

ANZ CASHACTIVE CONTROL USER GUIDE Australia

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1. INTRODUCTION

PURPOSE OF THIS USER GUIDE

The aim of this guide is to:

- > Provide guidance on ANZ Cashactive Control User Interface;
- > Assist you after you've completed the initial system training; and
- > Be used as a starting point for training new staff.

This document will be updated with new functionality and information from time to time. Please ensure you regularly check the available version [here](#) to ensure you have the most up-to-date copy.

This guide should be read in conjunction with the ***ANZ Cashactive Control Manual*** which provides you an overview of Cashactive Control and the essential processes designed to support the Cashactive Control service.

UPDATING YOUR INFORMATION AND SECURITY DEVICES

Please contact your ANZ Representative for the following:

- > To add, modify or delete Natural Accounts and ANZ Administered Users
- > To order new or replacement Security Devices

FURTHER ASSISTANCE

This guide contains information and procedures about key system tasks. If you require further assistance, please contact ANZ Helpdesk:

- > In Australia on 133 199, Monday to Friday between 7am and 8pm AEST (excluding public holidays)
- > In New Zealand on 0800 800 760 between 7:30am and 10pm (New Zealand Standard Time)
- > If you are calling internationally, on +61 3 9601 1200 between 7am and 8pm (Melbourne time).

2. USER ADMINISTRATION AND LOGON

2.1. User Registration

Description

Before you can log on and use ANZ Cashactive Control, you must register as a User. You will have received a pre-registration key (User key) from your Administrator that enables you to register for ANZ Cashactive Control.

Prerequisites

The following prerequisites are required before beginning this process:

User key provided by Administrator.

Roles

This process applies to all Company Administered User types.

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To register for ANZ Cashactive Control:

1. In your browser, navigate to:
<https://www.anz.com/institutional/cashactive/cashactive-control/>

The *ANZ Cashactive Control* page displays.

2. In the Company Administered User section, for either Australia or New Zealand, click **Log on**.

The *ANZ Cashactive Control Log In* page displays.

3. Click **Register Details**.

The *New User Registration (Step 1 of 4)* page displays.

4. In the **User key** field, enter the pre-registration key provided.
5. Complete the mandatory fields.
6. Click **Next**.

The *New User Registration (Step 2 of 4)* page displays.

7. In the **Password** field, enter a password.
8. In the **Confirm Password** field, repeat the same password entered in the Password field.
9. Click **Next**.

The *New User Registration (Step 3 of 4)* page displays.

10. In the **Security Question 1** and **Security Question 2** sections:
 - > from the **Question** drop down list, select a security question.
 - > in the **Answer** field, enter an answer.
 - > in the **Confirm Answer** field, repeat the answer entered in the Answer field.
11. In the **Memorable Question** section:
 - > In the **Question** field, enter a memorable question.
 - > In the **Answer** field, enter an answer.

- > In the **Confirm Answer** field, repeat the answer entered in the Answer field.

12. Click **Next**.

The *New User Registration (Step 4 of 4)* page displays.

13. To submit the registration for authorisation, click **Finish**.

You have successfully completed registration.

The registration is sent for authorisation by your Administrator. Once authorised, your Administrator will notify you and you can logon and begin using ANZ Cashactive Control. For more information on logging on, refer to the [Company Administered User Logon](#) guide.

Australia and New Zealand Logon

On the ANZ Cashactive Control page, ensure to click 'Log on' relevant to where your company is registered, either Australia or New Zealand.

Username

ANZ Cashactive Control will assign the Username. When registering it is a good idea to make a note of it.

Password Criteria

- > The password criteria for ANZ Cashactive Control:
- > Minimum of eight (8) characters
- > Comprised of at least three (3) of:

- Uppercase characters
- Lowercase characters
- Numbers
- Special characters

ANZ Cashactive Control will not allow the following:

- A user's full name or user identification (username)
- Three or more consecutive numbers in ascending or descending order
- Three or more consecutive repeats of the same character

Security and Memorable Questions

The answer to the Memorable Question is used whenever you log in to ANZ Cashactive Control.

The answers to Security Question 1 and Security Question 2 are only used for password resets.

All answers are case sensitive. It is recommended to use all upper case or all lower case when setting these.

Note: The Security or Memorable Questions cannot be reset by you or an Administrator. If you forget the answers your User account needs to be deleted and recreated by ANZ.

2.2. Administrator and Releaser Logon

Description

Administrators and Releasers (who release external payments) logon to ANZ Cashactive Control differently to other Users.

Administrators and Releasers are setup to logon with a Username and one of the following options:

- > Password
- > Token

Prerequisites

The following prerequisites are required before beginning this process:

- > ANZ has provided a Username and one of the following:
- > Password
- > Token

Roles

This process applies to the following role in ANZ Cashactive Control:

- > Releaser
- > Administrator.

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To logon to ANZ Cashactive Control as an Administrator or Releaser:

1. In your browser, navigate to:

<https://www.anz.com/institutional/cashactive/cashactive-control/>

The *ANZ Cashactive Control* page displays.

2. In the ANZ Administered User section, for either Australia or New Zealand, click **Log on**.

The *Logon* page displays.

3. Enter your **User ID** in the User ID field.
4. Click on **Submit**.
5. Logon using one of the following methods:

To	Then
Log on with token	In the Log on with token section: > In the Password field, enter your password. > In the Token OTP field, enter the token password.
Log on with password	In the Log on with password section: > In the Password field, enter your password.

6. Click **Logon**.

The *ANZ Cashactive Control home page* displays.

You have successfully logged on.

Australia and New Zealand Logon

On the ANZ Cashactive Control page, ensure to click 'Log on' relevant to where your company is registered, either Australia or New Zealand.

Incorrect Password

If your password is entered wrong three times, your account is made inactive. You must contact ANZ to reset your password.

Password Expiry

Passwords expire after 60 days. When expired you are prompted to change.

Logging Out

To log out, from the main menu select 'My Profile' > 'Log Out'.

Automatic Logout

You will be automatically logged out if your ANZ Cashactive session is inactive for 15 minutes, i.e. you do not conduct any actions in ANZ Cashactive Control for 15 minutes.

Change Password

You can change your password from the Logon page; click the 'Change Password' link.

Password Criteria

- > The password criteria for ANZ Cashactive Control:
- > Must be different from previous 12 passwords
- > Must be between six to 20 characters in length
- > Must contain alphanumeric characters only (A-Z, a-z, 0-9)
- > Must contain a minimum of two letters and two numbers.
- > Cannot contain your Username, or 'password' in any case variation.
- > No more than 50% of the password can be the same alphanumeric character.
- > Cannot contain 5 characters that are next to each other on a QWERTY keyboard.

2.3. Company Administered User Logon

Description

When you have registered and your logon credentials have been authorised by your Administrator, you can start using ANZ Cashactive Control.

Prerequisites

The following prerequisites are required before beginning this process:

- > User registered and authorised by Administrator.

Roles

This process applies to the following roles in ANZ Cashactive Control:

- > User (All).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To logon to ANZ Cashactive Control:

1. In your browser, navigate to:

<https://www.anz.com/institutional/cashactive/cashactive-control/>

The *ANZ Cashactive Control* page displays.

2. In the Company Administered User section, for either Australia or New Zealand, click **Log on**.

The *ANZ Cashactive Control Log In* page displays.

3. In the **Username** field, enter your Username.
4. In the **Password** field, enter your password.
5. Click **Continue**.

The *ANZ Cashactive Control Log In* page updates to display the 'Please answer your memorable question' field.

3. In the **Please answer your memorable question** field, enter your answer.

4. Click **Log In**.

The *ANZ Cashactive Control* home page displays.

You have successfully logged in to ANZ Cashactive Control.

Australia and New Zealand Logon

On the ANZ Cashactive Control page, ensure to click 'Log on' relevant to where your company is registered, either Australia or New Zealand.

Incorrect Password

If your password is entered wrong three times, your account is made inactive. You must reset your password.

Password Reset

To reset your password, on the ANZ Cashactive Control Log In page, click Password Reset. You will be required to answer your Security Questions created during registration.

Note: The Security or Memorable Questions cannot be reset by you or an Administrator. If you forget the answers your User account needs to be deleted and recreated by your Administrator.

Password Expiry

Passwords expire after 60 days. When expired you are prompted to change.

Change Password

To change your password, from the Logon page, click the 'Change Password' link.

Password Criteria

- > The password criteria for ANZ Cashactive Control:
- > Must be different from previous 12 passwords.
- > Must be between six to 20 characters in length.
- > Must contain alphanumeric characters only (A-Z, a-z, 0-9).
- > Must contain a minimum of two letters and two numbers.
- > Cannot contain your Username, or 'password' in any case variation.
- > No more than 50% of the password can be the same alphanumeric character.
- > Cannot contain 5 characters that are next to each other on a QWERTY keyboard.

Logging Out

To log out, from the main menu, select 'My Profile' > 'Log Out'.

Automatic Logout

You will be automatically logged out if your ANZ Cashactive session is inactive for 15 minutes, i.e. you do not conduct any actions in ANZ Cashactive Control for 15 minutes.

2.4 Create a New User

Description

An Administrator can create new Users to access ANZ Cashactive Control. There are three steps when creating a new User:

1. An Administrator pre-registers a new User. The system generates a pre-registration key (User key) to be provided to the new User.
2. The new User enters the pre-registration key (User key) and registers themselves.
3. Another Administrator authorises the new User.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > Administrator.

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To create a new User:

1. From the main menu, select '**System Maintenance**' > '**User Maintenance**' > '**Create New User**'.

The *Pre-Registration* page displays.

2. Complete the mandatory fields.
3. Click **Confirm**.

The *Pre-Registration* page updates to display the change summary.

4. To complete pre-registration, click **Authorise**.

The *Pre-Registration* page updates and displays a message that the users details have been pre-registered successfully.

5. From the '**System Maintenance**' > '**User Maintenance**' > '**Pre-Registration Queue**', note the User key generated by the system for the new User.

6. Provide User key to new User.

You have successfully created a new User.

Once a User has registered, an Administrator needs to authorise the registration so the User can use the system. For more information on authorising a new User, refer to the [Authorise New User](#) guide.

Administrators

An Administrator cannot create new Administrators. When completing the Pre-User Registration Details, ensure that the 'Administrator' field is left as the default of 'No'. For additional Administrators or Releasers, contact ANZ.

Email Address

The email address entered in pre-registration is for reference only; ANZ Cashactive Control itself will not send any emails to the User.

Registering

User registration is completed by a User on the ANZ Cashactive Control logon page. For more information on User registration, refer to the User Registration guide.

Deleting a Pre-Registered User

If a pre-registered User is no longer required, it can be deleted from the Pre User Registration Queue prior to registration by the User. To delete a pre-registered User, select the User from the Delete column and click 'delete'. A User key expires if not used within 60 days.

2.5. Authorise New User

Description

Once a new User has registered their details, they must be authorised.

Prerequisites

The following prerequisites are required before beginning this process:

- > New User registered, refer to the [User Registration](#) guide.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > Administrator.

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To authorise a new User:

1. From the main menu, select '**System Maintenance**' > '**User Maintenance**' > '**Authorise User Registration**'.

The *Registration Queues* page displays.

2. To review the User registration, click the **Username**.

The *Registered User Details* page displays.

3. From the **Transaction Group** drop down list, select the appropriate Transaction Group.
4. From the **Permission Group** drop down list, select the appropriate User permissions.
5. Click **Confirm**.

The *Registered User Details* page updates to display the user details.

6. To accept user registration, click **Authorise**.

The *Registration Queues* page displays.

You have successfully authorised a new User.

Once authorised the new User can log on with the logon details they entered at registration.

Administrators and Releasers

A User with Administrator rights will not be able to create or authorise other Administrators. This can only be completed by ANZ.

Please contact ANZ for assistance.

Permission Groups

The three groups an Administrator can authorise are:

- > **Cashactive Control View Only** – view information on a limited selection of screens
- > **Cashactive Control Input User** – Create and edit Account Holders, Transactions, Automatic Allocation Rules and Templates
- > **Cashactive Control User** – Can access everything except create Users and can create, edit and authorise Account Holders, Transactions, Automatic Allocation Rules, Templates and Client Accounts.

Transaction Groups

Transaction Groups determine the types of transactions a User can view/create/approve/release. The Transaction Groups are:

- > **Cashactive Control Nominated Account** – Allows a User to view/create/approve/release all transactions including transactions involving the Nominated Account.
- > **Cashactive Control Transactions** – Allows a User to view/create/approve/release all transactions excluding transactions involving the Nominated Account.

2.6. Edit, Delete or Revoke an Existing User

Description

An Administrator can edit, delete or revoke existing ANZ Cashactive Control Users.

Prerequisites

The following prerequisites are required before beginning this process:

- > Authorised User exists in ANZ Cashactive Control. Refer to the [Create a New User](#) and [Authorise New User](#) guides.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > Administrator.

Support

If you require further assistance, please contact ANZ Helpdesk.

Locate User

To find a User:

1. From the main menu, select '**System Maintenance**' > '**User Maintenance**'.

The *User Maintenance* page displays.

2. To view User details, click the **Username**.

The *Edit User* page displays.

3. Complete one of the following:

- > To edit User Registration details, refer to [Edit User Registration Details](#) in this document.
- > To edit User permissions assigned to an existing User, refer to [Edit User Permission Details](#) in this document.
- > To delete a User, refer to [Delete User Details](#) in this document.
- > To revoke User access, refer to [Revoke User Details](#) in this document.

Edit User Registration Details

To edit User Registration details, with the *Edit User* page displayed:

1. Click **Edit Registration Details**.

The *User Maintenance* page displays.

2. Update fields as required.

3. Click **Confirm**.

The *User Maintenance* page updates to display the changes.

4. To confirm the changes, click **Authorise**.

You have successfully edited User Registration details.

Edit User Permission Details

To edit User Permission details, with the *Edit User* page displayed:

1. In the **Description of Change** field, enter what is being updated.
2. Update fields as required.
3. Click **Confirm**.

The *Edit User* page updates to display the changes.

4. Click **Pass for Authorisation**.

The *User Maintenance* page displays with confirmation that the edits are awaiting authorisation.

You have successfully edited User Permissions.

Changes must be authorised before they are implemented. For more information, refer to the [Authorise Existing User Changes](#) guide.

Delete User

To delete a User, on the *Edit User* page:

1. In the **Description of Change** field, enter what is being updated.
2. Click **Delete**.

The *Edit User* page updates to display a confirmation message.

1. Click **Yes**.

The *User Maintenance* page displays.

The deleted User must now be authorised by another Administrator. Refer to the [Authorise Existing User Changes](#) guide.

Revoke a User

To revoke access, on the *Edit User* page:

1. In the **Description of Change** field, enter what is being updated.
2. Click **Revoke**.

The *Edit User* page updates to display a confirmation message.

3. Click **Yes**.

The *User Queues* page displays.

The User access has now been revoked.

You have successfully revoked User access.

*Note: To reactivate a User follow the same process used to Revoke the user and click on **Activate**.*

Search for a User

You can search for a User on the Locate/Edit User page by completing either the Username or Full Name fields.

Use the asterisk '*' as a 'wildcard' to represent any characters, e.g. *sub* will search for any name containing 'sub', or enter the asterisk on its own to display all records.

Edited Fields

To indicate a field has been updated, the field is flagged with '#'. Hovering the cursor over the '#' will display the previous value.

Deleting Users

Deleting a User will permanently delete that User. Deleted Users cannot be reinstated. They will need to be recreated as a new User.

Revoke and Activate a User

Revoking User access will prevent that User from logging in. To indicate a User has been revoked, the 'Active' Status will be 'No'.

Declining User Changes

If your changes to a User are declined by another Administrator, you must remove the User from the User Queue.

1. From the main menu 'System Maintenance' > 'Users' > 'Authorise'.

The *User Queues* page displays.

2. Click the 'Input Queue' tab.

The *User Queues* page updates to display the Input Queue.

3. Select the User from the 'Delete' column.

The *User Queues* page updates to display a confirmation message.

4. Click 'Yes'.

The declined user is removed from the queue and edits removed.

2.7. Authorise Existing User Changes

Description

Any changes to a User profile must be authorised by a different Administrator from the one who initiated the change, i.e. you cannot authorise your own changes.

Prerequisites

The following prerequisites are required before beginning this process:

- > Changes made to a User, refer to the [Edit, Delete or Revoke an Existing User](#) guide.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > Administrator.

Support

If you require further assistance, please contact ANZ Helpdesk.

Administrators and Releasers

A User with Administrator rights will not be able to authorise other Administrators or create new Releasers. This can only be completed by ANZ. Please contact ANZ for assistance.

