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 toket 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:

LOCK   PIN
1234567
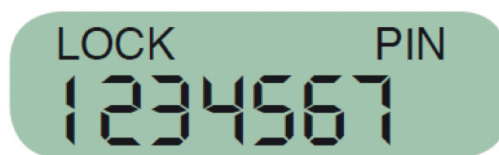
Please contact your ANZ representative if your token is lost or blocked.

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
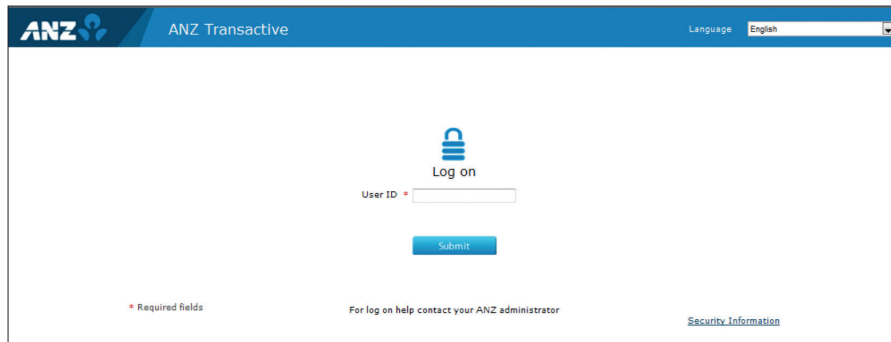
STEP	ACTION
1	On your browser enter the ANZ Liquidity Management address as https://lqmtransactive.online.anz.com/iportalweb **Result:** The ANZ Liquidity Management logon screen displays. Enter your User ID and click **Submit**.

STEP	ACTION

2
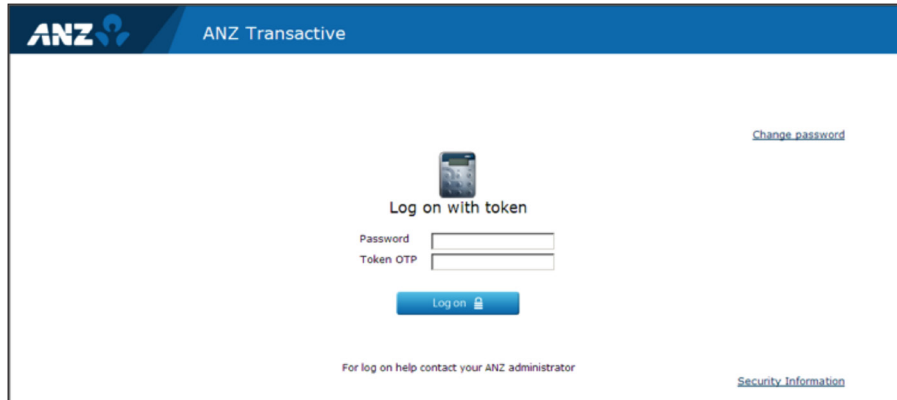
Enter your password and the Token OTP response from your VASCO token and click **Log on**.

Result: The ANZ Liquidity Management home page displays.

ANZ Liquidity Management' home page.

3
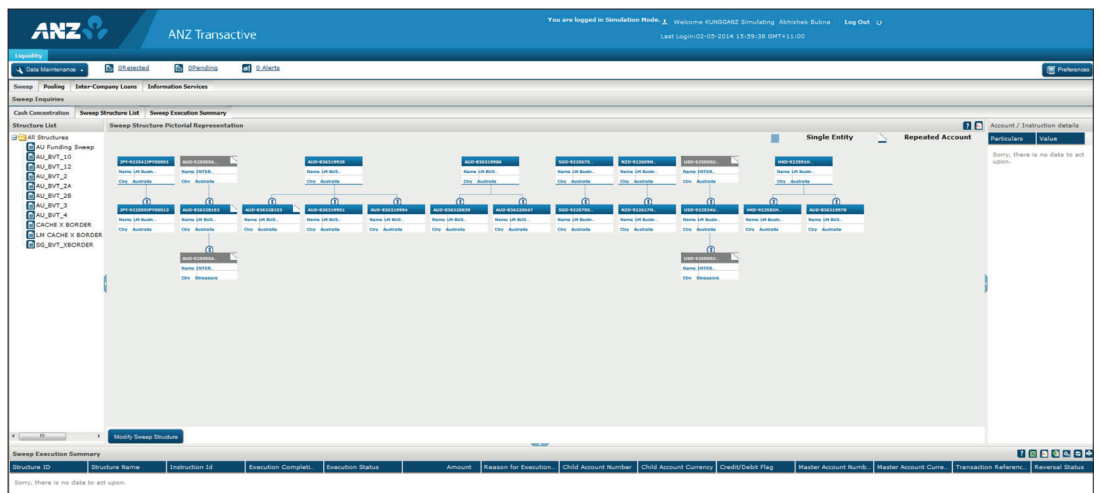
1.8   GENERAL SYSTEM TASKS
USER PREFERENCES
User Preferences is used to customize your screen according to your preferences.

