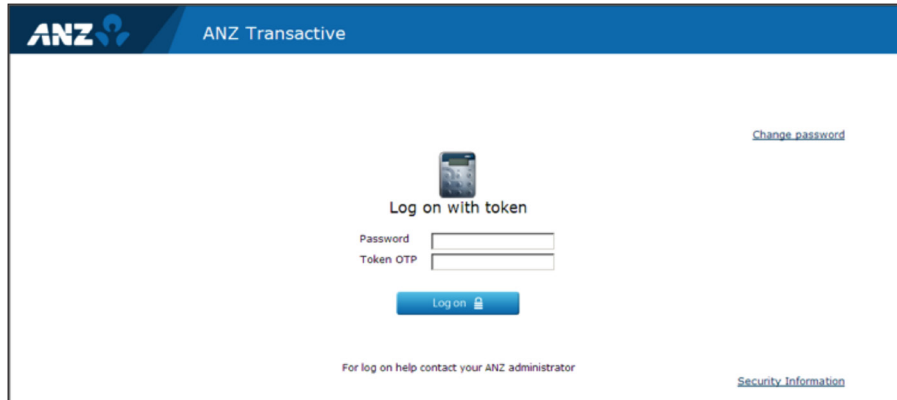


Enter your User ID and click **Submit**.

STEP

ACTION

2

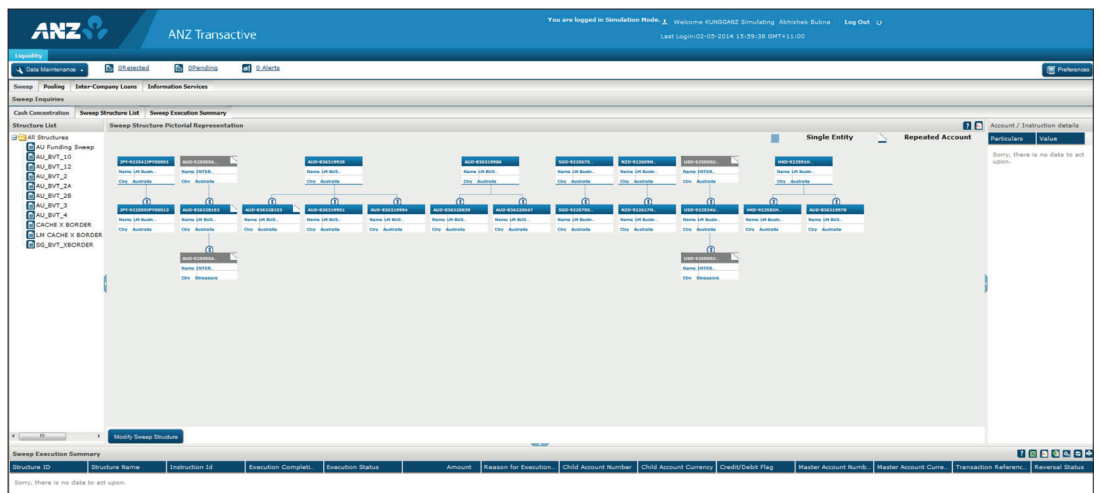


Enter your password and the Token OTP response from your VASCO token and click **Log on**.

Result: The ANZ Liquidity Management home page displays.

ANZ Liquidity Management' home page.

3



1.8 GENERAL SYSTEM TASKS

USER PREFERENCES

User Preferences is used to customize your screen according to your preferences.

SESSION TIMEOUTS AND SAVING YOUR WORK

When using ANZ Liquidity Management your session will time out after 15 minutes of inactivity and you will be automatically logged out. If your session times out the system will **not** save any work you have undertaken on the Transaction and Reference Data pages. It is recommended you save your work periodically during sessions to prevent data loss.

LOG OUT

When you have finished a system session, click the **Logout** button  to exit in a secure manner.

A common error is to close the window to log out. If you do this the system assumes you are still logged in.

2. WORKING WITH LIQUIDITY MANAGEMENT

2.1 LIQUIDITY OVERVIEW

ANZ Liquidity Management provides the following liquidity functions:

- > Accessing and Initiation of Sweeping
- > Notional Pooling/Interest Optimisation
- > Inter-Company Loans
- > Accessing Reports

2.2 MONITOR: SWEEPING OVERVIEW

Sweeping automates the movement of funds and deficits between designated accounts, helping improve overall balance sheet management.

STEP	ACTION
------	--------

	On the main screen, click the Liquidity tab.
--	---

	Result: The Liquidity screen is displayed. By default the screen opens on the Sweep tab and the Sweep Inquiries screen is displayed.
--	--

Structure ID	Structure Name	Instruction Id	Execution Completi.	Execution Status	Amount	Reason for Execution...	Child Account Number	Child Account Cur
366	CACHE X BORDER	1	22-04-2014	NO_TRANSFER	0.00	Child account balance ...	836328153	AUD
324	AU Funding Sweep	2	22-04-2014	NO_TRANSFER	0.00	Child account balance ...	836320047	AUD
324	AU Funding Sweep	1	22-04-2014	NO_TRANSFER	0.00	Child account balance ...	836320039	AUD
305	SG_BVT_XBORDER	1	22-04-2014	NO_TRANSFER	0.00	Child account balance ...	S25055USD00012	USD

The screen displays the **Cash Concentration** tab by default. For more details click on **Sweep Structure List** and **Sweep Execution Summary** tabs.

STEP**ACTION**

This screen and tab displays your sweeping structures related details in four panels.

PANEL**EXPLANATION**

1. Sweep Structure Pictorial	Representation Displays sweep structures in tree structure diagrams.
2. Structure List	Displays a list of your sweep structures. Click on the folder to expand it to a list. To view the information on a single screen, use the Structure List tab.
3. Sweep Execution Summary	Displays a full summary of sweeps available for execution for current date, along with their execution status and their success or failure. To view this information on a single screen, use the Sweep Execution Summary tab.
4. Account/Instruction Details	Displays the account details on clicking on the account and shows the instruction details on clicking the node.

BUTTON/ICON**FUNCTION**

Sets the language, amount format, date format, and time zone for all screen data displays.



Expands the sweep structure Pictorial Representation panel.



Buttons are on the right side of the sweep execution summary panel.



Displays detailed help screens.



Downloads screen data in excel (XIS) format.



Downloads screen data in PDF format.



Downloads screen data in CSV format.



Clears any filter criteria that you have set in table columns.



Refreshes screen data.



Prints screen data.








Opens drop-down menus on any table column. Roll the mouse on the column header to display the arrow.