Steps

1. From the main menu, select 'System Maintenance' > 'Authorise User Maintenance'.

The *User Queues* page displays.

2. Complete one of the following:
 - > To authorise User Permission changes, refer to [Authorise User Permission Details](#) in this document.
 - > To release a deleted User, refer to [Release Deleted User](#) in this document.

Authorise User Permission Details

To authorise User Permission changes:

1. From the Release Queue, click the **Username**.

The *Edited User Details* page displays.

2. Complete one of the following:
 - > To release the edits, click **Release**.
 - > To decline the edits, click **Decline**.

The *User Queues* page displays.

You have successfully authorised User Permission Details.

Release Deleted User

To release a deleted User:

1. From the Release Queue, click the **Username**.

The *Deleted User Details* page displays.

2. Complete one of the following:
 - > To release the deleted User, click **Release**.
 - > To decline the deleted User, click **Decline**.

The *User Queues* page displays.

You have successfully released or declined a deleted User.

3. CLIENT ACCOUNT CREATION AND ADMINISTRATION

3.1. Create Client Account

Description

When creating a new Client Account in ANZ Cashactive Control you must have the Streamline Tax workflow configured to enable. This ensures that Client Accounts are opened in accordance with regulatory requirements by including your business and the beneficiaries of the funds as joint account holders. This workflow enables the user to record TFNs and/or ABNs for beneficiaries, which is required to correctly complete interest reporting and withholding for each beneficiary.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Initiator).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To create a new Client Account:

1. From the main menu, select 'Accounts' > **'Account Holder Enquiry' > 'New'**.

The *New Account Holder* page displays.

2. From the *Account Holder Type* list, select **Client Account Holder**.
3. From the *Account Group* list, select the **Account Group** that will be applied to the client account.

The remainder of the *New Account Holder* page displays.

4. Complete only the fields as described in the following table:

Field	Description
Excluded Account	From the drop down list, select Yes or No. See notes below
Account Holder Reference	In the second field, enter your preferred client reference.
Account Holder Name	Enter the name of the account.
Country	From the drop down list, select the account holder country.
Currency	From the drop down list, select the relevant currency.
Account Template	From the drop down list, select the correct account template for the currency type

5. Complete one of the following:
 - > To add Beneficiaries, go to *Add Beneficiary* in this document.

- > To add Allocation Rules, go to *Add Allocation Rules* in this document.

The *New Account Holder* page displays

6. Ensure that the correct Beneficiaries and Allocation Rules are listed.
7. Click **Pass for Authorisation**.

The *New Account Holder* page displays.

You have successfully created a new Client Account.

The new Client Account will move to the Account Holder Queue for approval by a User with authorise permission. For more information, refer to the [Authorise Client Account Changes](#) guide.

Excluded Account

Excluded Accounts are certain Financial Accounts that are seen to present a low risk of being used to evade tax and are excluded from review and reporting under the AEOI regimes.

Examples of Excluded Accounts may include Australian Superannuation and Pension Accounts, Escrow Accounts such as Presale deposits for property purchases and Deceased Estate Accounts where the qualifying conditions are met.

Account Holder Reference

The Account Holder Reference consists of the Location code which is provided by ANZ on registration and a reference nominated by your business for each Client. This reference can be up to 14 alpha/numeric characters.

Account Group

For an Account Holder the 'Account Group' is the Natural Account to which the Account belongs.

Mandatory Fields

Mandatory fields are highlighted with an asterisk. If any fields are missing mandatory information, an error message

displays and the offending fields highlighted.

New Account Holder Summary

When reviewing the New Account Holder page, if there are incorrect Beneficiaries, in the Beneficiary Details list, select the incorrect Beneficiary in the Delete column, and click 'Delete'. To add a Beneficiary, click on 'Add Beneficiary' and continue from step 1.

Once you click 'Pass for Authorisation', you will not be able to add or delete.

Authorisation Status

You can check the status of new Client Accounts by checking the Account Holder Queue. For more information on how to view the Account Holder Queue, refer to the *Authorise Client Account Changes* guide.

Add Beneficiaries

1. To add beneficiaries, click **Add Beneficiary**.

The *New Beneficiary* page displays.

2. Complete the fields described in the following table (mandatory fields listed below):

Field	Description
Beneficiary Name	Enter the full name of the Beneficiary including Surnames and any middle names.
Country	From the drop down list, select the account holder country.
Non-Resident	From the drop down list, select either Yes or No .
Tax Reporting Type	If you select "No", from the drop down list, select one of the options; • Individual • Exempt Entity • Financial Institution • Managed Investment Entity – CRS Country • Active Non-Financial Entity • No Residency for Tax Purpose – Active Non-Financial Entity • Passive Non-Financial Entity • No Residency for Tax Purposes – Passive Non-Financial Entity • Managed Investment Entity – Non-CRS Country See Appendix for more details
Address	Enter the street name and number of the Beneficiary.
City	Enter the city of the Beneficiary.
State	Enter the state of the Beneficiary.
Postcode	Enter the postcode of the Beneficiary.

3. To save, click on **Add Beneficiary**.

The *New Beneficiary* page displays with a blank New Beneficiary page and a message indicating the Beneficiary has been added.

4. Continue to add more beneficiaries as required, repeat steps 1 to 3.

5. Once all Beneficiaries are added, click Go to **Summary**.

The *New Account Holder* page displays.

Beneficiary Details

Whilst as much information as possible is recommended, the fields not listed are optional and are not critical.

The Tax File Number, Australian Business Number and Non-Resident fields are used for tax purposes.

The Address must contain a street name (a PO Box is not a valid address).

Beneficiary Templates

Where a number of Beneficiaries have the same details, a template can be used to prefill the New Beneficiary fields. To use a template, from the 'Beneficiary Template' drop down list, select the template.

Add Beneficiary and Save Template

To create a Beneficiary Template, complete the fields and before finishing:

Besides 'Add Beneficiary and Save Template', in the 'as' field, enter a name for the template.

Click 'Add Beneficiary and Save Template'.

Continue with step 4.

Add Allocation Rules

1. To add allocation rules, click **Add Allocation Rules**.

The *New Allocation Rules* page displays.

2. Complete the fields described in the following table:

Field	Description
Allocation Transaction Description for Debit	Enter description for debit transaction. Note: Optional field. Recommend to leave this blank.
Allocation Transaction Description for Credit	Enter description for credit transaction. Note: Optional field. Recommend to leave this blank
Bank Transaction Type	From the drop down list select the type of payment, e.g. Transfer and BPay.
Static Reference	Enter a fixed text, a fixed number or alphanumeric reference that will always match the expected transaction description.
Static Reference is Case Sensitive	From the drop down list, select either Yes or No . Note: Recommend leave as the default setting 'No'.
Numeric Range From	Enter a number that the matching reference must equal or start from.

3. To save, click on **Add Allocation Rules**.

The *New Allocation Rules* page displays with a blank New Allocation Rules page and a message indicating the Allocation Rules has been added.

4. Continue to add more beneficiaries as required, repeat steps 1 to 3.
5. Once all Allocation Rules are added, click Go to **Summary**.

The *New Account Holder* page displays.

Creating Rules and Partial Matching

The simpler the rule, the easier to implement. Where multiple criteria are used, they must appear consecutively in the following order:

Static Reference.

Numeric Ranges.

Bank Transaction Type.

ANZ Cashactive Control cannot partially match. When creating rules the system will match against the selected criteria in the above order (i.e. if multiple criteria are used they must all appear consecutively in the order noted).

Allocation Type

When a client account is selected in the Account Holder field, the Allocation Transaction Type will default to the correct (and only available) transaction type.

Static Reference is Case Sensitive

This field defaults to 'No', and will enable matching regardless of case used. If set to 'Yes', the case of the narrative in the BTR must match the case of the rule in order for the rule to work.

For example, if the data in the Static Reference field is in title case and the Case Sensitive flag is set to 'No', the rule will work irrespective of the case in the BTR.

If the data in the Static Reference field is in title case and the Case Sensitive flag is set to 'Yes', the rule will only work if the narrative in the BTR is in title case.

Ignore White Space

Use this field when you want the system to ignore spaces between data in the Static Reference and the Numeric Range fields.

3.2. Edit Client Account

Description

A Client Account may require the Account Holder or Beneficiary details updated. Once edited the changes must be authorised.

Types of amendments:

- > Amend Client Account name
- > Amend beneficiary details
- > Update TFN or ABN.

Prerequisites

The following prerequisites are required before beginning this process:

Client Account exists, refer to the [Create Client Account](#) guide.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Initiator).

Support

If you require further assistance, please contact ANZ Helpdesk.

Edit Account Holder Details

To edit Client Account details:

1. From the main menu, select '**Accounts**' > '**Account Holder Enquiry**' > '**Edit**'.

The *Edit Account Holder* page displays.

2. Select a search option as described in the following table:

To	Then
search using the Account Holder or Beneficiary Reference	In the second Account Holder/Beneficiary Reference field, enter the second part of the reference number.
search using the Account Holder or Beneficiary Name	In the Account Holder/Beneficiary Name field, enter the name.
search using the Beneficiary Surname	In the Beneficiary Surname field, enter the surname.
search using the Account BSB and Account Number	In the Account BSB field enter the BSB. In the Account Number field, enter the account number.

3. Click **Search**.

The *Edit Account Holder* page updates to display a list of results.

4. To edit an Account Holder, click the **Account Holder Reference**.

The *Account Holder Summary* page displays.

5. Click **View Account Holder Details**.

The *Edit Account Holder Details* page displays.

6. In the **Description of Change** field, enter a description of the changes to be made.
7. Update the fields as required.
8. To save changes, click **Update Account Holder Details**.

The *Account Holder Summary* page displays with a message indicating the Account Holder has been edited.

9. Continue with one of the following:
 - > Edit Beneficiaries details; refer to [Edit Beneficiary Details](#) in this document.
 - > All edits complete, click **Pass for Authorisation**.

You have successfully edited Client Account details.

Edit Beneficiary Details

To edit Beneficiary Details, with the required Client Account displayed, on the Account Holder Summary page:

1. Click the **Beneficiary Reference**.

The *Edit Beneficiary* page displays.

2. In the **Description of Change** field, enter a description of the changes to be made.
3. Update the fields as required.
4. To save the changes, click **Update Beneficiary**.

The *Account Holder Summary* page displays with a message indicating the Beneficiary details have been edited.

5. To edit other beneficiaries, repeat steps 1 to 4.
6. Continue with one of the following:
 - > Edit Client Account details, refer to *Edit Account Holder Details* in this document.
 - > All edits complete, click **Pass for Authorisation**.

You have successfully edited Beneficiary details.

The edited Client Account will move to the Account Holder Queue for approval by a User with authorise permission. For more information, refer to the [Authorise Client Account Changes](#) guide.

Edit Account Holder page

To cancel changes and go back to the summary page, click 'Go To Summary'.

Authorisation Status

You can check the New Client Account status by checking the Account Holder Queue. To view new records in progress that have not been authorised, from the main menu select 'Accounts' > 'Account Holder Enquiry' > 'Authorise'.

Deleting or Adding Beneficiaries

It is not possible to delete or add Beneficiaries. If you need to change Beneficiaries, you need to close the account, and open a new account with the correct beneficiaries.

Edit Beneficiary Details page

To cancel changes and go back to the summary page, click 'Go To Summary'.

Edited Records

Once records are edited on the View Account Holder Details page, the system displays the message 'Account Holder has been edited' in red in the top left corner of the page. This acts as a prompt to indicate a change has been made but not authorised.

To indicate a field has been updated, the field is flagged with '#'. Hovering the cursor over the '#' will display the previous value.

3.3. Authorise Client Account Changes

Description

When a Client Account is created or edited, the changes must be authorised. A User other than the initiator must authorise the changes, i.e. you cannot authorise your own changes.

Prerequisites

The following prerequisites are required before beginning this process:

- > Either new Client Account created or edited, refer to either the Create Client Account or Edit Client Account guide.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Authoriser).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To authorise Client Account changes:

1. From the main menu, select '**Accounts**' > '**Account Holder Enquiry**' > '**Authorise**'.

The *Account Holder Queues* page displays.

2. Select one of the following authorisation types:

- > To view all records, click the **ALL Records** tab.
- > To view all new records, click the **Input Queue** tab.
- > To view all edited records, click the **Edited Queue** tab.

The *Account Holder Queues* page updates to display selected tab.

3. Click the **Account Holder Reference**.

The *New or Edited Account Holder Summary* page displays.

4. To view the Client Account details, click **View Account Holder Details**.

The *New or Edited Account Holder Details* page displays.

5. Review the information or changes.
6. Click **Go To Summary**.

The *New or Edited Account Holder Summary* page displays.

7. To view the details of the Beneficiaries, click the **Beneficiary Reference**.

The *New or Edited Beneficiary Details* page displays.

8. Review the information or changes.
9. Click **Go To Summary**.

10. To review other beneficiaries, repeat steps 7 to 9.

11. Complete one of the following:

- > To go back to the *Account Holder Queues* page, click **Return To Account Holder Queues**
- > To approve the changes, click **Authorise**
- > To reject the changes, click **Decline**.

The *Account Holder Queues* page displays.

You have successfully authorised or rejected Client Account changes.

Once a new Client Account has been authorised, the system automatically creates a Client Account record and corresponding Client Account number.

Input Queue

The items in the Input Queue can be filtered based on the File Name imported. When a user selects a File Name from the drop down the table will only display Account Holders that were imported from this file.

Scenario 1

User selects 'Manually Input' from the drop down then the table will only display manually inputted Account Holders.

Scenario 2

User selects a File Name, the table will only display Account Holders imported in that file.

Edited Records

Once records are edited on the View Account Holder Details page, the system displays the message 'Account Holder has been edited' in red in the top left corner of the page. This acts as a prompt to indicate a change has been made but not authorised.

To indicate a field has been updated, the field is flagged with '#'. Hovering the cursor over the '#' will display the previous value.

3.4. Edit Account Details

Description

The details of an Account may need to be updated, such as interest. Once edited the changes must be authorised.

Prerequisites

The following prerequisites are required before beginning this process:

- > Account exists.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Initiator).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To edit Account details:

1. From the main menu, **select 'Accounts' > 'Account Enquiry' > 'Edit'**.

The *Edit Account* page displays.

2. Select a search option as described in the following table:

To	Then
search using the Account Holder or Beneficiary Reference	In the second Account Holder/Beneficiary Reference field, enter the second part of the reference number.
search using the Account Holder or Beneficiary Name	In the Account Holder/Beneficiary Name field, enter the name.
search using the Beneficiary Surname	In the Beneficiary Surname field, enter the surname.
search using the Account BSB and Account Number	> In the Account BSB field enter the BSB. > In the Account Number field, enter the account number.

3. Click **Search**.

The *Edit Account* page updates to display a list of results.

4. To edit an Account, click the Account Number.

The *Edit Account* page displays.

5. In the **Description of Change** field, enter a description of the changes to be made.
6. Update the fields as required.
7. Click **Confirm**.

The *Edit Account* page updates to display the updates.

8. To submit changes for authorisation, **click Pass for Authorisation**.

You have successfully edited Account details.

The edited Account will move to the Account Queue for approval by a User with authorise permission. For more information, refer to the [Authorise Account Changes](#) guide.

is created, the new Account will reference this default Interest Type.

Search Criteria

Use the asterisk '*' as a 'wildcard' to represent any characters, e.g. *sub* will search for any name containing sub, or enter the asterisk on its own to display all records.

When searching using the 'Account Holder Surname' or 'Account BSB' and 'Account Number', if these fields have been left blank in the Account Holder details screen, the results will not display in their respective searches.

Authorisation Status

You can check the Account status by checking the Account Queue. To view edited records that have not been authorised, from the main menu select 'Accounts' > 'Account Enquiry' > 'Authorise'.

Account Interest

Client Accounts can be set up so that ANZ Cashactive Control accrues interest on them daily and capitalises this accrued interest either monthly, quarterly or semi-annually.

Note: Available base rates within Australia are the official cash rate (OCR)).

- > OCR uses the official cash rate as the base with a positive or negative margin.

Note: this rate is only available in Australia.

Interest Type

Upon Implementation, ANZ will configure the default Interest Type agreed with Your Business. Each time a Client Account

3.5. Authorise Account Changes

Description

When Account details are edited or Accounts are closed, the changes must be authorised. A User other than the initiator must authorise the changes, i.e. you cannot authorise your own changes.