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
1	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. 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
Preferences	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 (XlS) 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.
Structure ID	Opens drop-down menus on any table column. Roll the mouse on the column header to display the arrow.

2 (step)
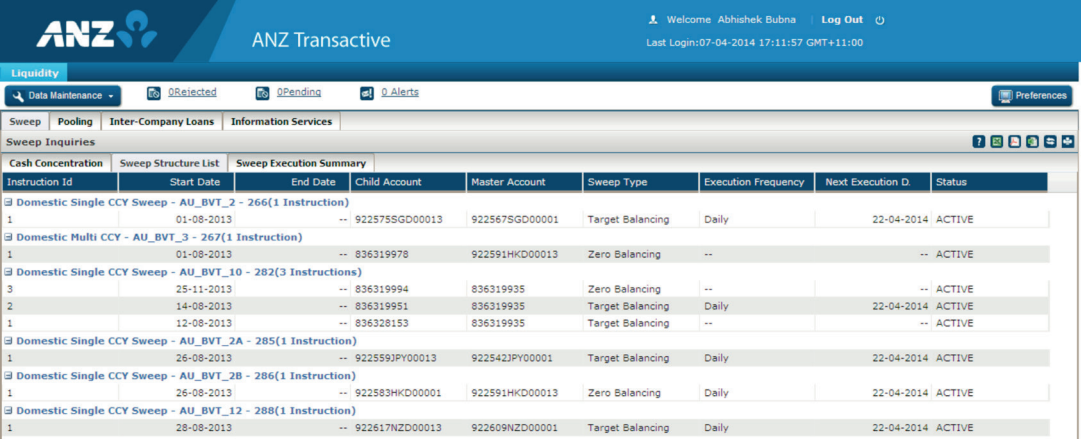
STEP	ACTION	
2		Opens drop-down menus on maintenance functions that you have access to (Not Available).
		Displays all pre-generated reports for the current date.
		Lists all maintenance requests rejected either by 'checker' users or by bank (Not Available).
		Lists all maintenance requests that have been created and pending for verification by 'checker' user (Not Available).
		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 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	
	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 Data	End date of sweeping arrangement between each pair of sweep accounts.
4	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

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).

Step **6**

2.3   MONITOR: SWEEPING DETAILS

STEP	ACTION
1	On the **Sweep Structure Pictorial Representation** panel is a legend that indicates whether an account is a single entity or a repeated account. 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.
2	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.
3	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.
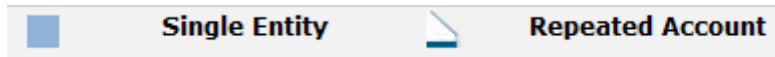
STEP	ACTION

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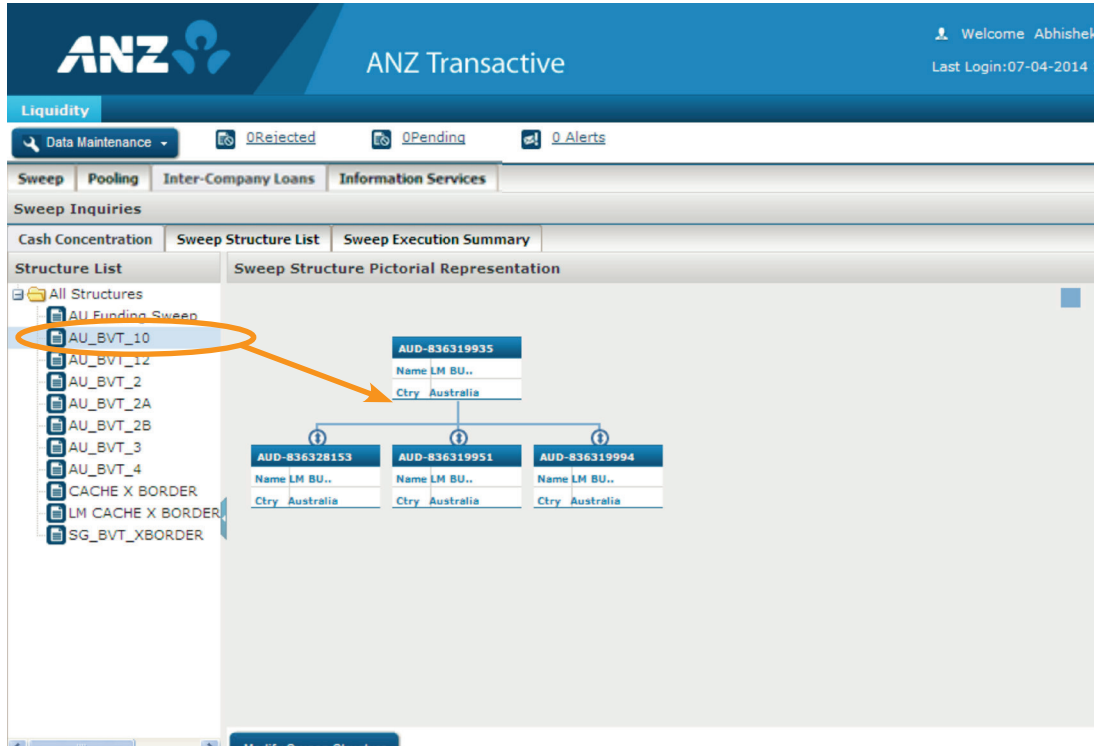
The **Sweep Execution Summary** table lists all your sweeps scheduled for current date, along with their execution status.