2

STEP

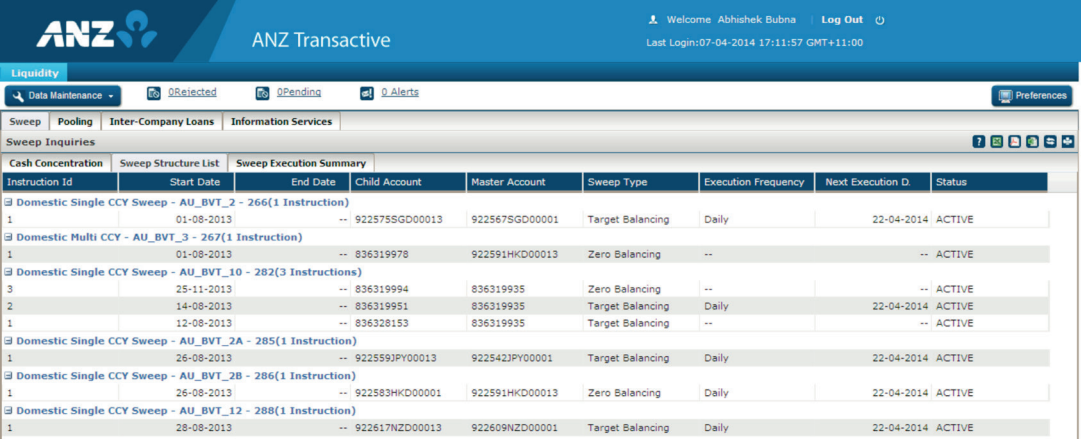
ACTION

	 Data Maintenance ▾	Opens drop-down menus on maintenance functions that you have access to (Not Available).
	 Reports ▾	Displays all pre-generated reports for the current date.
2	 0Rejected	Lists all maintenance requests rejected either by 'checker' users or by bank (Not Available).
	 0Pending	Lists all maintenance requests that have been created and pending for verification by 'checker' user (Not Available).
	 0 Alerts	Lists all alert messages that are addressed to you (Not Available).

Click the **Sweep Structure List** tab.

Result: The **Sweep Structure List** screen is displayed.

3



The screenshot shows the ANZ Transactive interface. At the top, there's a navigation bar with the ANZ logo and 'ANZ Transactive'. Below that, there are tabs for 'Sweep', 'Pooling', 'Inter-Company Loans', and 'Information Services'. The 'Sweep' tab is active, and the 'Sweep Structure List' sub-tab is selected. The main content area displays a table of sweep instructions.

Instruction Id	Start Date	End Date	Child Account	Master Account	Sweep Type	Execution Frequency	Next Execution D.	Status
Domestic Single CCY Sweep - AU_BVT_2 - 266(1 Instruction)								
1	01-08-2013	--	922575SGD00013	922567SGD00001	Target Balancing	Daily	22-04-2014	ACTIVE
Domestic Multi CCY - AU_BVT_3 - 267(1 Instruction)								
1	01-08-2013	--	836319978	922591HKD00013	Zero Balancing	--	--	ACTIVE
Domestic Single CCY Sweep - AU_BVT_10 - 282(3 Instructions)								
3	25-11-2013	--	836319994	836319935	Zero Balancing	--	--	ACTIVE
2	14-08-2013	--	836319951	836319935	Target Balancing	Daily	22-04-2014	ACTIVE
1	12-08-2013	--	836328153	836319935	Target Balancing	--	--	ACTIVE
Domestic Single CCY Sweep - AU_BVT_2A - 285(1 Instruction)								
1	26-08-2013	--	922559JPY00013	922542JPY00001	Target Balancing	Daily	22-04-2014	ACTIVE
Domestic Single CCY Sweep - AU_BVT_2B - 286(1 Instruction)								
1	26-08-2013	--	922583HKD00001	922591HKD00013	Zero Balancing	Daily	22-04-2014	ACTIVE
Domestic Single CCY Sweep - AU_BVT_12 - 288(1 Instruction)								
1	28-08-2013	--	922617NZD00013	922609NZD00001	Target Balancing	Daily	22-04-2014	ACTIVE
Cross Border Single CCY Sweep - AU_BVT_4 - 304(1 Instruction)								

The screen lists all your sweep structure. To view the sweeping account pairs of a structure, click on the 'Expand/Collapse' icon against it. For each pair of accounts, sweep type, frequency and status details are displayed.

STEP

ACTION

4

HEADING

EXPLANATION

Instruction ID	Unique identification number for each sweep account pair in the structure.
Start Date	Start date of sweeping arrangement between each pair of accounts.
End Date	End date of sweeping arrangement between each pair of sweep accounts.
Child Account	Account number of the child account in the sweep account pair.
Master Account	Account number of the master account in the sweep account pair.
Sweep Type	Type of sweeping arrangement (Zero balancing/Target balancing etc.) between the pair of sweep accounts.
Execution Frequency	Sweep execution frequency defined between the pair of sweep accounts.
Next Execution Date	Next execution date for sweeping between the pair of accounts.
Status	Indicated if the sweeping arrangement between the pair of accounts is active or suspended.

Click the **Sweep Execution Summary** tab.

Result: The **Sweep Execution Summary** screen is displayed

5

The screenshot shows the ANZ Transactive interface with the 'Sweep Execution Summary' tab selected. The table displays the following columns: Structure ID, Structure Name, Instruction Id, Execution Completi..., Execution Status, Amount, Reason for Execution..., Child Account Number, and Child Account Cur. The table contains multiple rows of data, including entries for 'LM CACHE X BORDE...', 'CACHE X BORDER', and 'NO_TRANSFER' with various execution dates and amounts.