Prerequisites

The following prerequisites are required before beginning this process:

- > Account details edited, refer to the [Edit Account Details](#) guide.
- > Account closed, refer to the [Close Account](#) guide.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Authoriser).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To view Account changes requiring authorisation:

1. From the main menu, select '**Accounts**' > '**Account Enquiry**' > '**Authorise**'.

The *Account Queues* page displays.

2. Complete one of the following:
 - > To authorise edited Account details, refer to *Authorise Account Details Changes* in this document.
 - > To authorise a Close Account request, refer to *Authorise Close Account* in this document.

Authorise Account Details Changes

1. Select one of the following authorisation types:
 - > To view all records, click the **ALL Records** tab.
 - > To view all edited records, click the **Edited Queue** tab.

The *Account Queues* page updates to display the selected tab.

2. To view the Account details, click the **Account Number**.

The *Edited Account Details* page displays.

3. Review the information or changes.
4. Complete one of the following:
 - > To approve the changes, click **Authorise**
 - > To reject the changes, click **Decline**.

The *Account Queues* page displays.

You have successfully authorised or rejected Account detail changes.

Once Account detail changes are authorised the changes are immediately implemented.

Authorise Close Account

1. Select one of the following authorisation types:

- > To view all records, click the **ALL Records** tab.
- > To view all closed records, click the **Closed Queue** tab.

The *Account Queues* page updates to display the selected tab.

2. To view the Account details, click the Account Number.

The *Closed Account Details* page displays.

3. Review the information or changes.

4. Complete one of the following:

- > To approve the changes, click **Authorise**.
- > To reject the changes, click **Decline**.

The *Account Queues* page displays.

You have successfully authorised or rejected a Close Account request.

Once authorised, Internal Payment types will transfer funds and be visible in the Forward tab. External Payment types will transfer funds after it is release, refer to [Release External Payment](#). No further transactions can be completed against this account. The transaction will clear to the Transactions tab the next business day, and the Account status will automatically change to Closed overnight.

Account Queues

The different queues available will determine what you can view. If you only need to view the edited Accounts that require approval, select the 'Edited Queue'. If you only need to view the closed Accounts that require approval, select the 'Closed Queue'.

You will only be able to view your own edited Account by selecting the 'ALL Records'.

Accounts described as 'Account Closure without Transactions' means the account has zero balance.

Accounts described as 'Account Closure with Transactions' means the account has a positive balance.

Authorise or Decline All Changes

When there is more than one Account in the queue, you can authorise or reject all.

To authorise or reject all, on the Account Queues page, click either 'Authorise All' or 'Decline All'

3.6. Capitalise Interest – Single Account

Description

Interest capitalisation is an automated process within ANZ Cashactive Control and can be scheduled monthly, quarterly or semi-annually. ANZ configures the default Interest Type agreed with your business during Implementation.

On occasion you may be required to capitalise interest outside of the automatic capitalisation process. This is performed manually in the system.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Initiator).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To capitalise interest:

1. Locate the Account Holder details. Refer to the [Search for Account Holder](#) guide.

The *Account Holder Details* page displays.

2. Click the **Accounts** tab.

The *Account Holder Details* page updates to display the selected tab.

3. On the Accounts tab, click the **Interest** tab.

The *Account Holder Details* page updates to display Interest transactions.

4. To capitalise interest, for a client:

- > in credit, click **Capitalise CR**

The *Account Holder Details* page updates to display a confirmation request on the right of the Interest tab.

5. To continue, click **Yes**.

The *Transaction Details* page updates to display the Interest transactions.

The capitalised interest immediately appears on the Forwards tab of the Transaction Details page. The transaction will then 'clear' to the Transactions tab the next business day.

You have successfully capitalised interest.

Automated Capitalisation

Depending on the Interest Type selected interest is capitalised automatically as follows:

- > **Monthly** – First business day of the month
- > **Quarterly** – Third Thursday of each quarter, except March, which is completed on the fourth Thursday
- > **Semi-Annually** – Second business day in March and September.

Withholding Tax

Withholding Tax is calculated when interest is capitalised. Any tax that has been withheld displays as a transaction in the Account Holder Account Transaction Details

3.7. Capitalise Interest - Bulk Accounts

Description

Interest capitalisation is an automated process within ANZ Cashactive Control and can be scheduled monthly, quarterly or semi-annually. ANZ configures the default Interest Type agreed with your business during Implementation.

On occasion you may be required to capitalise interest outside of the automatic capitalisation process. This is performed manually in the system.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Initiator).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To capitalise interest in bulk:

1. From the main menu, select **'Accounts'** > **'Account Enquiry'** > **'Capitalise/Close'**
2. **Search** or **Import File** for Client Accounts to capitalise.
3. To Search, refer to the [Search for Account Holder](#) guide.

Tick the checkbox and select **Add Selected Accounts** to select Client Accounts.

4. To import, from the main menu select **'Import'** under the workflow.

The *Choose File to Upload* dialogue box is displayed.

- > Continue with [Import Account Holder File](#)

Once the above has been completed, click **Upload**.

A message is displayed to advise that the file has been uploaded successfully.

For more information, please refer to the [Cashactive Control File Format Guide](#) available here.

5. The **Selected Accounts** page displays the client accounts manually selected or imported via a file.
6. Tick the checkbox to select all client accounts on the page and select **'Capitalise Only'**.

The *Selected Accounts* page displays a confirmation message.

7. Click **Capitalise Interest**.

Account Status and Interest Type

ANZ Cashactive Control automatically amends the Interest Type to Nil Interest and the account status remains open.

No further interest will accrue on the Account. An alert is displayed on the page confirming *'If interest is due on an account it will be capitalised during the closure process and cannot be undone'*.

The interest capitalisation transaction will clear to the Transactions tab the next business day.

8. Click **Refresh** to view the updated message of the interest capitalisation request.

You have successfully capitalised interest.

9. To remove accounts, select **'Remove Selected Accounts'** > **Click Yes**.

You have removed selected account(s).

3.8. Import Account Holder File

Description

Facilitate the import of a file containing Account Holders including one or more Beneficiary Details; and one or more Automatic Allocation Rules for each Account Holder.

The system validates the contents of the file. Records that have passed validation are added to the Input Queue (invalid records are passed to the Fail File Queue) and it must be authorised by another user before the accounts are created.

For more information on the file format requirements, please refer to the [Cashactive Control File Format Guide](#) available here.

Prerequisites

The following prerequisites are required before beginning this process:

- > A file of Account Holders including one or more Beneficiary Details and one or more Automatic Allocation Rules for each Account Holder, in the Cashactive Control Account Holder Upload file format.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Initiator).

Support

If you require further assistance, please contact ANZ Helpdesk.

Import File

To import an Account Holder file:

1. From the main menu, select '**Accounts**' > '**Account Holder Enquiry**' > '**Import**'.

The *Account Holder Import* page displays.

2. Select the **Account Group** that will be applied to the records within the import files.

3. To upload a file, click **Browse**

The *Choose File to Upload* dialogue box is displayed.

4. Navigate to the folder in which the file is held. Select the file and click **Open**.

5. Once the above has been completed, click **Upload**.

A message is displayed to advise that the file has been uploaded successfully.

View Imported Files

To view imported files and confirm they have validated:

1. From the main menu, select '**Accounts**' > '**Account Holder Enquiry**' > '**Authorise**'.

The *Account Holder Queues* page displays the following queues:

Queue	Description
All Records	Failed Account Holders will not appear in this queue.
Input Queue	Successfully imported Account Holders including one or more Beneficiary Details and one or more Automatic Allocation Rules will appear in this queue
Failed File Queue	Displays imported files that contain records that failed processing.

You have successfully imported a file of Account Holders including one or more Beneficiary Details and one or more Automatic Allocation Rules for each Account Holder. Records that have passed validation will move to the Input Queue for approval by a User with authorise permission. For more information, refer to the [Authorise an Account Holder File](#) guide.

Validating and Processing

ANZ Cashactive Control validates the contents of each file and reads each record within the file line by line. Validated records are display in the Input Queue. Should the file contain invalid records it is moved to the Failed File Queue.

Failed Validation

Should the file contain any invalid records, the transaction is moved to the Failed Queue where it displays the reason why the record failed. From this Queue you can Delete the failed record or Re-Import it once the issue with the record has been corrected.

Duplicated Files

If a file has been imported previously a warning message will display. If you wish to continue with the import click Yes, otherwise click No to cancel the import.

File Format

For more information, please refer to the [Cashactive Control File Format Guide](#) available here.

3.9. Authorise Account Holder File

Description

Account Holders imported through a file must be authorised. A User other than the Initiator must authorise the records.

Prerequisites

The following prerequisites are required before beginning this process:

- > Successful import of an Account Holder File, refer to the Import an Account Holder File guide.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Authoriser).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To view files requiring authorisation:

1. From the main menu, select '**Accounts**' > '**Account Holder Enquiry**' > '**Authorise**'.

The *Account Holder Queues* page displays.

2. Click the **Input Queue** tab.

The *Account Holder Queues* page updates to display the selected tab.

3. From the **File Name** list, select the Account Holder File you want to authorise.
4. To review an Account Holder, click the **Account Holder Reference** hyperlink to display the individual detail.
5. Review the information.
6. Click the **Return to Account Holder Queues** to go back to the Input Queue tab.

7. Complete one of the following:

- > To approve, click **Authorise All**
- > To reject, click **Decline All**.

The *Input Queues* tab displays.

You have successfully authorised or rejected a file of Account Holders.

View Individual Account Holders

To view individual Account Holders in a File click on 'Account Holder Reference' hyperlink in the Input Queue tab; click on 'Return to Account Holder Queues' to go back to the batch authorisation workflow

Authorise or Decline Individual Account Holders

To authorise or decline individual Account Holders in a File click on 'Account Holder Reference' hyperlink in the Input Queue tab. Review the information and click on 'Authorise' to approve or click on 'Decline' to reject.

4. CLIENT ACCOUNT CLOSURE

4.1. Settlement of Account

Description

When a Client Account is no longer required, the account must be settled and then closed.

When settling an account it is important to ensure that:

- > accrued interest is capitalised
- > the forward balance is paid to the client
- > the account is updated to stop accruing interest
- > the account is blocked

Once these conditions are met, the Account will be closed.

Prerequisites

The following prerequisites are required before beginning this process:

- > Account is no longer required.

Roles

This process applies to the following roles in ANZ Cashactive Control:

- > User (Initiator)
- > User (Authoriser)
- > Releaser.

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To settle an account:

1. Capitalise the accrued interest on the account.

Refer to the [Capitalise Interest](#) guide.

2. Generate a payment of the final balance. Refer to the relevant Payment guide.

Once the payment has been authorised and released the Account Details must be updated.

3. Edit the following Account Details fields:

- > Interest Type to **Nil Interest**; and
- > Account Status to **Blocked**.

Refer to the [Edit Account Details](#) guide.

Once the changes are authorised, the system will automatically close the account.

You have successfully settled an account.

System Account Close

Once authorised, the system will automatically 'close' the account provided the following criteria is met:

- > there is no accrued interest (capitalised)
- > the account balance is zero
- > the account Interest Type is 'Nil Interest'
- > the Account Status is 'Blocked'.

4.2. Close Account - Single

Description

When a Client Account is no longer required, the outstanding balance must be paid out and the account closed.

Using this workflow, ANZ Cashactive Control will automatically capitalise accrued interest and calculate the closing payment amount to be transferred.

Once created, another user with authorise permission will be required to authorise the request. If the payment type is an external transfer, another user with release permission will be required to release the payment.

Prerequisites

The following prerequisites are required before beginning this process:

- > Account is no longer required.
- > Account does not have an edit pending authorisation.
- > Account status is not closed.
- > Customer has a linked Nominated Account (For Internal Transfer payment type only).

Roles

This process applies to the following roles in ANZ Cashactive Control:

- > User (Initiator)

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To close an account:

1. From the main menu, select '**Accounts**' > '**Account Enquiry**' > '**Close**'.
2. Search for a Client Account to close as described in the following table:

To	Then
search using the Account Holder Reference	In the second Account Holder Reference field, enter the second part of the reference number.
search using the Account Holder Name	In the Account Holder Name field, enter the name of the Account Holder.
search using the Account Holder Surname	In the Account Holder Surname field, enter the Account Holder's surname.
search using the Account BSB and Account Number	In the Account BSB field enter the BSB In the Account Number field, enter the account number.

3. Click **Search**.

The *Close Account* page updates to display a list of Client Accounts.

4. To select the Client Account, click the **Account Holder Reference**.

The *Close Account* page updates to display the **Payment/Receipt Type** selection.

- > Continue with [Generate Payment Transaction](#)

Once the Payment Transaction is generated and passed for authorisation the Close Account page displays, and confirms the Account has been passed for Authorisation.

The close request will move to the Account Queues for approval by a User with authorise permission. For more information, refer to the [Authorise Client Account Changes](#) guide.

Account Status and Interest Type

ANZ Cashactive Control automatically amends the Account Status to Blocked and Interest Type to Nil Interest.

No further interest will accrue on the Account once the close request has been passed for authorisation.

An alert is displayed on the Close Account page confirming *'If interest is due on an account it will be capitalised during the closure process and cannot be undone'*.

Generate Payment Transaction

From the **Payment/Receipt Type** drop down list, select one of the following Payment Type:

- > [Internal Transfer](#)
- > [Domestic Payment](#)
- > [Urgent Domestic Payment](#)

Internal Transfer

1. From the **Payment/Receipt Type** drop down list, select **Internal Transfer**.
2. Click **Next**.

The *Close Account* page updates to display the Payment/Receipt Details, Transaction Breakdown and Comments sections.

3. Complete the mandatory fields in the Payment/Receipt Details section:

Field	Description
Transaction Date	Enter the date of the transaction.
Amount	Enter the amount to be transferred.

4. Complete the mandatory fields in the Transaction Breakdown and Comments sections:

Field	Description
Amount	Enter the same amount as the first Amount field.

Field	Description
Description	Enter a description. This is used to provide more information to the Authoriser.

5. Click **Pass for Authorisation**.

The *Close Account* page displays.

You have successfully created an internal transfer.

The new transaction will move to the Approve Queue for approval by a User with authorise permission. For more information, refer to the [Authorise Internal Transfer](#) guide.

Authorisation Status

To view Internal Transfers that have not been authorised, refer to the Authorise Internal Transfer guide.

Domestic Payment

1. From the **Payment/Receipt Type** drop down list, select **Domestic Payment**.
2. Click **Next**.

The *Close Account* page updates to display the Template selection.

3. If available or required, from the **Template Type** drop down list, select a template.
4. Click **Next**.

The *Close Account* page updates to display the Payment/Receipt Details, Transaction Breakdown and Comments sections.

5. Complete the mandatory fields in the Payment/Receipt Details section:

Field	Description
Payee	Enter the name of the payee.
Payee Account BSB	Enter the BSB number without a hyphen.
Payee Account Number	Enter the Payee Account Number.

Field	Description
Narrative	Enter the text to appear on the payee statement.
Transaction Date	Enter the date of the transaction.
Payment Category	From the drop down list, select the category of payment.
Generate External Payment	From the drop down list, select Yes.
Amount	Enter the payment amount.

6. Complete the mandatory fields in the Transaction Breakdown and Comments:

Field	Description
Amount	Enter the same amount as the first Amount field.
Description	Enter a description. This is used to provide more information to the Authoriser.

7. Click **Pass for Authorisation**.

The *Close Account* page displays.

You have successfully created an external domestic payment.

The new payment will move to the Approve Queue for approval by a User with authorise permission. For more information, refer to the [Authorise External Payment](#) guide.

Payment Category

Payment Category is for additional information. When using a template this information is pre-completed from the template.

Urgent Domestic Payment

1. From the **Payment/Receipt Type** drop down list, select Urgent **Domestic Payment**.

2. Click **Next**.

The *Close Account* page updates to display the Template selection.

3. If available or required, from the **Template Type** drop down list, select a template.

4. Click **Next**.

The *Close Account* page updates to display the Payment/Receipt Details, Transaction Breakdown and Comments sections.

5. Complete the mandatory fields in the Payment/Receipt Details section:

Field	Description
Payee	Enter the name of the payee.
Payee Account BSB	Enter the BSB number without a hyphen.
Payee Account Number	Enter the Payee Account Number.
Narrative	Enter the text to appear on the payee statement.
Transaction Date	Enter the date of the transaction.
Payment Category	From the drop down list, select the category of payment.
Generate External Payment	From the drop down list, select Yes.
Amount	Enter the payment amount.

6. Complete the mandatory fields in the Payment/Receipt Details section:

Field	Description
Payee	Enter the name of the payee.
Payee Account BSB	Enter the BSB number without a hyphen.
Payee Account Number	Enter the Payee Account Number.
Narrative	Enter the text to appear on the payee statement.
Transaction Date	Enter the date of the transaction.
Payment Category	From the drop down list, select the category of payment.
Generate External Payment	From the drop down list, select Yes.
Amount	Enter the payment amount.