5
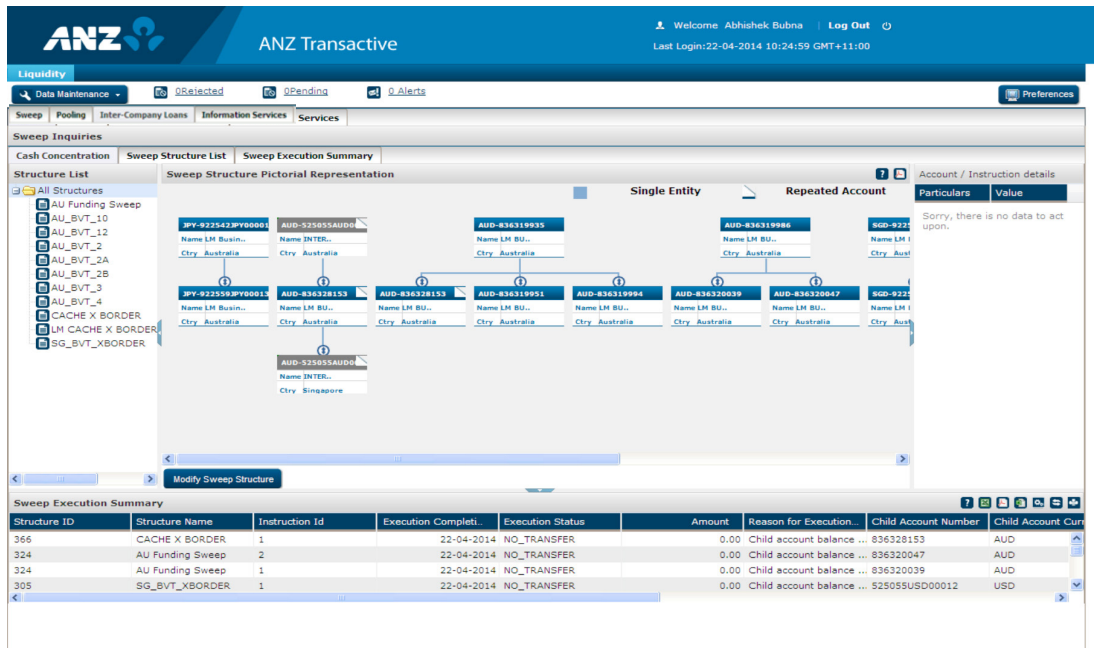
2.4 MONITOR: INTER-COMPANY LOANS

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

STEP	ACTION
1	On the Liquidity Landing page, click the **Inter-Company Loans** tab. **Result:** The **Inter-Company Loans Inquiries** screen displays. 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.