Structure ID	Structure Name	Instruction Id	Execution Completi...	Execution Status	Amount	Reason for Execution...	Child Account Number	Child Account Cur
388	LM CACHE X BORDE...	1	25-02-2014	SUCCESSFUL	206.92	--	825055AUD00013	AUD
366	CACHE X BORDER	1	17-01-2014	SUCCESSFUL	25.00	Accounting Entry No ...	836328153	AUD
366	CACHE X BORDER	1	26-03-2014	NO_TRANSFER	0.00	Child account balance ...	836328153	AUD
366	CACHE X BORDER	1	25-03-2014	NO_TRANSFER	0.00	Child account balance ...	836328153	AUD
366	CACHE X BORDER	1	24-03-2014	SUCCESSFUL	0.35	--	836328153	AUD
366	CACHE X BORDER	1	21-03-2014	NO_TRANSFER	0.00	Child account balance ...	836328153	AUD
366	CACHE X BORDER	1	20-03-2014	SUCCESSFUL	125.00	--	836328153	AUD
366	CACHE X BORDER	1	19-03-2014	NO_TRANSFER	0.00	Child account balance ...	836328153	AUD
366	CACHE X BORDER	1	18-03-2014	NO_TRANSFER	0.00	Child account balance ...	836328153	AUD
366	CACHE X BORDER	1	17-03-2014	SUCCESSFUL	0.35	--	836328153	AUD
366	CACHE X BORDER	1	14-03-2014	NO_TRANSFER	0.00	Child account balance ...	836328153	AUD
366	CACHE X BORDER	1	13-03-2014	NO_TRANSFER	0.00	Child account balance ...	836328153	AUD
366	CACHE X BORDER	1	12-03-2014	NO_TRANSFER	0.00	Child account balance ...	836328153	AUD
366	CACHE X BORDER	1	11-03-2014	NO_TRANSFER	0.00	Child account balance ...	836328153	AUD
366	CACHE X BORDER	1	10-03-2014	SUCCESSFUL	0.35	--	836328153	AUD
366	CACHE X BORDER	1	07-03-2014	NO_TRANSFER	0.00	Child account balance ...	836328153	AUD
366	CACHE X BORDER	1	06-03-2014	NO_TRANSFER	0.00	Child account balance ...	836328153	AUD
366	CACHE X BORDER	1	05-03-2014	SUCCESSFUL	0.02	--	836328153	AUD
366	CACHE X BORDER	1	04-03-2014	NO_TRANSFER	0.00	Child account balance ...	836328153	AUD
366	CACHE X BORDER	1	03-03-2014	SUCCESSFUL	0.97	--	836328153	AUD
366	CACHE X BORDER	1	28-02-2014	SUCCESSFUL	45.00	--	836328153	AUD
366	CACHE X BORDER	1	27-02-2014	SUCCESSFUL	135.00	--	836328153	AUD
366	CACHE X BORDER	1	26-02-2014	SUCCESSFUL	45.00	--	836328153	AUD
366	CACHE X BORDER	1	25-02-2014	NO_TRANSFER	0.00	Child account balance ...	836328153	AUD
366	CACHE X BORDER	1	24-02-2014	SUCCESSFUL	0.84	--	836328153	AUD
366	CACHE X BORDER	1	21-02-2014	NO_TRANSFER	0.00	Child account balance ...	836328153	AUD

A full list of sweeps executed until the current date is displayed along with their execution status and amounts.

STEP**ACTION**

The following details are displayed for each sweep transaction.

HEADING**EXPLANATION**

Structure ID	Unique identification number for each sweep structure.
Structure Name	Name of the sweep structure.
Instruction ID	Unique identification number for each sweep account pair in the structure.
Execution Completion	Date of execution of sweep.
Execution Status	Indicated if the sweep for the day is successful or not.
Amount	Amount of sweep.
Reason for Execution	Displays failure reason for all failed executions.
Child Account Number	Account number of the child account in the sweep account pair.
Child Account Currency	Account currency of the child account.
Credit/Debit Flag	Indicates if the sweep amount was credited or debited to the child account.
Master Account Number	Account number of the master account in the sweep account pair.
Master Account Currency	Account currency of the master account.
Transaction Reference	Unique reference number of the sweep transaction.
Reversal Status	Indicated the status of reversal sweep (applicable when reversal sweeps are activated in the sweeping arrangement between the account pair).

6

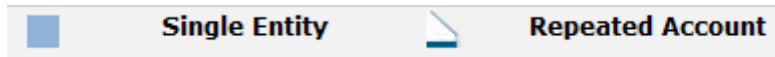
2.3 MONITOR: SWEEPING DETAILS

STEP

ACTION

On the **Sweep Structure Pictorial Representation** panel is a legend that indicates whether an account is a single entity or a repeated account.

1



Single Entity refers to an account in a single structure, hence only appearing once in the pictorial. Repeated Account refers to accounts in more than one structure, hence shown more than once in the pictorial.

To view the account details of a structure in the **Sweep Structure Pictorial Representation**, click the header of the relevant account. Accounts that you are entitled to view are in blue and others are greyed out.

Result: The details display in the **Account/Instruction Details** panel.

2

Account / Instruction details	
Particulars	Value
Account Nu...	528505SGD...
Account Na...	INTERNAL-P...
Account Cur...	SGD
Country	Singapore
Latest Balan...	--
Available Ba...	--

To view the sweeping rules between two accounts, click on the link between them in a structure diagram.

Result: The rules display in the **Account/Instruction Details** panel.

3

Account / Instruction details	
Particulars	Value
Instruction Id	3
Instruction S...	2013-01-16
Instruction E...	--
Master Acco...	528497SGD...
Child Account	528505SGD...
Execution M...	Online
Execution F...	--
Suspension	No
Suspension ...	--
Sweep Type	Zero Balanci...
Amount	0