7. Complete the mandatory fields in the Transaction Breakdown and Comments:

Field	Description
Amount	Enter the same amount as the first Amount field.
Description	Enter a description. This is used to provide more information to the Authoriser.

8. Click **Pass for Authorisation**.

The *Close Account* page displays.

You have successfully created an urgent domestic payment.

The new payment will move to the Approve Queue for approval by a User with authorise permission. For more information, refer to the [Authorise External Payment](#) guide.

4.3. Close Account – Bulk Accounts

Description

When Client Accounts are no longer required, accounts must have interest capitalised and any outstanding balances must be paid out and the account closed.

Using this workflow, ANZ Cashactive Control will automatically capitalise accrued interest and calculate the closing payment amount to be transferred in bulk.

Another user with authorise permission will be required to authorise the request.

- > Accounts that do not have outstanding interest or balances can be closed in bulk using this workflow.
- > Accounts with an outstanding balance can be closed using the 'Close Accounts Using Single Transaction Type' or 'Close Accounts Using Batch Workflow'.
- > Where the payment type is an external transfer, another user with release permission will be required to release the payment.

Prerequisites

The following prerequisites are required before beginning this process:

- > Account is no longer required.
- > Account does not have an edit pending authorisation.
- > Account status is not closed or blocked.
- > Customer has a linked Nominated Account (For Internal Transfer payment type only).

Roles

This process applies to the following roles in ANZ Cashactive Control:

- > User (Initiator)
- > User (Authoriser)
- > Releaser (For external payments)

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To capitalise and close accounts in bulk:

1. From the main menu, select '**Accounts**' > '**Account Enquiry**' > '**Capitalise/Close**'.
2. **Search** or **Import File** for Client Accounts to close.
3. **Search** for a client account as described in the following table:

To	Then
search using the Account Holder Reference	In the second Account Holder Reference field, enter the second part of the reference number.
search using the Account Holder Name	In the Account Holder Name field, enter the name of the Account Holder.
search using the Account Holder Surname	In the Account Holder Surname field, enter the Account Holder's surname.
search using the Account BSB and Account Number	In the Account BSB field enter the BSB In the Account Number field, enter the account number.

Click **Search**.

The *Search* page updates to display a list of Client Accounts.

Tick the checkbox and **Add Selected Accounts**.

The *Selected Accounts* page updates to display the client accounts selected.

4. To **Import** an Account Holder file:

From the main menu, select '**Accounts**' > '**Account Enquiry**' > '**Capitalise/Close**' > '**Import**'.

- > Continue with [Import Account Holder File](#)

The *Choose File to Upload* dialogue box is displayed.

To upload a file, click **Choose file**

Navigate to the folder in which the file is held. Select the file and click **Open**.

Once the above has been completed, click **Upload**.

Your file has been successfully uploaded.

Validating and Processing

ANZ Cashactive Control validates the contents of each file and reads each record within the file line by line. The import summary displays the number of validated records. Successfully imported accounts will appear under the 'Selected Accounts' page.

Failed Validation

Should the file contain any invalid records, the error message displays the account holder number and reason why the record failed. You can re-Import the file once the issue with the record has been corrected.

Duplicated Files

If a file has been imported previously a warning message will display. If you wish to continue with the import click Yes, otherwise click No to cancel the import.

File Format

For more information, please refer to the [Cashactive Control File Format Guide](#) available here.

The *Selected Accounts* page updates to display the client accounts imported.

5. From the **Selected Accounts** page, tick the checkbox and click **Capitalise and Close**.

A confirmation message appears.

6. Review the message.

Click **Capitalise and Close Accounts**.

Account Status and Interest Type

ANZ Cashactive Control automatically amends the Account Status to Blocked and Interest Type to Nil Interest.

No further interest will accrue on the Account once selected to Capitalise and Close.

An alert is displayed on the page confirming '*If interest is due on an account it will be capitalised during the closure process and cannot be undone*'.

7. Click **Refresh**.

Interest has been successfully capitalised.

The forward balance of the account refreshes to include the capitalised interest amount less withholding tax.

Failed Queue

Should any accounts fail, the error message displays the account holder number and reason why the record failed. You can resubmit failed closures once the issue with the record has been corrected.

Accounts that have a zero balance and have been authorised for account closure will be automatically closed. Accounts with outstanding balances must be settled to close the account.

8. To generate the payment transaction, navigate to **Closing Accounts in Progress**.
9. To use the **Close accounts using single transaction type** function:

Select accounts > Close accounts using single transaction type > Select '**Yes**' or '**No**' under Payment/ Receipt details > Click **Next**.

- > Refer to [Generate Payment Transaction](#) to select the **Payment/Receipt Type**.
- > Once the payment transaction is generated, refer to the [Authorise Close Account](#) and [Release External Payment](#) guide.

The accounts successfully released will be displayed under **Accounts Pending Final Closure**.

10. To unblock accounts pending final closure:

Select accounts > '**Unblock Selected Accounts**' > Click **Yes**.

You have unblocked selected account(s) and reinstated the interest type.

Note: Interest capitalisation and payment transfers cannot be undone.

11. To use the **Close accounts using batch workflow**:

Select accounts > Close accounts using batch workflow > Select the Payment/Receipt Type > Click **Next**.

- > A csv transaction file format is exported.
- > Accounts are moved to pending final closure.
- > Import the file for further processing.

To continue, refer to the [Batch Payment](#) process. The file will move to the Approve Queue for approval by a User with authorise permission. For more information, refer to the [Authorise Batch Payment](#) and [Release Batch Payment](#) guide.

Select '**Accounts**' > '**Capitalise/Close**' > '**Accounts Pending Final Closure**' to view the accounts pending closure.

Generate Payment Transaction

From the **Payment/Receipt Type** drop down list, select one of the following Payment Type:

- > [Internal Transfer](#)
- > [Domestic Payment](#)
- > [Urgent Domestic Payment](#)

Internal Transfer

1. From the **Payment/Receipt Type** drop down list, select **Internal Transfer**.
2. Click **Next**.

The *Close Account* page updates to display the Payment/Receipt Details, Transaction Breakdown and Comments sections.

3. Complete the mandatory fields in the Payment/Receipt Details section:

Field	Description
Transaction Date	Enter the date of the transaction.
Amount	Enter the amount to be transferred.

4. Complete the mandatory fields in the Transaction Breakdown and Comments sections:

Field	Description
Amount	Enter the same amount as the first Amount field.
Description	Enter a description. This is used to provide more information to the Authoriser.

5. Click **Pass for Authorisation**.

You have successfully created an internal transfer.

The new transaction will move to the Authorise Queue under for approval by a User with authorise permission. For more information, refer to the [Authorise Internal Transfer](#) guide.

Authorisation Status

To view Internal Transfers that have not been authorised, refer to the Authorise Internal Transfer guide.

Domestic Payment

1. From the **Payment/Receipt Type** drop down list, select **Domestic Payment**.
2. Click **Next**.

The *Close Account* page updates to display the Template selection.

3. If available or required, from the **Template Type** drop down list, select a template.
4. Click **Next**.

The *Close Account* page updates to display the Payment/Receipt Details, Transaction Breakdown and Comments sections.

- Complete the mandatory fields in the Payment/Receipt Details section:

Field	Description
Payee	Enter the name of the payee.
Payee Account BSB	Enter the BSB number without a hyphen.
Payee Account Number	Enter the Payee Account Number.
Narrative	Enter the text to appear on the payee statement.
Transaction Date	Enter the date of the transaction.
Payment Category	From the drop down list, select the category of payment.
Generate External Payment	From the drop down list, select Yes.
Amount	Enter the payment amount.

- Complete the mandatory fields in the Transaction Breakdown and Comments:

Field	Description
Amount	Enter the same amount as the first Amount field.
Description	Enter a description. This is used to provide more information to the Authoriser.

- Click **Pass for Authorisation**.

You have successfully created an external domestic payment.

The new payment will move to the Authorise Queue for approval by a User with authorise permission. For more information, refer to the [Authorise External Payment](#) guide.

Payment Category

Payment Category is for additional information. When using a template this information is pre-completed from the template.

Urgent Domestic Payment

- From the **Payment/Receipt Type** drop down list, select Urgent **Domestic Payment**.

- Click **Next**.

The *Close Account* page updates to display the Template selection.

- If available or required, from the **Template Type** drop down list, select a template.

- Click **Next**.

The *Close Account* page updates to display the Payment/Receipt Details, Transaction Breakdown and Comments sections.

- Complete the mandatory fields in the Payment/Receipt Details section:

Field	Description
Payee	Enter the name of the payee.
Payee Account BSB	Enter the BSB number without a hyphen.
Payee Account Number	Enter the Payee Account Number.
Narrative	Enter the text to appear on the payee statement.
Transaction Date	Enter the date of the transaction.
Payment Category	From the drop down list, select the category of payment.
Generate External Payment	From the drop down list, select Yes.
Amount	Enter the payment amount.

- Complete the mandatory fields in the Transaction Breakdown and Comments:

Field	Description
Amount	Enter the same amount as the first Amount field.

Field	Description
Description	Enter a description. This is used to provide more information to the Authoriser.

7. Click **Pass for Authorisation**.

You have successfully created an urgent domestic payment.

The new payment will move to the Authorise Queue for approval by a User with authorise permission. For more information, refer to the [Authorise External Payment](#) guide.

5. TRANSACTION ALLOCATIONS

5.1. Manually Allocate Transactions to Single Account

Description

New debit and credit transactions in Your Bank Account are recorded overnight into the ANZ Cashactive Control Natural Account ready for allocation. Any transactions not automatically allocated need to be manually allocated to the appropriate Client Account.

When manually allocating transactions, you can allocate one or more transactions to an account.

All transactions recorded in ANZ Cashactive Control are displayed from ANZ's perspective, that is:

- > Receipt (money coming in) – credit (shown as a positive amount)
- > Payment (money going out to a third party) – debit (shown as a negative amount).

Prerequisites

The following prerequisites are required before beginning this process:

- > Unallocated transactions.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Initiator).

Support

If you require further assistance, please contact ANZ Helpdesk.

Search for Transactions

To allocate transactions to a single account:

1. From the main menu, select **'Transactions' > 'Allocations'**.

The *Transactions for Allocation* page displays.

2. From the *Account Holder Reference* drop down list, ensure the **Natural Account** is selected.

3. Click **Refresh**.

The *Transactions for Allocation* page updates to display a list of unallocated transactions.

4. Select one or more transactions with the **Add to List** column.

5. Click **Allocate Transactions**.

The *Multiple Transaction Allocation* page displays.

6. Search for the Client Account to allocate the transactions as described in the following table:

To	Then
search using the Account Holder Reference	In the second Account Holder Reference field, enter the second part of the reference number.
search using the Account Holder Name	In the Account Holder Name field, enter the name of the Account Holder.
search using the Account Holder Surname	In the Account Holder Surname field, enter the Account Holder's surname.

To	Then
search using the Account BSB and Account Number	In the Account BSB field enter the BSB In the Account Number field, enter the account number.

7. Click **Search**.

The *Multiple Transaction Allocation* page updates to display a list of Client Accounts.

- > Continue with *Allocate Transactions to Single Account*.

Allocate Transactions to Single Account

To allocate transaction(s) to an account, with the list of Client Accounts on the Multiple Transaction Allocation page:

1. To select Client Account, click the **Account Holder Reference**.

The *Multiple Transaction Allocation* page updates to display the Transaction and selected account details.

2. If there is a credit transaction, from the **Credit Transaction Type** drop down list, select the transaction type.
3. If there is a debit transaction, from the **Debit Transaction** Type drop down list, select the transaction type.
4. To continue to the next step, click **Go To Summary**.

The *New Allocation Summary* page displays.

5. Ensure that the correct transactions and account are selected.
6. Click **Pass for Authorisation**.

The *Transactions for Allocation* page displays.

The allocation will move to the Matching Queues for approval by another User. For more information, refer to the [Authorise Allocations](#) guide.

Note: Transactions allocated to client accounts later than the transaction date but within 30 days will result in the system

posting an interest adjustment (and a WHT adjustment if applicable) to the account for the unallocated period.

Transaction reference codes for Transaction Allocation Back Valuing are:

A = Allocation
E = CR Interest Adjustment
D = DR Interest Adjustment
W = WHT Adjustment

Back valuing functionality will not 'back date' transactions, ie. 'Settled date' will always reflect the date the transaction was allocated to a client account in Cashactive Control.

Identifying a Natural Account

This is denoted by Nxxxx at the end of the Account Holder Reference, where 'x' is a number. E.g. 446688315175955N0001 is a Natural Account as it ends in N0001.

Add/Remove Account Holder From List

On the Transactions for Allocation page, if the 'Account Holder Reference' does not list any Account Holders, add an Account Holder. To add, besides the 'Account Holder Reference' drop down list, click 'Add' and search for the required Account.

To remove an Account Holder, from the 'Account Holder Reference' drop down list, select the Account Holder and click 'Remove'.

Ensuring Correct Accounts Selected

If no results display, or are incorrect, ensure that the Natural Account Holder is selected in the Account Number. To check, the last nine digits of the Account Number will be the same as the nine digits preceding the 'N' in the Account Holder Reference.

Allocating Transactions to a Single Account

When allocating multiple transactions to a single account, whilst the system allocates the transactions in bulk, the system records

each transaction as a separate line item on the account. E.g. if you allocate three transactions to an account, three transactions will be displayed in the account transaction list.

New Allocation Summary page

When reviewing the New Allocation Summary page, to remove incorrect allocations, in the Transaction Details list, select the incorrect transactions and click 'Delete'.

To redo or add allocations, from the New Allocation Summary page, click 'Add Transaction' and continue from step 6 of Search for Transactions in this document.

5.2. Manually Allocate Transactions to Multiple Accounts

Description

New debit and credit transactions in Your Bank Account are recorded overnight into the ANZ Cashactive Control Natural Account ready for allocation. Any transactions not automatically allocated need to be manually allocated to the appropriate Client Account.

When manually allocating transactions, you can allocate one or more transactions to more than one account.

All transactions recorded in ANZ Cashactive Control are displayed from ANZ's perspective, that is:

- > Receipt (money coming in) – credit (shown as a positive amount)
- > Payment (money going out to a third party) – debit (shown as a negative amount).

Prerequisites

The following prerequisites are required before beginning this process:

- > Unallocated transactions.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Initiator).

Support

If you require further assistance, please contact ANZ helpdesk.

Search for Transactions

To search for unallocated transactions:

1. From the main menu, select **'Transactions' > 'Allocations'**.

The *Transactions for Allocation* page displays.

2. From the **Account Holder Reference** drop down list, ensure the Natural Account Holder is selected.

3. Click **Refresh**.

The *Transactions for Allocation* page updates to display a list of unallocated transactions.

4. Select one or more transactions with the **Add to List** column.

5. Click **Allocate Transactions**.

The *Multiple Transaction Allocation* page displays.

6. Search for the Client Account to allocate the transactions as described in the following table:

To	Then
search using the Account Holder Reference	In the second Account Holder Reference field, enter the second part of the reference number.
search using the Account Holder Name	In the Account Holder Name field, enter the name of the Account Holder.
search using the Account Holder Surname	In the Account Holder Surname field, enter the Account Holder's surname.
search using the Account BSB and Account Number	> In the Account BSB field enter the BSB > In the Account Number field, enter the account number.

7. Click **Search**.

The *Multiple Transaction Allocation* page updates to display a list of Client Accounts.

- > Continue with [Allocate Transactions to Multiple Accounts](#).

Allocate Transactions to Multiple Accounts

To allocate transaction(s) to one or more Client Accounts, on the Multiple Transaction Allocation page:

1. To select a Client Account, click the **Account Holder Reference**.

The *Multiple Transaction Allocation* page updates to display the Transaction and selected account details.

2. If there is a credit transaction, from the **Credit Transaction** Type drop down list, select the transaction type.
3. If there is a debit transaction, from the **Debit Transaction** Type drop down list, select the transaction type.
4. If there is a debit and a credit transaction, from the **Debit Transaction** Type drop down list and the **Credit Transaction** Type drop down list, select both transaction types
5. To continue to the next step, click **Continue or Summary**.

Continue will result in all transactions to be posted as one bulk transaction.

Summary will ensure all transactions are posted as individual transactions.

The *Multiple Transaction Allocation* page updates to display the Transaction Breakdown and Comments.