	HEADING	EXPLANATION
2	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	

2.5 MONITOR: POOLING

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

VIEW POOLING STRUCTURES

STEP	ACTION
1	On the Liquidity Landing page, click the **Pooling** tab. **Result:** The **Pooling Inquiries** screen displays. The **Execution Inquiry** tab is displayed by default. The Pooling screen tabs provide four read-only screens for information on pooling structures: • Execution Inquiry - • Pooling Structure List - • Interest Details - • Back Value Executions -

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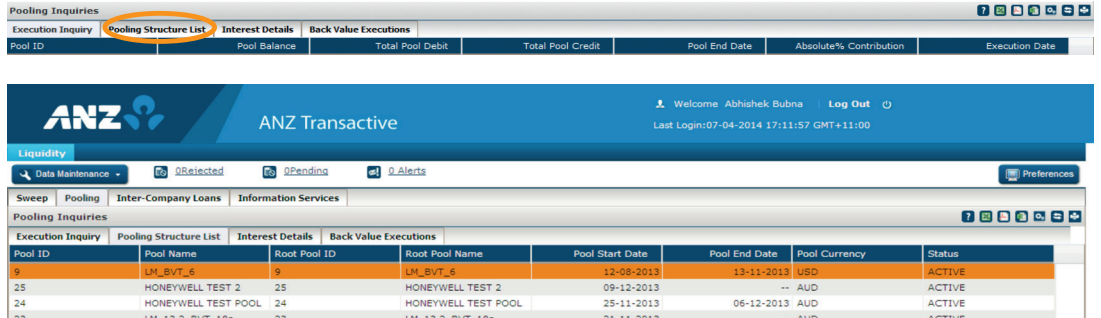
This screen lists all your pooling structures. Double click on any record to see detailed information for that pooling structure including Interest details and participating account details.

	HEADING	EXPLANATION
3	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

STEP | **ACTION**

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.

Back Value Executions Tab

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.
5	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 Accural	Amount adjusted on the accrued debit interest after accounting for the back valued transaction.
	Adjustment to Credit Accural	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.

2.6 VIEW: REPORTS

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

STEP	ACTION
1	On the Liquidity Landing page, click the **Reports** tab. **Result:** The **Reports** screen displays. The **Canned Reports** screen is displayed by default.

	HEADING	EXPLANATION
2	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.

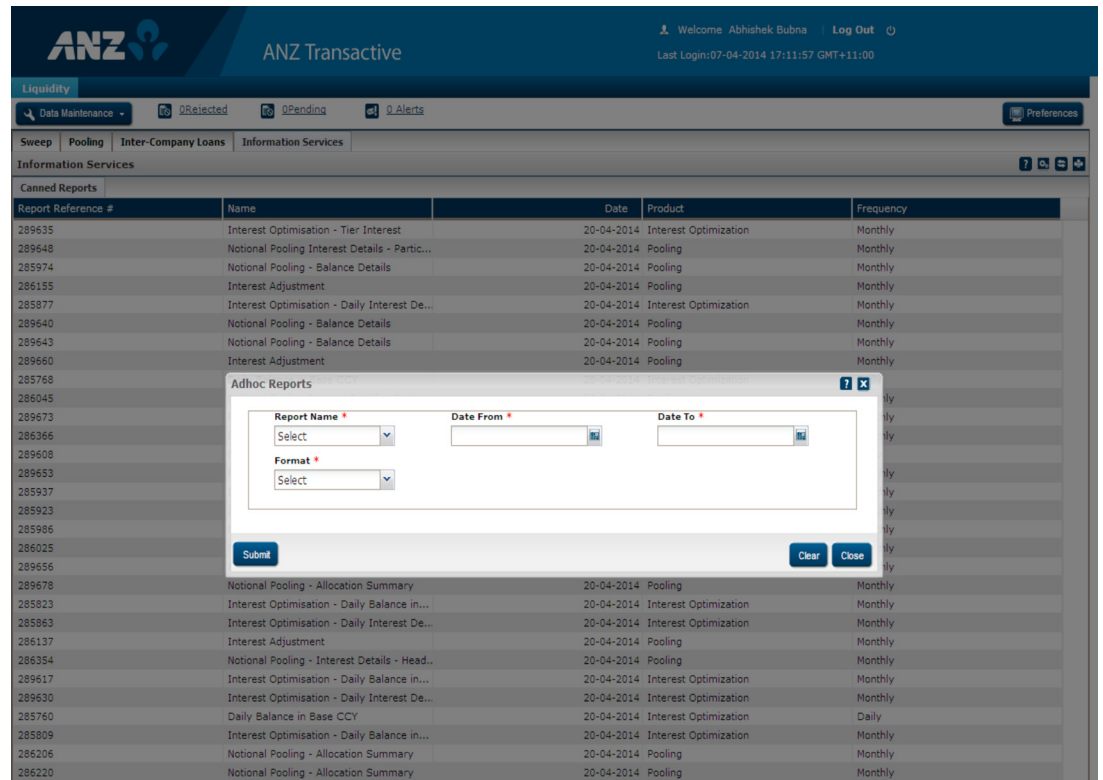| 3	A Sample report:

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.

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

5 appears at the left of this table section.

STEP	ACTION

Select the relevant details then **Submit.**

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

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