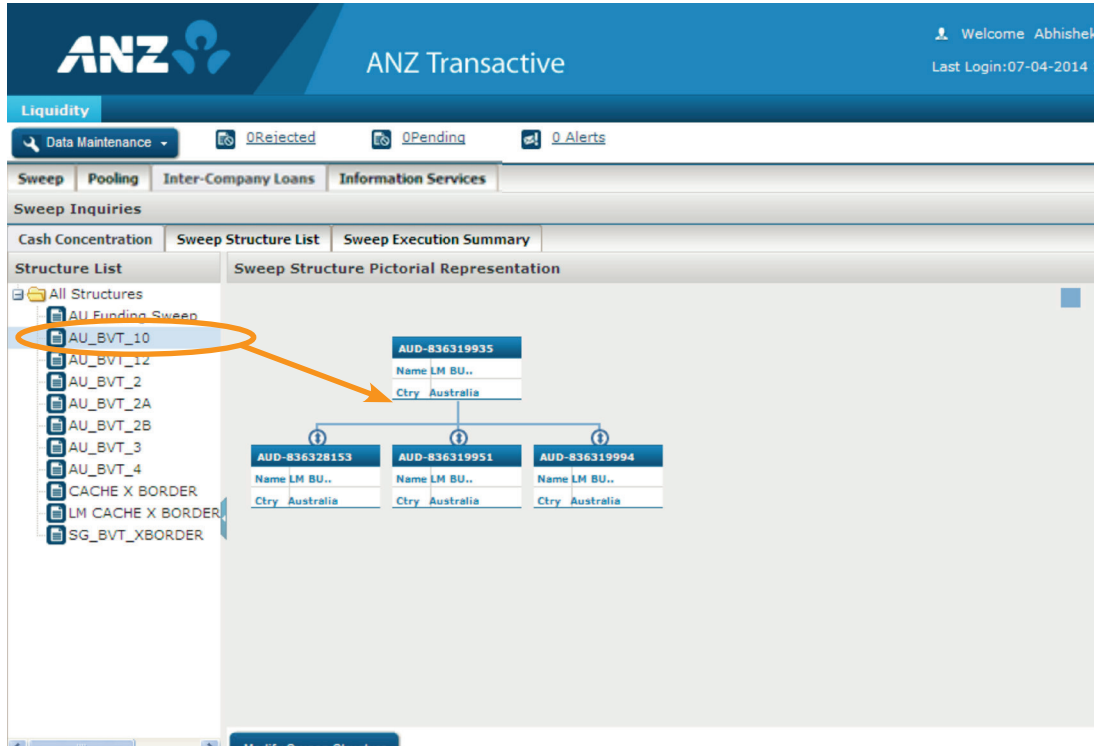
STEP

ACTION

The **Structure List** Panel corresponds to the **Sweep Structure Pictorial Representation** panel. In the **Structure List** panel, click a structure name to view its diagram.

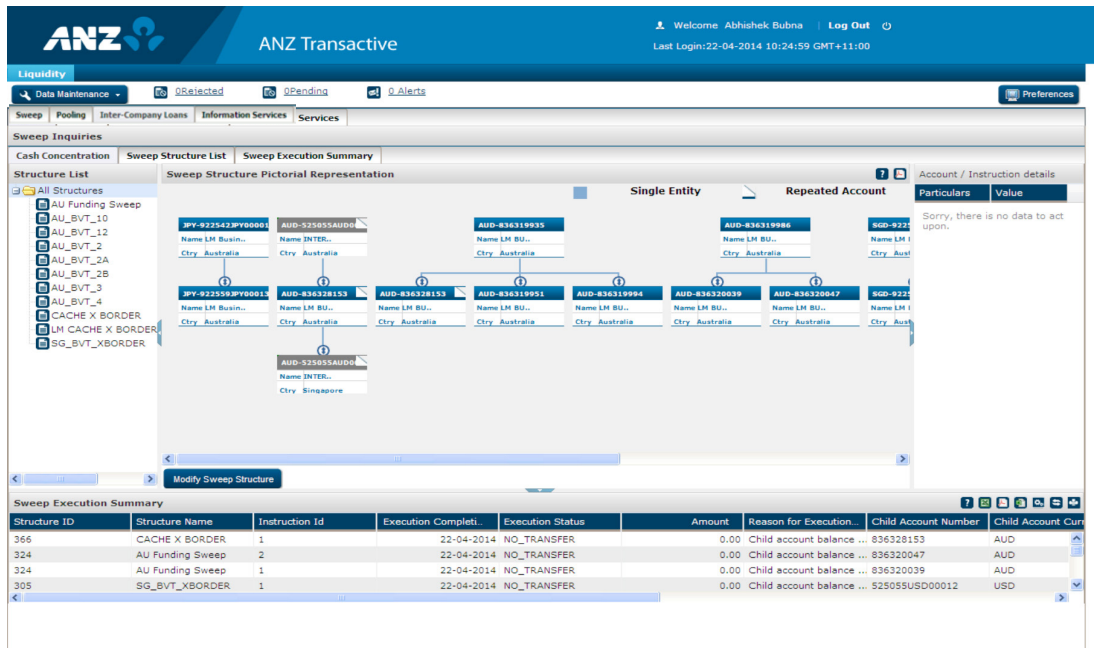
Result: The sweep structure diagram is displayed in the **Sweep Structure Pictorial Representation** panel.

4



The **Sweep Execution Summary** table lists all your sweeps scheduled for current date, along with their execution status.

5



2.4 MONITOR: INTER-COMPANY LOANS

The Inter-Company Loans screen allows you to view details of all your Inter Company Loan arrangements.

STEP

ACTION

On the Liquidity Landing page, click the **Inter-Company Loans** tab.

Result: The **Inter-Company Loans Inquiries** screen displays.

1

Agreement ID	Header Account #	Header Entity	Participant Account #	Participant Entity	CCY	Loan Type	Loan Tenor	Loan Amount
836328153-836319935 (1 Loan)	836328153	AU LH BYT 1	836319935	AUCACBYT1	---	Revolving Loan	0	(70.35)
9225756000013-9225675000001 (1 Loan)	9225756000013	AU LH BYT MIDANZ 2	9225675000001	AUMDOBVT1	---	Revolving Loan	0	(105.33)

This screen and tab displays information on all your Inter Company Loan (ICL) arrangements. For each pair of accounts under an ICL arrangement, details of loan type and tenor along with the net outstanding loan balance amount are displayed.

2

HEADING	EXPLANATION
Agreement ID	Unique identification number for the Inter Company Loan agreement (if available).
Header Account #	Account number of the master account in the ICL account pair.
Header Entity	Legal name of the entity that holds the master account.
Participant Account #	Account number of the child account in the ICL account pair.
Participant Entity	Legal name of the entity that holds the child account.
CCY	Loan currency
Loan Type	Indicated if the loan type is revolving or non-revolving.
Loan Tenor	Indicated tenor of loan.
Loan Amount	Indicated net outstanding loan balance amount for the ICL account pair.

STEP

ACTION

Double-click any row in the table.

Result: The **Details: Active Loan Transaction** pop-up screen displays.

3

Details : Active Loan Transaction ? X

Loan Criteria Template 14	From Account 528497SGD00001
Transaction Amount 340.44	To Account 528497SGD00012

Loan Terms

Days 0	Months --
Years --	
Repayment Terms Payback Principal and Interest	Tenor Partial Repayment No
Post Interest: <input checked="" type="radio"/> Yes <input type="radio"/> No	
Interest Posting Option Cycle Based	Posting Cycle Weekly
Interest Rate Option --	Rate --
Tenor Fixed Rate --	Rate Refresh Frequency --
Base Rate --	Offset --
Base Rate Tenor -- --	

Close

2.5 MONITOR: POOLING

Pooling notionally consolidates funds across your designated domestic, single currency accounts.

VIEW POOLING STRUCTURES

STEP

ACTION

On the Liquidity Landing page, click the **Pooling** tab.

Result: The **Pooling Inquiries** screen displays. The **Execution Inquiry** tab is displayed by default.