6. In the **Amount** field, enter the amount to be allocated.
7. In the **Description** field, confirm that the description is correct.
8. Click **Add Transaction**.

The *Multiple Transaction Allocation* page updates to display the Account Holder search.

9. To add accounts, continue from step 6 of [Search for Transactions](#) in this document until the New Allocation Summary page displays.

The *New Allocation Summary* page displays.

10. Ensure that the correct transactions and account are selected.

11. Click **Pass for Authorisation**.

The *Transactions for Allocation* page displays.

The allocation will move to the Matching Queues for approval by another User. For more information, refer to the Authorise or Reject Allocations guide.

You have successfully allocated transactions.

Note: Transactions allocated to client accounts later than the transaction date but within 30 days will result in the system posting an interest adjustment (and a WHT adjustment if applicable) to the account for the unallocated period.

Transaction reference codes for Transaction Allocation Back Valuing are:

A = Allocation
E = CR Interest Adjustment
D = DR Interest Adjustment
W = WHT Adjustment

Back valuing functionality will not 'back date' transactions, ie. 'Settled date' will always reflect the date the transaction was allocated to a client account in Cashactive Control.

Identifying a Natural Account

This is denoted by Nxxxx at the end of the Account Holder Reference, where 'x' is a number. E.g. 446688315175955N0001 is a Natural Account as it ends in N0001.

Add/Remove Account Holder From List

On the Transactions for Allocation page, if the 'Account Holder Reference' does not list any Account Holders, add an Account Holder. To add, besides the 'Account Holder Reference' drop down list, click 'Add' and search for the required Account.

To remove an Account Holder, from the 'Account Holder Reference' drop down list,

select the Account Holder and click 'Remove'.

Ensuring Correct Accounts Selected

If no results display, or are incorrect, ensure that the Natural Account Holder is selected in the Account Number. To check, the last nine digits of the Account Number will be the same as the nine digits preceding the 'N' in the Account Holder Reference.

New Allocation Summary page

When reviewing the New Allocation Summary page, to remove incorrect allocations, in the Transaction Details list, select the incorrect transactions and click 'Delete'.

To redo or add allocations, from the New Allocation Summary page, click 'Add Transaction' and continue from step 6 of Search for Transactions in this document.

Authorisation Status

You can check the status of an allocation by checking the allocations in progress. To view matches that have not been authorised, from the main menu select 'Transactions / Allocations' > 'View/Authorise'.

5.3. Authorise or Reject Allocations

Description

When transactions are manually allocated to Client Accounts, they must be authorised. Authorisation must be completed by a different User to the one who initiated the allocation, i.e. you cannot authorise your own allocations.

Prerequisites

The following prerequisites are required before beginning this process:

- > Transactions manually allocated, refer to either the Manually Allocate Transactions to Single Account guide.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Authoriser).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To view allocations in progress:

1. From the main menu, select **'Transactions' > 'Allocations' > 'View/Authorise'**.

The *Matching Queues* page displays.

2. Click the **Authorise Queue** tab.

The *Matching Queues* page updates to display allocations requiring authorisation.

3. To view the details of an allocation, click **View**.

The *Allocation Summary* page displays.

4. Complete one of the following:

- > To go back to the *Matching Queues* page, click **Return To Matching Queues**
- > To approve the allocation, click **Authorise**
- > To reject the allocation, click **Decline**.

The *Matching Queues* page displays.

You have successfully authorised or rejected allocations.

Bulk Authorisations and Rejections

You can authorise or reject all allocations in bulk. On the Matching Queues page, with the Authorise Queue displayed, click either 'Authorise All' or 'Decline All'.

Account Holder Details

When viewing the details of an allocation, to view the details of the Account Holder the transaction is being allocated to, click 'Account Holder Reference'. To go back to the previous page, click 'Go to Summary'

5.4. Create or Edit Automatic Allocation Rules

Description

Allocation rules can be set up to automatically allocate transactions from the Natural Account to Client Accounts.

When new transactions are posted to the Natural Account, the system assesses the matching criteria in the allocation rule, and if the data in the transaction matches what is expected in the rule, the transaction is automatically allocated to the relevant Client Account.

Rules can also be set up to automatically transfer transactions to the General or Sundry Account.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Initiator).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To create a new allocation rule:

1. From the main menu, select '**Accounts**' > '**Automatic Allocation Rules**'.

The *Automatic Allocation Rules Maintenance* page displays.

2. From the **Account Holder Reference** drop down list, select the Natural Account Holder.

The *Automatic Allocation Reference Maintenance* page updates to display any references applied to the account.

3. To create a new rule, click **New Allocation Rule**.

The *New Allocation Rule* page displays. It is divided into three sections:

- > **Natural Account Details** –where the transactions are being allocated from.
 - > **Allocation Transaction Details** – the Client Account that the allocation is made to and description for the allocation.
 - > **Allocation Rule Details** – the criteria which determine when the automatic allocation occurs.
4. In the **Allocation Transaction Details** section, complete the fields as described in the table:

Field	Description
Account Holder	> Click Locate Search and the Client Account that the allocation is being made to.
Allocation Transaction Type	Select the allocation transaction type.
Allocation Transaction Description for Debit	Enter description for debit transaction. Note: Optional field. Recommend to leave this blank.

Field	Description
Allocation Transaction Description for Credit	Enter description for credit transaction. Note: Optional field. Recommend to leave this blank.

5. In the **Allocation Reference Details** section, complete one or more fields as described in the table

Field	Description
Bank Transaction Type	From the drop down list select the type of payment, e.g. Transferand BPay.
Static Reference	Enter a fixed text, a fixed number or alphanumeric reference that will always match the expected transaction description.
Static Reference is Case Sensitive	From the drop down list, select either Yes or No . Note: Recommend leave as the default setting 'No'.
Numeric Range From	Enter a number that the matching reference must equal or start from.
Numeric Range To	Enter a number that the matching reference must equal or reach.
Ignore Whitespace for Matching	From the drop down list, select either Yes or No . Note: Recommend leave this as the default setting 'No'.

6. When the reference details are completed, click **Confirm**.
7. To finalise the new rule, click **Authorise**.

The *Automatic Allocation Reference Maintenance* page displays with the Allocation Rule listed in the Reference list.

You have successfully created / edited an automatic allocation rule.

Identifying a Natural Account

This is denoted by Nxxxx at the end of the Account Holder Reference, where 'x' is a number. E.g. 446688315175955N0001 is a Natural Account as it ends in N0001.

Ensuring Correct Accounts Selected

If no results display, or are incorrect, ensure that the correct Account Number is selected in the Account Number field. To check, the last nine digits of the Account Number will be the same as the nine digits preceding the 'N' in the Account Holder Reference.

Add/Remove Account Holder From List

On the Automatic Allocation Rules Maintenance page, if the 'Account Holder Reference' does not list any Account Holders, add an Account Holder. To add, click 'Add' and search for the required Account.

Edit or Delete Existing Rule

To edit or delete an existing rule, select the Allocated Account Holder Reference. Update or click 'Delete' as required.

Creating Rules and Partial Matching

The simpler the rule, the easier to implement. Where multiple criteria are used, they must appear consecutively in the following order:

1. Static Reference.
2. Numeric Ranges.
3. Bank Transaction Type.

ANZ Cashactive Control cannot partially match. When creating rules the system will match against the selected criteria in the above order (i.e. if multiple criteria are used they must all appear consecutively in the order noted).

Allocation Type

When a client account is selected in the Account Holder field, the Allocation Transaction Type will default to the correct (and only available) transaction type.

Static Reference is Case Sensitive

This field defaults to 'No', and will enable matching regardless of case used. If set to 'Yes', the case of the narrative in the BTR must match the case of the rule in order for the rule to work.

For example, if the data in the Static Reference field is in title case and the Case Sensitive flag is set to 'No', the rule will work irrespective of the case in the BTR.

If the data in the Static Reference field is in title case and the Case Sensitive flag is set to 'Yes', the rule will only work if the narrative in the BTR is in title case.

Ignore White Space

Use this field when you want the system to ignore spaces between data in the Static Reference and the Numeric Range fields.

6. PAYMENTS AND TRANSFERS

6.1. Create Internal Transfer

Description

Internal Transfer is used to transfer money from Client Accounts within the platform.

Once an internal transfer has been created, it must be authorised by another User.

Unlike an External Payment, these do not require a Releaser to release the transaction.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Initiator).

Support

If you require further assistance, please contact ANZ Helpdesk.

Select Client Account

To create an internal transfer:

1. From the main menu, select **'Transactions' > 'New Transaction'**.

The *New Transaction* page displays.

2. Search for a Client Account to create the transaction from as described in the following table:

To	Then
search using the Account Holder Reference	In the second Account Holder Reference field, enter the second part of the reference number.
search using the Account Holder Name	In the Account Holder Name field, enter the name of the Account Holder.
search using the Account Holder Surname	In the Account Holder Surname field, enter the Account Holder's surname.
search using the Account BSB and Account Number	In the Account BSB field enter the BSB In the Account Number field, enter the account number.

3. Click Search.

The *New Transaction* page updates to display a list of Client Accounts.

4. To select the Client Account, click the **Account Holder Reference**.

The *New Transaction* page updates to display the Payment / Receipt Type selection.

- > Continue with [Complete Internal Transfer Details](#).

Complete Internal Transfer Details

Once a Client Account is selected, complete the Internal Transfer details.

On the *New Transaction* page with the Payment / Receipt Type selection displayed:

1. From the Payment/Receipt Type drop down list, select **Internal Transfer**.
2. Click **Next**.

The *New Transaction* page updates to display the Transaction Type selection.

3. From the Transaction Type drop down list, select the type of transaction.
4. Click **Next**.

The *New Transaction* page updates to display the Template selection.

5. If available or required, from the **Template Type** drop down list, select a template.
6. Click **Next**.

The *New Transaction* page updates to display the Payment/Receipt Details, Transaction Breakdown and Comments sections.

7. Complete the mandatory fields in the Payment/Receipt Details section:

Field	Description
Transaction Date	Enter the date of the transaction.
Currency Type	From the drop down list, select the currency type.
Amount	Enter the amount to be transferred.

8. Complete the mandatory fields in the Transaction Breakdown and Comments sections:

Field	Description
Amount	Enter the same amount as the first Amount field.

Field	Description
Description	Enter a description. This is used to provide more information to the Authoriser.

9. Click **Confirm**.

The *New Transaction* page updates to display the Transaction details.

10. To confirm and submit the transaction for authorisation, click **Pass for Authorisation**.

The *New Transaction* page displays.

You have successfully created an internal transfer.

The new transaction will move to the Approve Queue for approval by a User with authorise permission. For more information, refer to the [Authorise Internal Transfer](#) guide.

Authorisation Status

To view Internal Transfers that have not been authorised, refer to the [Authorise Internal Transfer](#) guide.

6.2. Authorise Internal Transfer

Description

When an internal transfer is created, it must be authorised. A User other than the initiator must authorise the changes, i.e. you cannot authorise your own payments.

Prerequisites

The following prerequisites are required before beginning this process:

- > Internal transfer created, refer to the [Create Internal Transfer](#) guide.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Authoriser).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To authorise an internal transfer:

1. From the main menu, select **'Transactions' > 'New Transactions' > 'View/Authorise'**.

The *Single Transaction Queues* page displays.

2. Click the **Authorise Queue** tab.

The *Single Transaction Queues* page updates to display selected tab.

3. To review and authorise or reject an internal transfer, click the **Transaction Number**.

The *Authorise Transaction* page displays.

4. Review the information or changes.

5. Complete one of the following:

- > To go back to the Single Transaction Queues page, click **Return To Single Transaction Queues**
- > To approve, click **Authorise**
- > To reject, click **Decline**.

The *Single Transaction Queues* page displays.

Once authorised the internal transfer is processed.

You have successfully authorised or rejected an internal transfer.

Transaction Queues

You can only view internal transfers you initiate on the *Single Transaction Queues* page by selecting the 'ALL Records' tab.

Authorise or Decline All

When there is more than one transaction in the queue, you can authorise or reject all.

To authorise or reject all, on the Single Transaction Queues page, click either 'Authorise All' or 'Decline All'.

6.3. Create Internal Receipt

Description

Internal Receipt is used to transfer money to Client Accounts within the platform.

Once an internal receipt has been created, it must be authorised by another User.

Unlike an External Payment, these do not require a Releaser to release the transaction.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Initiator).

Support

If you require further assistance, please contact ANZ Helpdesk.

Select Client Account

To create an internal receipt:

- From the main menu, select **'Transactions' > 'New Transaction'**.

The *New Transaction* page displays.

- Search for a Client Account to create the transaction from as described in the following table:

To	Then
search using the Account Holder Reference	In the second Account Holder Reference field, enter the second part of the reference number.
search using the Account Holder Name	In the Account Holder Name field, enter the name of the Account Holder.
search using the Account Holder Surname	In the Account Holder Surname field, enter the Account Holder's surname.
search using the Account BSB and Account Number	In the Account BSB field enter the BSB In the Account Number field, enter the account number.

- Click Search.

The *New Transaction* page updates to display a list of Client Accounts.

- To select the Client Account, click the **Account Holder Reference**.

The *New Transaction* page updates to display the Payment / Receipt Type selection.

- > Continue with [Complete Internal Receipt Details](#).

Complete Internal Receipt Details

Once a Client Account is selected, complete the Internal Receipt details.

On the *New Transaction* page with the Payment / Receipt Type selection displayed:

8. From the Payment/Receipt Type drop down list, select **Internal Receipt**.

9. Click **Next**.

The *New Transaction* page updates to display the Transaction Type selection.

10. From the Transaction Type drop down list, select the type of transaction.

11. Click **Next**.

The *New Transaction* page updates to display the Template selection.

12. If available or required, from the **Template Type** drop down list, select a template.

13. Click **Next**.

The *New Transaction* page updates to display the Payment/Receipt Details, Transaction Breakdown and Comments sections.

14. Complete the mandatory fields in the Payment/Receipt Details section:

Field	Description
Transaction Date	Enter the date of the transaction.
Currency Type	From the drop down list, select the currency type.
Amount	Enter the amount to be transferred.

9. Complete the mandatory fields in the Transaction Breakdown and Comments sections:

Field	Description
Amount	Enter the same amount as the first Amount field.

Field	Description
Description	Enter a description. This is used to provide more information to the Authoriser.

9. Click **Confirm**.

The *New Transaction* page updates to display the Transaction details.

11. To confirm and submit the transaction for authorisation, click **Pass for Authorisation**.

The *New Transaction* page displays.

You have successfully created an internal receipt.

The new transaction will move to the Approve Queue for approval by a User with authorise permission. For more information, refer to the *Authorise Internal Receipt* guide.

Authorisation Status

To view Internal Receipts that have not been authorised, refer to the *Authorise Internal Receipt* guide.

6.4. Authorise Internal Receipts

Description

When an internal receipt is created, it must be authorised. A User other than the initiator must authorise the changes, i.e. you cannot authorise your own payments.

Prerequisites

The following prerequisites are required before beginning this process:

- > Internal receipt created, refer to the Create Internal Receipt guide.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Authoriser).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To authorise an internal receipt:

6. From the main menu, select '**Transactions**' > '**New Transactions**' > '**View/Authorise**'.

The *Single Transaction Queues* page displays.

7. Click the **Authorise Queue** tab.

The *Single Transaction Queues* page updates to display selected tab.

8. To review and authorise or reject an internal receipt, click the **Transaction Number**.

The *Authorise Transaction* page displays.

9. Review the information or changes.

10. Complete one of the following:

- > To go back to the Single Transaction Queues page, click **Return To Single Transaction Queues**
- > To approve, click **Authorise**
- > To reject, click **Decline**.

The *Single Transaction Queues* page displays.

Once authorised the internal receipt is processed.

You have successfully authorised or rejected an internal receipt.

Transaction Queues

You can only view internal receipts you initiate on the *Single Transaction Queues* page by selecting the 'ALL Records' tab.

Authorise or Decline All

When there is more than one transaction in the queue, you can authorise or reject all.

To authorise or reject all, on the Single Transaction Queues page, click either 'Authorise All' or 'Decline All'.

6.5. Domestic Payments

Description

A Domestic Payment is an EFT payment.

Once submitted, it must be authorised and released by two other Users respectively before the EFT payment is generated.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Initiator).

Support

If you require further assistance, please contact ANZ Helpdesk.

Select Client Account

To create a domestic payment:

1. From the main menu, select **'Transactions' > 'New Transaction'**.

The *New Transaction* page displays.