Pool ID	Pool Balance	Total Pool Debit	Total Pool Credit	Pool End Date	Absolute% Contribution	Execution Date
9	0.00	0.00	0.00	--	0.00	12-08-2013
9	0.00	0.00	0.00	--	0.00	13-08-2013
9	0.00	0.00	0.00	--	0.00	14-08-2013
9	0.00	0.00	0.00	--	0.00	15-08-2013
9	0.00	0.00	0.00	--	0.00	16-08-2013
9	0.00	0.00	0.00	--	0.00	17-08-2013
9	0.00	0.00	0.00	--	0.00	18-08-2013
9	0.00	0.00	0.00	--	0.00	19-08-2013
9	0.00	0.00	0.00	--	0.00	20-08-2013
9	0.00	0.00	0.00	--	0.00	21-08-2013
9	0.00	0.00	0.00	--	0.00	22-08-2013
9	0.00	0.00	0.00	--	0.00	23-08-2013
9	0.00	0.00	0.00	--	0.00	24-08-2013
9	0.00	0.00	0.00	--	0.00	25-08-2013
9	0.00	0.00	0.00	--	0.00	26-08-2013
9	0.00	70.00	70.00	--	0.00	27-08-2013
9	0.00	110.00	110.00	--	0.00	30-08-2013
9	0.00	110.00	110.00	--	0.00	31-08-2013
9	0.00	110.00	110.00	--	0.00	01-09-2013
9	0.00	50.36	50.36	--	0.00	06-09-2013
9	0.00	50.36	50.36	--	0.00	09-09-2013
9	0.00	50.36	50.36	--	0.00	10-09-2013
9	0.00	50.36	50.36	--	0.00	11-09-2013
9	0.00	50.36	50.36	--	0.00	12-09-2013
9	0.00	50.36	50.36	--	0.00	13-09-2013
9	(20.00)	100.62	80.62	--	0.00	18-09-2013
9	(20.00)	100.62	80.62	--	0.00	19-09-2013

1

The Pooling screen tabs provide four read-only screens for information on pooling structures:

- Execution Inquiry - **Execution Inquiry**
- Pooling Structure List - **Pooling Structure List**
- Interest Details - **Interest Details**
- Back Value Executions - **Back Value Executions**

STEP

ACTION

Execution Inquiry Tab

Pool ID	Pool Balance	Total Pool Debit	Total Pool Credit	Pool End Date	Absolute% Contribution	Execution Date
9	0.00	0.00	0.00	--	0.00	12-08-2013
9	0.00	0.00	0.00	--	0.00	13-08-2013
9	0.00	0.00	0.00	--	0.00	14-08-2013
9	0.00	0.00	0.00	--	0.00	15-08-2013
9	0.00	0.00	0.00	--	0.00	16-08-2013
9	0.00	0.00	0.00	--	0.00	17-08-2013
9	0.00	0.00	0.00	--	0.00	18-08-2013
9	0.00	0.00	0.00	--	0.00	19-08-2013
9	0.00	0.00	0.00	--	0.00	20-08-2013
9	0.00	0.00	0.00	--	0.00	21-08-2013
9	0.00	0.00	0.00	--	0.00	22-08-2013
9	0.00	0.00	0.00	--	0.00	23-08-2013
9	0.00	0.00	0.00	--	0.00	24-08-2013
9	0.00	0.00	0.00	--	0.00	25-08-2013
9	0.00	0.00	0.00	--	0.00	26-08-2013
9	0.00	70.00	70.00	--	0.00	27-08-2013
9	0.00	110.00	110.00	--	0.00	30-08-2013
9	0.00	110.00	110.00	--	0.00	31-08-2013
9	0.00	110.00	110.00	--	0.00	01-09-2013
9	0.00	50.00	50.00	--	0.00	06-09-2013
9	0.00	50.36	50.36	--	0.00	09-09-2013
9	0.00	50.36	50.36	--	0.00	10-09-2013
9	0.00	50.36	50.36	--	0.00	11-09-2013
9	0.00	50.36	50.36	--	0.00	12-09-2013
9	0.00	50.36	50.36	--	0.00	13-09-2013
9	(20.00)	100.62	80.62	--	0.00	18-09-2013
9	(20.00)	100.62	80.62	--	0.00	19-09-2013

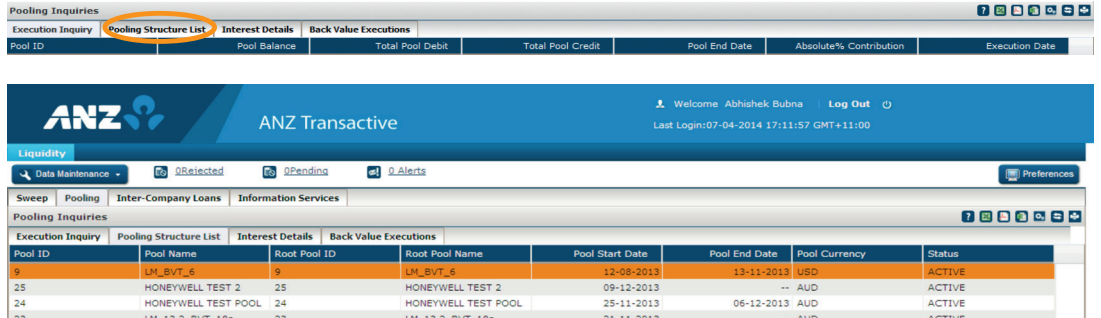
2

HEADING	EXPLANATION
Pool ID	Unique identification number for each Notional Pool or Interest Optimisation pool structure.
Pool Balance	Consolidated balance of all participating accounts in the pool, reported in pool base currency.
Total Pool Debit	Consolidated (debit) balance of all participating accounts in the pool that are in debit, reported in pool base currency.
Total Pool Credit	Consolidated (credit) balance of all participating accounts in the pool that are in credit, reported in pool base currency.
Pool End Date	End date of the pooling arrangement, if any defined.
Absolute % Contribution	Absolute % contribution is always zero value by default for all Notional Pools and Interest Optimisation Pools.
Execution Date	The date for which the pool balance and other details are displayed.

STEP

ACTION

Pooling Structure List Tab



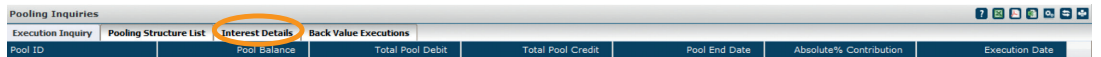
This screen lists all your pooling structures. Double click on any record to see detailed information for that pooling structure including Interest details and participating account details.