2. Search for a Client Account to create the transaction from as described in the following table:

To	Then
search using the Account Holder Reference	In the second Account Holder Reference field, enter the second part of the reference number.
search using the Account Holder Name	In the Account Holder Name field, enter the name of the Account Holder.
search using the Account Holder Surname	In the Account Holder Surname field, enter the Account Holder's surname.
search using the Account BSB and Account Number	In the Account BSB field enter the BSB In the Account Number field, enter the account number.

3. Click **Search**.

The *New Transaction* page updates to display a list of Client Accounts.

4. To select the Client Account, click the **Account Holder Reference**.

The *New Transaction* page updates to display the Payment / Receipt Type selection.

- > Continue with Generate Payment Transaction.

Generate Payment Transaction

On the *New Transaction* page with the Payment / Receipt Type selection displayed:

1. From the Payment/Receipt Type drop down list, select **Domestic Payment**.
2. Click **Next**.

The *New Transaction* page updates to display the Template selection.

3. If available or required, from the **Template Type** drop down list, select a template.
4. Click **Next**.

The *New Transaction* page updates to display the Template selection.

5. If available or required, from the **Template Type** drop down list, select a template.
6. Click **Next**.

The *New Transaction* page updates to display the Payment/Receipt Details, Transaction Breakdown and Comments sections.

7. Complete the mandatory fields in the Payment/Receipt Details section:

Field	Description
Payee	Enter the name of the payee.
Payee Account BSB	Enter the BSB number without a hyphen.
Payee Account Number	Enter the Payee Account Number.
Narrative	Enter the text to appear on the payee statement.
Transaction Date	Enter the date of the transaction.
Payment Category	From the drop down list, select the category of payment.
Generate External Payment	From the drop down list, select Yes .

Field	Description
Amount	Enter the payment amount.

8. Complete the mandatory fields in the Transaction Breakdown and Comments:

Field	Description
Amount	Enter the same amount as the first Amount field.
Description	Enter a description. This is used to provide more information to the Authoriser.

9. Click **Confirm**.

The *New Transaction* page updates to display the Transaction details.

10. Click **Pass for Authorisation**.

The *New Transaction* page displays.

You have successfully created an external domestic payment.

The new payment will move to the Approve Queue for approval by a User with authorise permission. For more information, refer to the [Authorise External Payment](#) guide.

Payment Category

Payment Category is for additional information. When using a template this information is pre-completed from the template.

Generate External Payment

Generate External Payment always be set to 'Yes'

6.6. Urgent Domestic Payment

Description

An Urgent Domestic Payment is an RTGS (same day) payment.

Once submitted, it must be authorised and released by two other Users respectively before the payment is generated.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Initiator).

Support

If you require further assistance, please contact ANZ Helpdesk.

Select Client Account

To create an urgent domestic payment:

1. From the main menu, select **'Transactions' > 'New Transaction'**.

The *New Transaction* page displays.

2. Search for a Client Account to create the transaction from as described in the following table:

To	Then
search using the Account Holder Reference	In the second Account Holder Reference field, enter the second part of the reference number.
search using the Account Holder Name	In the Account Holder Name field, enter the name of the Account Holder.
search using the Account Holder Surname	In the Account Holder Surname field, enter the Account Holder's surname.
search using the Account BSB and Account Number	> In the Account BSB field enter the BSB > In the Account Number field, enter the account number.

3. Click **Search**.

The *New Transaction* page updates to display a list of Client Accounts.

4. To select the Client Account, click the **Account Holder Reference**.

The *New Transaction* page updates to display the Payment / Receipt Type selection.

- > Continue with [Generate Payment Transaction](#).

Generate Payment Transaction

On the New Transaction page with the Payment/Receipt Type selection displayed:

1. From the Payment/Receipt Type drop down list, select **Urgent Domestic Payment**.

2. Click **Next**.

The *New Transaction* page updates to display the Template selection.

3. If available or required, from the **Template Type** drop down list, select a template.

4. Click **Next**.

The *New Transaction* page updates to display the Payment/Receipt Details, Transaction Breakdown and Comments sections.

5. Complete the mandatory fields in the Payment/Receipt Details section:

Field	Description
Payee	Enter the name of the payee.
Payee Account BSB	Enter the BSB number without a hyphen.
Payee Account Number	Enter the Payee Account Number.
Narrative	Enter the text to appear on the payee statement.
Transaction Date	Enter the date of the transaction.
Payment Category	From the drop down list, select the category of payment.
Generate External Payment	From the drop down list, select Yes .
Amount	Enter the payment amount.

6. Complete the mandatory fields in the Transaction Breakdown and Comments:

Field	Description
Amount	Enter the same amount as the first Amount field.
Description	Enter a description. This is used to provide more information to the Authoriser.

7. Click **Confirm**.

The *New Transaction* page updates to display the Transaction details.

8. Click **Pass for Authorisation**.

The *New Transaction* page displays.

You have successfully created an urgent domestic payment.

The new payment will move to the Approve Queue for approval by a User with authorise permission. For more information, refer to the Authorise External Payment guide.

Generate External Payment

Generate External Payment should always be set to 'Yes'.

6.7. Non-Client Interest Payment

Description

Non-Client Interest Payments are for customers who wish to pay the interest differential to themselves to either an ANZ or non-ANZ bank account. This applies to customers that are able to earn surplus interest.

Once submitted, it must be authorised and released by two other Users respectively before the payment is generated.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Initiator).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To create a Non-Client Interest payment:

1. From the main menu, select **'Transactions' > 'New Transaction'**.

The *New Transaction* page displays.

2. Search for the Location Code and Natural Account Group to create the transaction from as described in the following table:

To	Then
search using the Account Holder Reference	In the second Account Holder Reference field, enter the second part of the reference number.
search using the Account Holder Name	In the Account Holder Name field, enter the name of the Account Holder.
search using the Account Holder Surname	In the Account Holder Surname field, enter the Account Holder's surname.
search using the Account BSB and Account Number	> In the Account BSB field enter the BSB > In the Account Number field, enter the account number.

3. Click **Search**.

The *New Transaction* page updates to display a list of accounts.

4. To select the Natural Account, click the **Account Holder Reference**.

The *New Transaction* page updates to display the Payment / Receipt Type selection.

- > Continue with [Generate Payment Transaction](#).

Generate Payment Transaction

Once a Natural Account is selected, complete the transaction details.

On the *New Transaction* page with the Payment/Receipt Type selection displayed:

1. From the Payment/Receipt Type drop down list, select **Domestic Payment**.
2. Click **Next**.

The *New Transaction* page updates to display select the transaction type.

3. From the **Transaction Type** drop down list, select **Non-Client Interest Payment**.
4. Click **Next**.

The *New Transaction* page updates to display the Payment/Receipt Details, Transaction Breakdown and Comments sections.

5. Complete the mandatory fields in the Payment/Receipt Details section:

Field	Description
Payee	Enter the name of the payee.
Payee Account BSB	Enter the BSB number without a hyphen.
Payee Account Number	Enter the Payee Account Number.
Narrative	Enter the text to appear on the payee statement.
Transaction Date	Enter the date of the transaction.
Payment Category	From the drop down list, select the category of payment.
Generate External Payment	From the drop down list, select Yes .
Amount	Enter the payment amount.

6. Complete the mandatory fields in the Transaction Breakdown and Comments:

Field	Description
Amount	Enter the same amount as the first Amount field.
Description	Enter a description. This is used to provide more information to the Authoriser.

7. Click **Confirm**.

The *New Transaction* page updates to display the Transaction details.

8. Click **Pass For Authorisation**.

The *New Transaction* page displays.

You have successfully created a non-client interest payment from the IMA.

The new payment will move to the Approve Queue for approval by a User with authorise permission. For more information, refer to the [Authorise External Payment](#) guide.

Calculating Interest Differential

The interest differential can be calculated once the automated interest capitalisation process has taken place. To calculate the interest differential, locate the Natural Account Holder Account Details. Refer to the View Account Balances and Transactions guide.

Once the Account Details page is displayed for the Natural Account Holder, calculate the difference between the Interest Management Account (IMA) and the Interest Account (INT).

Payment Category

Payment Category is for additional information. When using a template this information is pre-completed from the template.

Generate External Payment

Generate External Payment should always be set as 'Yes'.

6.8. Authorise External Payment

Description

When an external payment is generated, the payment must be authorised. A User other than the Initiator must authorise the changes, i.e. you cannot authorise your own payments.

Prerequisites

The following prerequisites are required before beginning this process:

- > External payment created, refer to the External Payment ([Domestic Payments](#), [Urgent Domestic Payments](#), [Non-Client Interest Payment](#)) guides.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Authoriser).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To view transactions requiring authorisation:

1. From the main menu, select **'Transactions' > 'New Transaction' > 'View/Authorise'**.

The *Single Transaction Queues* page displays.

2. Click the **Authorise Queue** tab.

The *Single Transaction Queues* page updates to display the selected tab.

3. To review an external payment, click the **Transaction Number**.

The *Authorise Transaction* page displays.

4. Review the payment details.
5. Complete one of the following:

- > To approve, click **Authorise**
- > To reject, click **Decline**.

The *Single Transaction Queues* page displays.

You have successfully authorised or rejected an external payment.

Once authorised an external payment must be released. For more information, refer to the [Release External Payment](#) guide.

Transaction Queues

To view all transactions in all queues, select 'ALL Records'. From this queue you can individually authorise each transaction.

Authorise or Reject All Changes

When there is more than one transaction, you can authorise or reject transactions in bulk.

To authorise or reject transactions in bulk, on the *Single Transaction Queues* page, click either 'Authorise All' or 'Reject All'.

Note: The ability to 'Authorise All' or 'Release All' is available for up to 100 accounts at once.

6.9. Release External Payment

Description

When an external payment is generated and authorised, the payment must then be released.

Prerequisites

The following prerequisites are required before beginning this process:

- > External payment created, refer to the *External Payment* ([Domestic Payments](#), [Urgent Domestic Payments](#), [Non-Client Interest Payment](#)) guides
- > External payment authorised, refer to [Authorise External Payment](#) guide
- > User (Releaser) has security Token.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > Releaser.

Support

If you require further assistance, please contact ANZ Helpdesk.

View Queue

To view transactions requiring release:

1. From the main menu, select **'View/Authorise Single Transactions'**.

The *Single Transaction Queues* page displays.

2. Click the **Release Queue** tab.

The *Single Transaction Queues* page updates to display the selected tab.

3. To review and release or reject an external payment, click the **Transaction Number**.

The *Release Transaction* page displays.

4. Review the information or changes.

5. In the **Security Code** field, enter the security code displayed on your Security Token.

6. Complete one of the following:

- > To approve the changes, click **Authorise**
- > To reject the changes, click **Decline**

The *Single Transaction Queues* page displays.

Once authorised an external payment is released.

You have successfully released or rejected an external payment.

Authorise or Decline All

When there is more than one transaction, you can release or reject all. On the *Single Transaction Queues* page, in the 'Security Code' field, enter the Security Code displayed on the Security Token, then click either 'Authorise All' or 'Decline All'.

6.10. Batch Payment (Domestic Payment)

Description

Batch Payment facilitates the import of a file of Domestic Payments.

Once submitted, it must be authorised and released by two other Users respectively before the EFT payments are generated.

For more information on the file format requirements, please refer to the [Cashactive Control File Format Guide](#) available here.

Prerequisites

The following prerequisites are required before beginning this process:

- > A file of Domestic Payments in the Cashactive Control Batch Import file format.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Initiator).

Support

If you require further assistance, please contact ANZ Helpdesk.

Import File

To import a Batch Payment file:

1. From the main menu, select **'Transactions' > 'Batch Import'**.

The *Batch Import* page displays.

2. From the Payment/Receipt Type drop down box, select **'Domestic Payment'**.
3. Select **File to Upload**.
4. Click **Upload**.

The *Batch Import* page updates to display a message that the file has uploaded successfully.

View Imported Files

To view imported batch files and confirm they have validated:

1. From the main menu select **'Transactions' > 'Batch Import' > 'View/Authorise'**.
2. The Batch Transaction Queues page displays the following queues:

Queue	Description
All Records	Displays all batches within the Batch Transaction Queues
Declined Queue	Displays imported batches that have been declined by an authoriser
Authorise Queue	Displays imported batches awaiting authorisation.
Failed Queue	Displays batches that failed during the batch load process

You have successfully imported a batch of external domestic payments.

The batch of payments will move to the Authorise Queue for approval by a User with authorise permission. For more information, refer to the [Authorise Batch Payment](#) guide.

Validation and Processing

ANZ Cashactive Control validates the contents of each batch file and reads each record within the file line by line. Validated files are processed every 10 minutes and displayed in the Authorisation Queue.

Duplicated Files

If a file has been imported previously a warning message will display. If you wish to continue with the import click Yes, otherwise click No to cancel the import.

Failed Validation

Should the file contain any invalid records it is failed in its entirety. The batch is moved to the Failed Queue where it displays the reason why the batch failed. From this Queue you can Delete the failed batch or Re-Import it once the issue with the batch has been corrected.

File Format

For more information on the file format requirements, please refer to the [**Cashactive Control File Format Guide**](#) available here.

6.11. Authorise Batch Payment

Description

When a Batch of external payments is imported, the payments must be authorised. A User other than the Initiator must authorise the batch, i.e. you cannot authorise your own payments.

Prerequisites

The following prerequisites are required before beginning this process:

- > Successful import of a batch of external payments, refer to the [Batch Payment](#) guide.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Authoriser).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To view batches requiring authorisation:

1. From the main menu, select **'Transactions' > 'Batch Import' > 'View/Authorise'**.

The *Batch Transaction Queues* page displays.

2. Click the Authorise Queue tab.

The *Batch Transaction Queues* page updates to display the selected tab.

3. To review a batch of external payments, click the **Batch Number**.

The *Batch Details* page displays.

4. Complete one of the following:

- > To approve, click **Authorise**
- > To reject, click **Decline**.

The *Batch Transaction Queues* page displays.

You have successfully authorised or rejected a batch of external payments.

Once authorised a batch of external payment must be released. For more information, refer to the [Release Batch Payment](#) guide.

Batch Queues

To view all batches in all queues, select 'ALL Records'.

View Individual Transactions

To view individual transactions in a batch click on 'View Transactions' in the Batch Details page; click on "Return to Batch Transaction Queues" to go back to the batch authorisation workflow.

6.12. Release Batch Payment

Description

When a Batch of external payments is generated and authorised, the batch must then be released.

Prerequisites

The following prerequisites are required before beginning this process:

- > Successful import of a batch of external payments, refer to the [Batch Payment](#) guide.
- > Batch of external payments authorised, refer to [Authorise Batch Payment](#) guide
- > User (Releaser) has security Token.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > Releaser.

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To view batches requiring release:

1. From the main menu, select **'Transactions' > 'View/Authorise Batch Transactions'**.

The *Batch Transaction Queues* page displays.

2. Click the **Release** Queue tab.

The *Batch Transaction Queues* page updates to display the selected tab.

3. To review and release or reject a batch of external payments, click the **Batch Number**.

The *Batch Details* page displays.

4. In the Security Code field, enter the security code displayed on your Security Token.

5. Complete one of the following:

- > To approve, click **Release**
- > To reject, click **Decline**

The *Batch Transaction Queues* page displays.

You have successfully released or rejected a batch of external payments.

Batch Queues

To view all batches in all queues, select 'ALL Records'.

View Individual Transactions

To view individual transactions in a batch click on 'View Transactions' in the Batch Details page; click on "Return to Batch Transaction Queues" to go back to the batch authorisation workflow.

6.13. Processing Rejected Payments

Description

Payments generated from Cashactive Control may be rejected by the bank for the following reasons:

- > Invalid payee BSB,
- > Funding account is closed or has insufficient funds,
- > Invalid payee account number, or
- > Invalid transaction date (payment sent on a Saturday or Sunday).

Users who create payments must monitor the Bank Notifications workflow in Cashactive Control for rejected payments.

All rejected payments must be processed in Cashactive Control in order for them to be reversed on client accounts.

There are four steps to complete when processing rejected payments:

1. Identify Rejected Payments – User (Initiator)
2. Process Bank Rejections – User (Initiator)
3. Authorise Bank Rejections – User (Authoriser)
4. Acknowledge Bank Notifications – User (All)

Prerequisites

The following prerequisites are required before beginning this process:

- > Payment generated from Cashactive Control is rejected by the bank

Roles

This process applies to the following roles in ANZ Cashactive Control:

- > User (Initiator)
- > User (Authoriser)

Support

If you require further assistance, please contact ANZ Helpdesk.

Identify Rejected Payments

A User must identify which payments have been rejected by the bank.

To identify rejected payments:

1. From the main menu, select **'Transactions' > 'Bank Notifications'**.

The *Bank Notification* page displays.

You have successfully identified rejected payments.

Continue with [Process Bank Rejections](#).

Process Bank Rejections

Once rejected payments are identified, a User must process the rejected payments.

To process bank rejections:

1. From the main menu, select **'Transactions' > 'Bank Notifications'**.

The Bank Notifications screen appears.

To view details of the rejected payment(s) in step 2 of [Identify Rejected Payments](#) in this guide:

2. Locate and click **Transaction Number**.
3. Enter a reason for the rejection in the field provided at the bottom of the overview.
4. Click **Process Bank Rejection**.
5. Repeat steps 1 to 4 for each rejected payment.

You have successfully processed bank rejection(s). The Bank Rejection has been passed for authorisation and will be visible under the "Pending queue" tab within the Bank notifications field.

- > Continue with [Authorise Bank Rejections](#).

Authorise Bank Rejections

Once bank rejections have been processed, a User must authorise the rejection. To authorise a bank rejection:

1. From the main menu, select

“Transactions’ > ‘Single Transaction Queue’ > ‘Rejection Queue’.

The *Bank Notifications* page displays.

2. Click on the **Transaction Number**.
3. Click **Authorise**.

You have successfully authorised a bank rejection. A credit for the rejected payment amount will be posted to the client account.

Serial Number

The serial number indicates the status of a rejected payment. This is located in the Bank Notifications workflow.

A serial number ending with the letter ‘A’ indicates that the rejected payment has not been processed.

A serial number ending with the letter ‘X’ indicates that the rejected payment has been processed but not authorised.

Bank Notifications

Users monitoring this workflow should aim to clear all bank notifications daily.

Once rejected payments have been processed and authorised, the payments can be recreated using correct details.

6.14. Create Payment Template

Description

Templates are used to pre-complete some or all details of a regular payment or transaction which can then be used for future use. The template function can be used to create Domestic Payments, Urgent Domestic Payments, Internal Transfers and Internal Receipts.

Once created, a User other than the initiator must authorise the template, i.e. you cannot authorise your own template.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Initiator).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To create a transaction template:

1. From the main menu, select **'Transactions' > 'Template Maintenance' > 'New Template'**.

The *New Template* page displays.

2. Search for the Client Account to create the template as described in the following table:

To	Then
search using the Account Holder Reference	In the second Account Holder Reference field, enter the second part of the reference number.
search using the Account Holder Name	In the Account Holder Name field, enter the name of the Account Holder.
search using the Account Holder Surname	In the Account Holder Surname field, enter the Account Holder's surname.
search using the Account BSB and Account Number	In the Account BSB field enter the BSB In the Account Number field, enter the account number.

3. Click **Search**.

The *New Template* page updates to display a list of Client Account Holders.

4. Select a Client Account Holder, click the **Account Holder Reference**.

The *New Template* page updates to display the Payment/Receipt Type selection.

5. Select a Payment/Receipt type.
6. Click **Next**.

7. Complete the mandatory fields in the **Template Details** section as follows:

Field	Description
Template Ref.	Enter a unique reference for the template.
Template Description	Enter a short description of the template.

8. Complete the fields in the Payment/Receipt Details section. Refer to the relevant *External Payment* guide.
9. Complete the mandatory fields in the **Status Details** section as follows:

Field	Description
Active	From the drop down list select either Yes or No . This determines if the template is available for use or not.
Active From	If required, set a date for the template to be active from.
Allow User to Change	From the drop down list select either Yes or No . This determines if a User can modify any pre-set fields when using the template.

10. Click **Next**.

The *New Template* page updates to display a summary.

11. Click **Pass For Authorisation**.

The *New Template* page displays.

You have successfully created a payment or transaction template.

The template will now need to be authorised by another User. For more information, refer to the [Authorise Template](#) guide.

Template Description

The Template Description will display in a drop-down list whenever you need to select a Template.

Template Amount

The amount field can be left blank and the template used to pre-complete the recipients details.

6.15. Edit Payment Template

Description

Existing templates can be updated or deleted as required. Once updated, a user other than the initiator must authorise the changes, i.e. you cannot authorise your own template.

Prerequisites

The following prerequisites are required before beginning this process:

- > Template exists, refer to the [Create Payment Template](#) guide.

Roles

This process applies to the following role in Cashactive Control:

- > User (Initiator).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To edit a transaction template:

1. From the main menu, select **'Transactions' > 'Template Maintenance'**.

The *Template Maintenance* page displays.

2. Select a template, click the **Template Reference**.

The *Edit Template* page displays.

3. In the **Description of Change** field, enter a description of the changes to be made.
4. Update the fields in the Payment/Receipt Details and Status Details sections as required.
5. Click **Confirm**.

The *Edit Template* page updates to display a summary.

6. Click **Pass For Authorisation**.

The *Template Maintenance* page displays.

You have successfully edited a payment or transaction template.

The template will now need to be authorised by another User. For more information, refer to the [Authorise Template](#) guide.

Delete a Template

To delete a template, with the Edit Template page displayed:

- > Click 'Delete'.

The Delete Template message displays.

- > To confirm the deletion, click 'Yes'.

6.16. Authorise Template

Description

When a template is created, edited or deleted, it must be authorised. A User other than the Initiator must authorise the changes, i.e. you cannot authorise a template you created.

Prerequisites

The following prerequisites are required before beginning this process:

- > Template created or edited, refer to the [Create](#) or [Edit Payment Template](#) guide.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Authoriser).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To authorise a template:

1. From the main menu, select **'Transactions' > Template Maintenance' > 'Authorise'**.

The *Template Queues* page displays.

2. Select one of the following authorisation types:

- > To view all new templates, click the **Input Queue** tab.
- > To view all edited templates, click the **Edited Queue** tab.
- > To view all templates to be deleted, click the **Delete Queue** tab.

The *Template Queues* page updates to display the selected tab.

3. To review the template, click the **Template Reference**.

The *New Template Details* or *Edited Template Details* page displays.

4. Review the information or changes.
5. Complete one of the following:

- > To go back to the *Template Queues* page, click **Return To Template Queues**
- > To approve, click **Authorise**
- > To reject, click **Decline**.

The *Template Queues* page displays.

You have successfully authorised or rejected a template.

Authorise or Decline All

When there is more than one template in the queue, you can authorise or reject all. To authorise or reject all, on the Single Transaction Queues page, click either 'Authorise All' or 'Decline All'.

6.17. Cancel Future Dated Transactions

Description

When a future dated transaction has not been processed yet and is no longer required, the transaction can be cancelled.

Once a cancellation request is submitted, it must be authorised by another User.

Prerequisites

The following prerequisites are required before beginning this process:

- > The transaction to be cancelled is future dated and has not been processed yet.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Initiator)

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

1. From the main menu, select **'Transactions' > 'Historical Transactions'**

The *Historical Transactions* page displays.

2. Search for the transaction that you wish to cancel.

3. Click on the Transaction Number

The *Historical Transaction Details* page displays.

4. Input **Reason** for cancellation.

5. Click **'Cancel Transaction'** at the bottom of the page.

You have successfully created a cancellation request.

The request will move to the Cancellation Queue for approval by a User with authorise permission. For more information, refer to the [Authorise Cancellation of Future Dated Transactions](#) guide.

6.18. Authorise Cancellation of Future Dated Transactions

Description

When a transaction cancellation request is submitted, it must be authorised. A User other than the initiator must authorise the request, i.e. you cannot authorise your own request.

Prerequisites

The following prerequisites are required before beginning this process:

- > The transaction to be cancelled is future dated and has not been processed yet.
- > Transaction cancellation request created, refer to the [Cancel Future Dated Transaction](#) guide.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (Authoriser)

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

1. From the main menu, select **'Transactions' > 'View/Authorise' > 'Cancellation Queue'**
2. To review and authorise or reject the request, click the **Transaction Number**.

The *Historical Transaction Details* page displays.

3. Review the information and note the status is in 'Pending Cancellation' status.
4. Complete one of the following:
 - > To approve, click **Authorise**.
 - > To reject, click **Decline**.

You have successfully authorised or rejected the transaction cancellation request.

If the transaction to be cancelled is an External Payment (*Domestic Payments* or *Urgent Domestic Payments*) then it must also be released. For more information, refer to the [Release Cancellation of Future Dated Transactions](#) guide.

6.19. Release Cancellation of Future Dated Transactions

Description

When the transaction to be cancelled is an external payment, the payment must then be released.

Prerequisites

The following prerequisites are required before beginning this process:

- > The transaction to be cancelled is future dated and has not been processed yet
- > Transaction cancellation request created, refer to the [Cancel Future Dated Transaction](#) guide.
- > Transaction cancellation request authorised, refer to the [Authorise Cancellation of Future Dated Transactions](#) guide.
- > User (Releaser) has security Token.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > Releaser.

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

1. From the main menu, select **'Transactions' > 'View/Authorise' > 'Cancellation Queue'**
2. To review and release or reject the request, click the **Transaction Number**.

The *Historical Transaction Details* page displays.

3. Review the information.
4. In the **Security Code** field, enter the security code displayed on your Security Token.
5. Complete one of the following:
 - > To approve, click **Authorise**.
 - > To reject, click **Decline**.

You have successfully released or rejected the transaction cancellation request.

7. REPORTING

7.1. Generating Report

Description

Standard reports are provided in ANZ Cashactive Control that can be generated by Users.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (All).

Support

If you require further assistance, please contact ANZ Helpdesk.

Reports

To generate reports in ANZ Cashactive Control:

1. From the main menu, select '**Reports**'.

The *Available Reports* page displays.

2. Select a report to run as described in the following table:

Report	Description
Account History	Allows Users to view/print transaction history for a specific date range for all accounts or a specific account. To generate: > From the Report Format list, select CSV or PDF. > From the All Accounts drop down list select either Yes or No. > If Yes, from the Include Blocked/Closed Accounts list, select either Yes or No. Then from the Account Holder Type list, select the type. > If No, from the Account Holder drop down list, select the required Client Account Holder. Then from the Account Number drop down list, select the Account Number. > In the Date From field, enter a date. > In the Date To field, enter a date.
Account Holder List	Allows Users to view/print a list of their Client Accounts. To generate: > From the Report Format list, select CSV or PDF.

Report	Description
Account List	Allows Users to view/print a list of all their accounts, their status and beneficiaries. To generate: > From the Report Format list, select CSV or PDF. > From the Include Blocked/Closed Accounts list select Yes or No.
Accrued Interest for All Accounts	Allows Users to view/print accrued interest for all Client Accounts. To generate: > From the Report Format list, select CSV or PDF.
All Balances by Account Group	Allows Users to view/print cleared balance, ledger balance and forward balance for all Client Accounts by Account Group. To generate: > From the Report Format list, select CSV or PDF.
All Balances by Account Holder	Allows Users to view/print cleared balance, ledger balance and forward balance for all Client Accounts. To generate: > From the Report Format list, select CSV or PDF.
Allocation Rule Warnings	Reports on possible allocation rule conflicts that lead to some transactions not being allocated. To generate: > From the Report Format list, select CSV or PDF.
Frequency Statements	Allows Users to view/print all statements for all Client Accounts, for the current month. To generate: > From the Report Format list, select CSV or PDF. > From the All Accounts drop down list select either Yes or No. > If Yes, from the Include Blocked/Closed Accounts list, select either Yes or No. > If No, select the required Account Holder from the Account Holder drop down list. > From the Statement Period End drop down list, select the period. > From the Frequency drop down list, select the required Frequency Statement(s).

Report	Description
Interest Audit	Allows Users to view/print gross interest, withholding tax and net interest for all accounts or a specific account. To generate: > From the Report Format list, select CSV or PDF. > From the All Accounts drop down list select either Yes or No. > If Yes, from the Include Blocked/Closed Accounts list select Yes or No. > If No, from the Account Holder drop down list, select the required Client Account Holder. From the Account Number drop down list, select the Account Number.
Projected Balances	Not in use.
Reconciliation	Allows Users to view/print a list of all unallocated transactions by Natural Account. To generate: > From the Report Format list, select CSV or PDF

New Reporting 'Threshold'

(Account History & Frequency Statements only)

If above the reporting threshold, a check is completed to determine the number of Account Holders. If the number of Account Holders exceeds the threshold, an additional check is completed on the Location Code available to the User.

If multiple Location Code is available to the User, then the User is required to select the Location Code from the drop down box, otherwise the default Location Code is automatically displayed.

If the number of Account holders is now below the threshold, the list of accounts will be displayed in the dropdown box, as per usual process

If the number of Account Holders is still over the threshold then the User selects the required Account Holder from the locate function. The locate function allows the Users to search (as per existing search function) for the required Account Holder.

7.2. Generating Historical Statements

Description

A list of historical transactions can be generated and printed as a statement for an account.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (All).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To generate a historical statement:

1. Locate the Client Account.
Refer to the [Search for Account Holder](#) guide.

The *Account Holder* Details page displays.

2. Click the **Accounts** tab.

The *Account Holder Details* page updates to display the selected tab.

3. On the Accounts tab, click the Statements tab.

The Account tab updates to display the **Statements** tab.

4. From the **Statement Ending** drop down list, select a statement period.

The Statements tab updates to display the transactions for the selected period.

5. To print a statement, click Print.

The *Statement* page displays.

6. Select a format to generate the report, click either **CSV** or **PDF**.

7. Click **View Report**.

The file will be generated for download in the selected format.

You have successfully generated a historical statement.

Multiple Accounts/Accounts Details

If an Account has more than one linked account, e.g. Natural Account Holder, when you click 'Accounts', the Accounts Holder Details page displays a list of related accounts instead of the Transaction Details page. If so, click the account link for the account you want to generate a Historical Statement.

8. VIEW ACCOUNT AND TRANSACTION HISTORY

8.1. View Account Balances and Transactions

Description

You can use the Enquiry menu options to view account balances and transactions for Client Accounts and Natural Account Holders.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (All).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To view account balances and transactions:

1. Locate the Account Holder details.
Refer to the *Search for Account Holder* guide.

The *Account Holder Details* page displays.

2. Click the **Accounts** tab.
3. Complete one of the following as described in the following table:

If	Then
viewing the Natural Account Holder	The Accounts tab updates to display a list of accounts. To view the Natural Account Transaction Details, click the Account No. The Accounts tab update to display account and transaction details.
viewing a Client Account	The Accounts tab updates to display account and transaction details.

The Accounts tab provides a summary of the account with a running balance. The tab is divided into three sections:

- > **Account Summary** – Includes Account Holder Reference, Account Holder Name, Account Number, Account Description, Cleared Balance, Ledger Balance and Forward Balance.
- > **Accounts tabs** – Allows you to view different types of transactions using tabs.
- > **Transaction Details list** – This lists the transactions or items for the selected Accounts tab.

4. Select one of the following as described in the following table:

To	Then
view Interest	Click the Interest tab. The Interest tab displays the accrued interest for the account and capitalised interest.
view Transactions	Click the Transactions tab. The Transactions tab displays all transactions for the selected period.
view Forward Balances	Click the Forward tab. The Forward tab displays transactions completed within the system today, and will clear to the ledger balance overnight
view Statements	Click the Statements tab. The Statements tab displays cleared transactions by statement end date.
View External Remittances	Click the External Remittances tab. The External Remittances tab displays payments that have been rejected by the Bank or not yet been cleared.

5. To go back, click **Account Holder Data**.

You have successfully viewed account and transaction details.

Identifying a Natural Account

The Natural Account can be identified by the Account Holder Reference by the Nxxxx at the end, where 'x' is a number. E.g. 446688315175955N0001 is a Natural Account as it ends in N0001.

The Account Holder Type field will also be displayed as the 'Natural Account Holder'.

Transaction Details

If the Account is part of the Natural Account, you can return to the list of associated accounts by clicking on the 'Account List' button.

Historical Statements

A statement of transactions can be produced from the Account Holder Details page. Refer to the Generating Historical Statements guide.

Interest Audit Reports

An interest audit report can also be printed from the Interest tab. Refer to the Generating Reports guide.

Capitalising Interest

The Interest section can also be used to capitalise interest. For more information, refer to the Capitalise Interest guide

8.2. View Transaction History

Description

The Single Transactions page is an archive of created and authorised Transactions created on the Single Transactions workflow.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (All).

Support

If you require further assistance, please contact ANZ Helpdesk.

View Archive Enquiry

To view the transaction history:

1. From the main menu, select **'Transactions' > 'Historical Transactions'**.

The *Historical Transaction Filter* page displays.

2. Click on **Return to Historical Transactions**.

The *Historical Transactions* page displays.

The *Historical Transactions* lists all authorised and/or released transactions. The list can be filtered to reduce the amount of records.