3

HEADING	EXPLANATION
Pool ID	Unique identification number for each Notional Pool or Interest Optimisation pool structure.
Pool Name	Name of the pool structure.
Root Pool ID	Root Pool ID is always the same as Pool ID.
Root Pool Name	Root Pool Name is always the same as Pool Name.
Pool Start Date	Effective Start date of the pooling arrangement.
Pool End Date	Effective End date of the pooling arrangement.
Pool Currency	Designated base currency for the pooling arrangement.
Status	Indicates if the pooling arrangement is active or closed.

Interest Details Tab

4



The screenshot shows the ANZ Transactive interface. The user is logged in as Abhishek Bubna. The main menu includes Liquidity, Data Maintenance, Selected, Pending, Alerts, and Preferences. The 'Pooling Inquiries' section is active, displaying a table with the following columns: Execution Inquiry, Pooling Structure List, Interest Details, and Back Value Executions. The table lists 30 rows of data for Pool ID 9, all with Pool Name LM_BVT_6 and Pool Currency USD. The columns include Business Date, Execution Date, Pool Ledger Balance, Pool Clear Balance, Debit Interest, and Credit Interest.

Pool ID	Pool Name	Business Date	Execution Date	Pool Currency	Pool Ledger Balan..	Pool Clear Balance	Debit Interest	Credit Interest
9	LM_BVT_6	19-08-2013	19-08-2013	USD	0.00	0.00	0.00	0.00
9	LM_BVT_6	03-10-2013	03-10-2013	USD			0.01	0.00
9	LM_BVT_6	28-09-2013	30-09-2013	USD	(20.31)	(20.31)	0.01	0.00
9	LM_BVT_6	22-09-2013	23-09-2013	USD	(20.27)	(20.27)	0.01	0.00
9	LM_BVT_6	26-09-2013	26-09-2013	USD	(20.24)	(20.24)	0.01	0.00
9	LM_BVT_6	21-09-2013	23-09-2013	USD	(20.27)	(20.27)	0.01	0.00
9	LM_BVT_6	30-09-2013	30-09-2013	USD	(20.24)	(20.52)	0.01	0.00
9	LM_BVT_6	27-09-2013	27-09-2013	USD	(20.24)	(20.24)	0.01	0.00
9	LM_BVT_6	20-09-2013	20-09-2013	USD	(20.00)	(20.00)	0.01	0.00
9	LM_BVT_6	17-09-2013	18-09-2013	USD	0.00	0.00	0.00	0.00
9	LM_BVT_6	14-09-2013	16-09-2013	USD	0.00	0.00	0.00	0.00
9	LM_BVT_6	12-09-2013	12-09-2013	USD	0.00	0.00	0.00	0.00
9	LM_BVT_6	10-09-2013	10-09-2013	USD	(20.00)	(20.00)	0.01	0.00
9	LM_BVT_6	10-09-2013	10-09-2013	USD	0.00	0.00	0.00	0.00
9	LM_BVT_6	08-09-2013	09-09-2013	USD	0.00	0.00	0.00	0.00
9	LM_BVT_6	16-09-2013	18-09-2013	USD	0.00	0.00	0.00	0.00
9	LM_BVT_6	18-09-2013	18-09-2013	USD	0.00	(20.00)	0.01	0.00
9	LM_BVT_6	15-09-2013	16-09-2013	USD	0.00	0.00	0.00	0.00
9	LM_BVT_6	11-09-2013	11-09-2013	USD	0.00	0.00	0.00	0.00
9	LM_BVT_6	13-09-2013	13-09-2013	USD	0.00	0.00	0.00	0.00
9	LM_BVT_6	09-09-2013	09-09-2013	USD	0.00	0.00	0.00	0.00
9	LM_BVT_6	25-08-2013	25-08-2013	USD	0.00	0.00	0.00	0.00
9	LM_BVT_6	26-08-2013	26-08-2013	USD	0.00	0.00	0.00	0.00
9	LM_BVT_6	24-08-2013	24-08-2013	USD	0.00	0.00	0.00	0.00
9	LM_BVT_6	05-09-2013	06-09-2013	USD	0.00	0.00	0.00	0.00
9	LM_BVT_6	03-09-2013	06-09-2013	USD	0.00	0.00	0.00	0.00
9	LM_BVT_6	02-09-2013	06-09-2013	USD	0.00	0.00	0.00	0.00

4

This screen displays the details about daily executions for all your pooling structures. There will be one record per day per pooling structure confirming the successful execution for the day. Additionally, pool level credit and/or debit interest amounts are displayed only for Single Currency Notional Pooling structures

HEADING**EXPLANATION**

Pool ID	Unique identification number for each Notional Pool or Interest Optimisation pool structure.
Pool Name	Name of the pool structure.
Business Date	The date for which pooling execution happens.
Execution Date	The date on which the pooling execution happens for a business date.
Pool Currency	Designated base currency for the pooling arrangement.
Pool Ledger Balance	Consolidated book balances of all participating accounts in the pooling structure.
Pool Clear Balance	Consolidated cleared balances (available balances) of all participating accounts in the pooling structure.
Debit Interest	Debit interest amount calculated for the day, based on pool debit balance.
Credit Interest	Credit interest amount calculated for the day, based on pool credit balance.

STEP

ACTION

Back Value Executions Tab

The screenshot shows the ANZ Transactive interface. At the top, there are navigation tabs: Pooling Inquiries, Execution Inquiry, Pooling Structure List, Interest Details, and Back Value Executions (which is highlighted with an orange circle). Below these tabs is a summary table with columns: Pool ID, Pool Balance, Total Pool Debit, Total Pool Credit, Pool End Date, Absolute% Contribution, and Execution Date.

The main part of the screenshot is a detailed table titled "Back Value Executions". It has columns: BVT / BVI ID, Root Pool ID, Pool ID, Pool / Account Type, and Pool ID / Account Number. The table contains multiple rows of data, with one row highlighted in orange (BVT / BVI ID: 3689, Root Pool ID: 16, Pool ID: 16, Pool / Account Type: ACCOUNT, Pool ID / Account Number: 836320039).

At the bottom of the table, there is a horizontal scroll bar to view all details.

5

This tab displays details of interest adjustment due to back valued transactions that are posted on any of the participating accounts in the pooling structures.

Use the horizontal scroll bar to view all the details.

STEP**ACTION**

HEADING	EXPLANATION
BVT/BVI ID	Unique identification number for each back valued transaction.
Root Pool ID	Root Pool ID is always the same as Pool ID.
Pool ID	Unique identification number for each Notional Pool or Interest Optimisation pool structure
Pool / Account Type	Identifies if the reported interest adjustments are for the pool or an account.
Pool ID / Account Number	Identifies a pool by its ID or an account by its number.
Post BVT BVI Pool / Account Balance in.	Updated pool or account balance after accounting for the back valued transaction.
Total Post BVT / BVI Pool Credit	Updated pool credit balance after accounting for the back valued transaction, if it was a credit.
Total Post BVT / BVI Pool Debit	Updated pool debit balance after accounting for the back valued transaction, if it was a debit.
Post BVT / BVI Absolute % Contribution	Post BVT / BVI Absolute % Contribution is defaulted to zero.
Post BVT / BVI interest on logical day	Updated interest amount after accounting for the back valued transaction for the day.
Post BVT / BVI interest on Accrual on log..	Updated total accrued interest amount after accounting for the back valued transaction for until the day.
Post BVT / BVI Advantage allocated on	Updated advantage amount after accounting for the back valued transaction.
Adjustment to Debit Accrual	Amount adjusted on the accrued debit interest after accounting for the back valued transaction.
Adjustment to Credit Accrual	Amount adjusted on the accrued credit interest after accounting for the back valued transaction.
Adjustment to -ve Advantage Account	Amount adjusted on negative advantage amount on the account, after accounting for the back valued transaction.
Adjustment to +ve Advantage Account	Amount adjusted on positive advantage amount on the account, after accounting for the back valued transaction.

5

2.6 VIEW: REPORTS

The Information Services screen allows you to view all available reports that you are entitled to access.

STEP

ACTION

On the Liquidity Landing page, click the **Reports** tab.

Result: The **Reports** screen displays. The **Canned Reports** screen is displayed by default.

1

Report Reference #	Name	Date	Product	Frequency
289640	Notional Pooling - Balance Details	20-04-2014	Pooling	Monthly
289643	Notional Pooling - Balance Details	20-04-2014	Pooling	Monthly
289660	Interest Adjustment	20-04-2014	Pooling	Monthly
285768	Daily Balance in Base CCY	20-04-2014	Interest Optimization	Daily
286045	Notional Pooling Interest Details - Parti...	20-04-2014	Pooling	Monthly
289673	Notional Pooling - Allocation Summary	20-04-2014	Pooling	Monthly
286366	Notional Pooling - Interest Details - He...	20-04-2014	Pooling	Monthly
289608	Daily Balance in Base CCY	20-04-2014	Interest Optimization	Daily
289653	Notional Pooling Interest Details - Parti...	20-04-2014	Pooling	Monthly
285937	Interest Optimisation - Tier Interest	20-04-2014	Interest Optimization	Monthly
285923	Interest Optimisation - Tier Interest	20-04-2014	Interest Optimization	Monthly
285986	Notional Pooling - Balance Details	20-04-2014	Pooling	Monthly
286025	Notional Pooling Interest Details - Parti...	20-04-2014	Pooling	Monthly
289656	Interest Adjustment	20-04-2014	Pooling	Monthly
289678	Notional Pooling - Allocation Summary	20-04-2014	Pooling	Monthly
285823	Interest Optimisation - Daily Balance in...	20-04-2014	Interest Optimization	Monthly
285863	Interest Optimisation - Daily Interest D...	20-04-2014	Interest Optimization	Monthly
286137	Interest Adjustment	20-04-2014	Pooling	Monthly
286354	Notional Pooling - Interest Details - He...	20-04-2014	Pooling	Monthly
289617	Interest Optimisation - Daily Balance in...	20-04-2014	Interest Optimization	Monthly
289630	Interest Optimisation - Daily Interest D...	20-04-2014	Interest Optimization	Monthly
285760	Daily Balance in Base CCY	20-04-2014	Interest Optimization	Daily
285809	Interest Optimisation - Daily Balance in...	20-04-2014	Interest Optimization	Monthly
286206	Notional Pooling - Allocation Summary	20-04-2014	Pooling	Monthly
286220	Notional Pooling - Allocation Summary	20-04-2014	Pooling	Monthly

2

HEADING

EXPLANATION

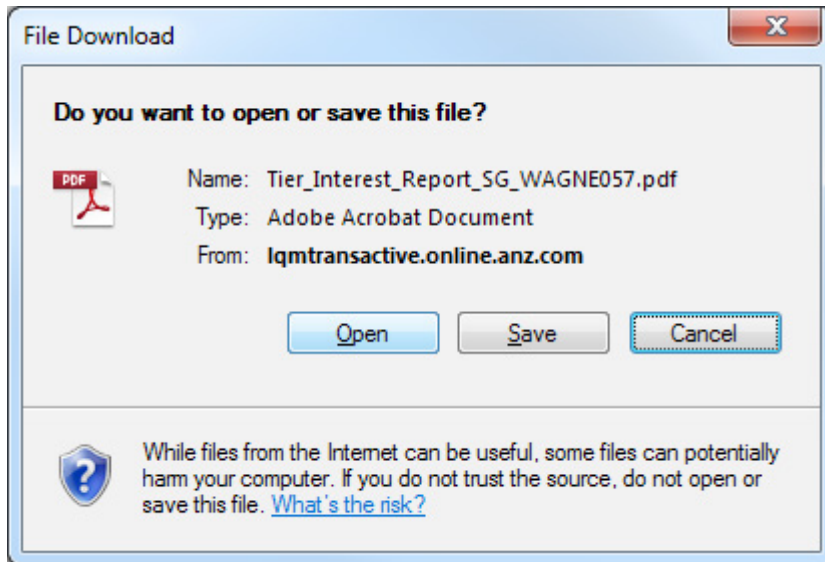
Report Reference #	Unique identification number for a report.
Name	Name of the report.
Date	Date for which the report was generated.
Product	Indicated if the report pertains to a Sweep/Pooling/Interest Optimisation structure.
Frequency	Indicated the default reporting frequency applicable to the report.

STEP

ACTION

Double click a row in the **Canned Reports** screen.

Result: A PDF file of the report opens.



3

A Sample report:

ANZ
Australia and New Zealand Banking Group Limited ABN 11 009 387 522

Report Name: Notional Pooling - Balance Details (RPT 1105)

Customer Name: ANZ PCM LM TEST ACCOUNT SGD 2
Structure Name: FEB EVT SINGLE CCY POOL
Structure ID: 4
Structure Base Currency: SGD

Period: From 06-APR-2013 To 19-APR-2013

Date	Participating Entity	Account No.	Account CCY	Account Balance	FX Rate	Balance In Base Currency	Net Balance In Base Currency
06-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	5284970GD00001	SGD	-250.92	1.00	-250.92	-195.92
07-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	5284970GD00001	SGD	-250.92	1.00	-250.92	-195.92
08-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	5284970GD00001	SGD	-250.60	1.00	-250.60	-195.01
09-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	5284970GD00001	SGD	-250.96	1.00	-250.96	-195.96
10-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	5284970GD00001	SGD	-200.96	1.00	-200.96	-145.96
11-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	5284970GD00001	SGD	-200.96	1.00	-200.96	-145.96
12-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	5284970GD00001	SGD	-200.96	1.00	-200.96	-145.96
13-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	5284970GD00001	SGD	-200.96	1.00	-200.96	-145.96
14-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	5284970GD00001	SGD	-200.96	1.00	-200.96	-145.96
15-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	5284970GD00001	SGD	-200.73	1.00	-200.73	-145.94
16-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	5284970GD00001	SGD	-171.15	1.00	-171.15	-116.15
17-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	5284970GD00001	SGD	-171.15	1.00	-171.15	-116.15
18-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	5284970GD00001	SGD	-156.15	1.00	-156.15	-101.15

This report is computer generated and requires no signature.
This report is to be read in conjunction with your bank statement.
Printed On 22-APR-2013 16:05:57

Created By sm1123

Page 1 of 2

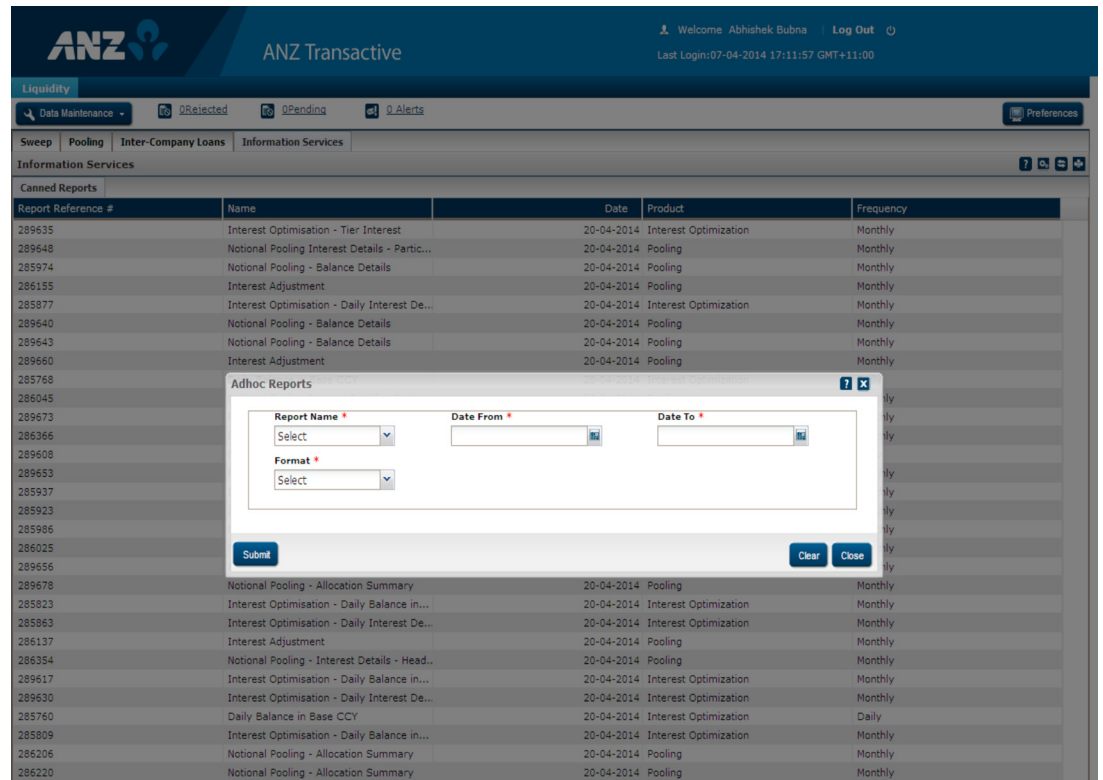
STEP**ACTION**

At the lower left of the **Reports** screen is the **Get Adhoc Report** button. Click it.

Get Adhoc Report

Result: The **Adhoc Report** screen displays.

4



Fill the **Adhoc Reports** screen fields.

Notes:
All fields marked with a * symbol are mandatory fields.

5

FIELD	EXPLANATION
Report Name*	Name of the report.
Date From*	Start date of the reporting period.
Date To*	End date of the reporting period.
Format*	PDF/Excel


STEP

ACTION

Select the relevant details then **Submit**.

Result: A report file opens in the display format you selected.

6



Australia and New Zealand Banking Group Limited ABN 11 008 387 822

Report Name: Notional Pooling - Balance Details (RPT 1105)

Customer Name : ANZ PCM LM TEST ACCOUNT SGD 2 Period: From 06-APR-2013 To 19-APR-2013
 Structure Name: FEB BVT SINGLE CCY POOL
 Structure ID: 4
 Structure Base Currency: SGD

Date	Participating Entity	Account No.	Account CCY	Account Balance	FX Rate	Balance in Base Currency	Net Balance in Base Currency
06-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	528497SGD00001	SGD	-250.92	1.00	-250.92	-195.92
07-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	528497SGD00001	SGD	-250.92	1.00	-250.92	-195.92
08-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	528497SGD00001	SGD	-250.60	1.00	-250.60	-195.81
09-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	528497SGD00001	SGD	-250.96	1.00	-250.96	-195.96
10-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	528497SGD00001	SGD	-200.96	1.00	-200.96	-145.96
11-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	528497SGD00001	SGD	-200.96	1.00	-200.96	-145.96
12-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	528497SGD00001	SGD	-200.96	1.00	-200.96	-145.96
13-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	528497SGD00001	SGD	-200.96	1.00	-200.96	-145.96
14-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	528497SGD00001	SGD	-200.96	1.00	-200.96	-145.96
15-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	528497SGD00001	SGD	-200.73	1.00	-200.73	-145.84
16-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	528497SGD00001	SGD	-171.15	1.00	-171.15	-116.15
17-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	528497SGD00001	SGD	-171.15	1.00	-171.15	-116.15
18-APR-2013	INTERNAL-PCM ANZ SINGAPORE LM 2	528497SGD00001	SGD	-156.15	1.00	-156.15	-101.15

This report is computer generated and requires no signature
 This report is to be read in conjunction with your bank statement
 Printed On 22-APR-2013 16:56:57

Created By sms123 Page 1 of 2