3. Complete one of the following:

- > To filter the list, refer to *Filter Historical Transactions* in this document.
- > View a transaction, refer to *View Transaction Details* in this document.

You have successfully viewed the Archive Enquiry.

Filter Historical Transactions

To filter the Archive Enquiry, on the *Historical Transactions* page:

1. Click **Add Filter**.

The *Historical Transaction Filter* page displays.

2. Select one or more filters to apply to the list by typing directly in the available fields.

Where a filter is a reference, numerical, or date you can select 'Equal To' or set a range using 'Greater Than' or 'Less Than'.

3. Enter the relevant filter criteria.
4. To apply the filter, click **Apply Filter**.

The *Historical Transactions* page displays with the relevant filter applied.

1. Complete one of the following:
 - > Apply another filter, go to step 1.
 - > Remove the filter, click **Remove Filter**.
 - > View a transaction, refer to [View Transaction Details](#) in this document.

You have successfully viewed and filtered the Historical Transactions list.

View Transaction Details

To view the details of a Transaction on the *Historical Transactions* page:

1. Click **Transaction Number**.

The *Historical Transaction Details* page displays.

2. To go back to the *Historical Transactions* page, click **Return to Historical Transactions**.

The *Historical Transactions* page displays.

You have successfully viewed transaction details.

Transaction Number

Each transaction has a Serial Status made up of 11 alpha/numeric characters. The transaction number is derived from the Serial Status and comprises 6 digits. To identify the transaction number, drop the first 3 characters from the Serial Status. The following 6 digits are the transaction number.

For example:

- > Serial Status 420433070A4, returns transaction number 433070.
- > Serial Status 410432931A4, returns transaction number 432931.
- > Serial Status 420432966A4, returns transaction number 432931.

Historical Transaction Filter

This is the default page when accessing the Historical Transactions workflow. If you prefer to view the list of Historical Transactions as the default, tick the 'Do not display page when menu item selected' tick box located above the 'Apply Filter' and 'Clear Filter' buttons. This will ensure you are taken directly to the list each time you access the workflow.

Printing

- > To print a list or filtered list, click 'Print'.

The *Historical Transactions* page updates in a printer friendly layout.

Complete one of the following:

- > To print, click 'Print this Page'.
- > Go back to the Archive Enquiry list, click 'Return to Historical Transactions'.

8.3. View Allocations History

Description

The Allocations History displays a list of transactions that have been manually allocated and authorised via the Allocations workflow.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (All).

Support

If you require further assistance, please contact ANZ Helpdesk.

View Match History

To view historical allocations:

1. From the main menu, select **'Transactions' > 'Historical Allocations'**.

The *Historical Allocations* page displays.

The *Historical Allocations* page lists all completed manually allocated transactions.

2. To view a transaction, refer to *View Transaction Details* in this document.

You have successfully viewed the match history.

View Transaction Details

To view the details of a Transaction on the *Historical Allocations* page:

1. Click **View**.

The *Historical Allocation Summary* page displays.

2. To go back to the *Historical Allocations* page, click **Return to Historical Matches**.

The *Historical Allocations* page displays.

You have successfully viewed allocation details.

Printing

- > To print, click 'Print'.

The *Historical Allocations* page updates in a printer friendly layout.

Complete one of the following:

- > To print, click 'Print this Page'.
- > To go back to the Historical Allocations list, click 'Return to Historical Matches'.

8.4. Search for Client Account

Description

You can use the Enquiry screens to display lists of Client Accounts with their Beneficiaries.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (All).

Support

If you require further assistance, please contact ANZ Helpdesk.

Client Account Enquiry

To search for a Client Account:

1. From the main menu, select '**Accounts**' > '**Account Holder Enquiry**'.

The *Locate Account Holder Details* page displays.

2. Select a search option as described in the following table:

To	Then
search using the Account Holder or Beneficiary Reference	In the second Account Holder/Beneficiary Reference field, enter the second part of the reference number.
search using the Account Holder Type	From the drop down lists, select the Account Holder type.
search using the Account Holder or Beneficiary Name	In the Account Holder/Beneficiary Name field, enter the name.
search using the Beneficiary Surname	In the Beneficiary Surname field, enter the surname.
search using the Account BSB and Account Number	In the Account BSB field enter the BSB. In the Account Number field, enter the account number.

3. Click **Search**.

The *Locate Account Holder Details* page updates to display a list of search results.

You have successfully conducted an Account Holder enquiry.

- > Continue with [View Search Results](#).

View Search Results

The results are listed below the search criteria by Account Holder Reference and Account Holder Name.

To view the Client Account details, on the *Locate Account Holder Details* page:

1. In the Account Holder Reference results, click the **Account Holder Reference**.

The *Account Holder Details* page displays.

2. Complete one of the following:
 - > To view Beneficiary details, go to [View Beneficiary Details](#) in this document.
 - > To go back to the Account Holder Details page and start a new search, click **Locate**.

You have successfully viewed the search results.

Search Criteria

Use the asterisk '*' as a 'wildcard' to represent any characters, e.g. *sub* will search for any name containing sub, or enter the asterisk on its own to display all records.

When searching using 'Beneficiary Surname' or 'Account BSB' and 'Account Number', if these fields have been left blank in the Account Holder and Beneficiary details screen, the results will not display in their respective searches.

View Beneficiary Details

To view the Beneficiary details:

1. Click the **Beneficiaries** tab.
2. Click the **Beneficiary Reference**.

The *Beneficiary Details* page displays.

The *Beneficiary Details* page lists the Beneficiary details.

3. Complete one of the following:
 - > To go back to the *Beneficiaries summary* page, click the **Beneficiaries** tab.
 - > To go back to the *Account Holder Details* page and start a new search, click **Locate**.

You have successfully viewed the Beneficiary details.

8.5. Search for Account Holder

Description

Use the Account Holder Enquiry workflow to search for Client Accounts and Natural Account Holders.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in Cashactive Control:

- > User (All).

Support

If you require further assistance, please contact ANZ Helpdesk.

Search for an Account Holder

To search for an Account Holder:

1. From the main menu, select '**Accounts**' > **Account Holder Enquiry**'.

The *Account Holder Details* page displays.

2. Select a search option as described in the following table:

To	Then
search using the Account Holder Reference	In the second Account Holder Reference field, enter the second part of the reference number.
search using the Account Holder Type	From the Account Holder Type drop down lists, select the Account Holder type.
search using the Account Holder Name	In the Account Holder Name field, enter the name of the Account Holder.
search using the Account Holder Surname	In the Account Holder Surname field, enter the Account Holder's surname.
search using the Account BSB and Account Number	> In the Account BSB field enter the BSB > In the Account Number field, enter the account number.

3. Click **Search**.

The *Account Holder Details* page updates to display a list of search results.

You have successfully conducted an Account Holder enquiry.

- > Continue with [View Account Holder Details](#).

View Account Holder Details

To view the Account Holder details, on the Account Holder Details page:

1. In the Locate Account Holder results, click the **Account Holder Reference**.

The *Account Holder Details* page displays.

2. Complete one of the following as described in the following table:

To	Then
view account details	Refer to the View Account Balances and Transactions guide.
go back to the <i>Locate Account Holder</i> page and start a new search	Click Locate .
print a summary of the Account Holder Details	Click Print. The <i>Account Holder</i> page updates to display the Report Format drop down list. From the Report format drop down list, select either: CSV or PDF. Click View Report. The file will be generated for download in the selected format. To go back, click Previous.

You have successfully viewed Account Holder details.

Search Criteria

Use the asterisk '*' as a 'wildcard' to represent any characters, e.g. *sub* will search for any name containing sub, or enter the asterisk on its own to display all records.

When searching using the 'Account Holder Surname' or 'Account BSB' and 'Account Number', if these fields have been left blank in the Account Holder details screen, the results will not display in their respective searches. View Account Holder Details

Identifying a Natural Account

The Natural Account can be identified in the Account Holder Reference column by the Nxxxx at the end, where 'x' is a number. E.g. 446688315175955N0001 is a Natural Account as it ends in N0001.

8.6. Search for Account

Description

Use the Account Enquiry page to display a list of Accounts and search for a specific Account.

Prerequisites

The following prerequisites are required before beginning this process:

- > None.

Roles

This process applies to the following role in ANZ Cashactive Control:

- > User (All).

Support

If you require further assistance, please contact ANZ Helpdesk.

Steps

To search for an Account:

1. From the main menu, select '**Accounts**' > '**Account Enquiry**'.

The *Account Details* page displays.

2. Select a search option as described in the following table:

To	Then
search using the Account Holder Reference	In the Account Holder Reference field, enter the second part of the reference number.
search using the Account Holder Name	In the Account Holder Name field, enter the Account Holder's name.
search using the Account Holder Surname	In the Account Holder Surname field, enter the Account Holder's surname.

To	Then
search using the Account BSB and Account Number	In the Account BSB field enter the BSB In the Account Number field, enter the account number.

3. Click **Search**.

The *Account Details* page updates to display a list of search results.

4. To view the account details, click the **Account Number**.

The *Account Details* page displays.

5. To go back to the *Locate Account* page and start a new search, click **Locate**.

You have successfully viewed the search results.

Search Criteria

Use the asterisk '*' as a 'wildcard' to represent any characters, e.g. *sub* will search for any name containing sub, or enter the asterisk on its own to display all records.

When searching using the 'Account Holder Surname' or 'Account BSB' and 'Account Number', if these fields are blank in the Account Holder Details screen, an Account will not display in their respective searches.

APPENDIX

A. Transaction Types

The following is a description of the different Transaction Types that are available when manually adding new transactions and payments (from the **Transaction Queue** with the **New Transaction** function, refer to the Payments and Transfer guides).

Transaction Type	Purpose	Payment/Receipt Type
Adjust Interest to Client Account	Used to adjust interest on a Client Account, for example, when there is a discrepancy between the accrued interest calculated by ANZ Cashactive Control and the actual interest paid by ANZ into your organisation's Account. This is used when insufficient interest was calculated by ANZ Cashactive Control on the Client Account, for example, a rounding error.	Internal Transfer
Transfer Client Account to the Nominated Account	Used to transfer amount to the pre-defined Nominated Account. This Account will allow you to perform internal transfers to/from the Natural Account and the Nominated Account.	Internal Transfer
Adjust Client Account to Interest	Used to adjust interest on a Client Account, for example, when there is a discrepancy between the accrued interest calculated by ANZ Cashactive Control and the actual interest paid by ANZ into your organisation's Account. This is used when too much interest was calculated by ANZ Cashactive Control on the Client Account, for example, a rounding error.	Internal Transfer
Transfer Client Account to General	Used as step 1 to correct a wrong allocation by transferring the amount to the General Account.	Internal Transfer
Transfer General to Client Account	Used as step 2 to correct an allocation by transferring the amount to the correct Client Account.	Internal Receipt
Transfer Client Account to Sundry	Used as step 1 to correct a wrong allocation by transferring the amount to the Sundry Account.	Internal Transfer
Transfer Sundry to Client Account	Used as step 2 to correct an allocation by transferring the amount to the correct Client Account.	Internal Receipt
Adjust Interest to Client Account	Used to adjust interest on a Client Account, for example, when there is a discrepancy between the accrued interest calculated by ANZ Cashactive Control and the actual interest paid by ANZ into your organisation's Account. This is used when insufficient interest was calculated by ANZ Cashactive Control on the Client Account, for example, a rounding error.	Internal Receipt

Transaction Type	Purpose	Payment/ Receipt Type
Transfer Nominated Account to Client Account	Used to transfer amount from the Nominated Account to a Client Account.	Internal Receipt
Transfer Client Account to the Nominated Account	Used to transfer amount to the pre-defined Nominated Account. This Account is linked to your Natural Account and will allow you to perform internal transfers to/from your Natural Account and Nominated Account.	Internal Transfer
Client Domestic Payment	Used for a regular EFT payment.	Domestic Payment
Non-Client Interest Payment	Used to pay money out of the Interest Account to a 3 rd party.	Domestic Payment
Client Urgent Payment	Used to record an RTGS ("same day payment").	Urgent Domestic Payment

B. Debits and Credits to Accounts

The following is a description of the accounts that are debited and credited when adding transactions and payments.

Transaction type	Payment/ Receipt Type	Account Debited	Account Credited
Opening Client Account Credit Balance	Receipts	Control Account	Client Account
Adjust Interest to Client Account	Internal Receipt	Interest Account	Client Account
Adjust Client Account to Interest	Internal Transfer	Client Account	Interest Account
Transfer Client Account to General	Internal Transfer	Client Account	General Account
Transfer General to Client Account	Internal Transfer	General Account	Client Account
Transfer Client Account to Sundry	Internal Transfer	Client Account	Sundry Account
Transfer Sundry to Client Account	Internal Receipt	Sundry Account	Client Account
Client Domestic Payment	Domestic Payment	Client Account	Control Account
Client Urgent Payment	Urgent Domestic Payment	Client Account	Control Account

C. Valid Characters

The following characters can be used when adding or editing Account Holders, Accounts, Users, Templates and Groups and when adding new transactions (from the Single Transaction Queue) or entering any additional information in the authorisation process.

A – Z

a – z

0 – 9

/ (forward slash)

. (full stop)

- (hyphen)

@ (for email fields only)

Note - the apostrophe/single quote character (') cannot be entered in any fields throughout the browser.

D. Allocations and Dates

In ANZ Cashactive Control there are two different fields relating to dates for transaction:

- > Value date
- > Transaction Date

Below are the 3 scenarios of when/how transactions can be allocated and how the date fields will work.

	Account Transaction	Value Date	Transaction Date
Scenario 1 - Transaction allocated automatically	29/10/2020	29/01/2020	29/01/2020
Scenario 2 - Transaction manually allocated on the day of	29/10/2020	29/01/2020	30/01/2020
Scenario 3 - Transaction manually allocated after 2+ days	29/10/2020	1/01/2020	2/01/2020

E. Automatic Allocation Rules - Additional Examples

The following shows some additional examples of how incoming transactions will be matched to the Automatic Allocation rules (Allocation References). These demonstrate which rule would be applied if there are similar rules, how spaces affect the matching and how the sequence of the elements is applied. Refer to Create or Edit Automatic Allocation Rules for general information.

Example Rules 1 and 2 (two similar rules)			
Rule 1	Static Reference	=	Sample ABC
Rule 2	Static Reference	=	Sample
	Numeric Range From	=	6
	Numeric Range To	=	9
Incoming Transaction	Bank Narrative	=	Sample8 ABC Description The transaction <u>will</u> match Rule 2.

Example Rule 3 (rule has Ignore Whitespace set as No)			
Rule 3	Static Reference	=	Sample
	Numeric Range From	=	1230
	Numeric Range To	=	1239
	Ignore Whitespace	=	No
Incoming Transaction	Bank Narrative	=	Sample1238 ABC Description The transaction <u>will</u> match to Rule 3.
Incoming Transaction	Bank Narrative	=	Sample 1238 ABC Description The transaction will <u>NOT</u> match to Rule 3. The matching expects the numeric to be immediately after the Static Reference without any spaces.

Example Rule 4 (rule includes Transaction Type and has Ignore Whitespace set as Yes)			
Rule 4	Transaction Type	=	TRANSFER
	Static Reference	=	Sample
	Numeric Range From	=	1230
	Numeric Range To	=	1239
	Ignore Whitespace	=	Yes
Incoming Transaction	Bank Narrative	=	Sample1238 TRANSFER
Incoming Transaction	Bank Narrative	=	Sample 1238 TRANSFER
Both the transactions <u>will</u> match to Rule 4. Ignore Whitespace allows the matching to ignore the space between the Static Reference and the Numeric Range.			

Example Rule 5 (Bank Narrative elements in different order)			
Rule 5	Transaction Type	=	TRANSFER
	Static Reference	=	Sample
	Numeric Range From	=	1230
	Numeric Range To	=	1239
	Ignore Whitespace	=	Yes
Incoming Transaction	Bank Narrative	=	1238 Sample TRANSFER
	The transaction will <u>NOT</u> match Rule 5. The order is fixed as Static Reference, Numeric Range, and Transaction Type.		

Example Rule 6 Significance of non-alphanumeric characters (for example, space, hyphen, comma)			
Rule 6	Transaction Type	=	TRANSFER
	Static Reference	=	Sample
	Numeric Range From	=	100
	Numeric Range To	=	999
	Ignore Whitespace	=	No
Incoming Transactions	The following transactions <u>will</u> match Rule 6		
	Bank Narrative	=	Monthly Sample500 TRANSFER
	Static Reference is preceded by a non-alphanumeric character (a space)		
	Bank Narrative	=	Monthly-Sample500 TRANSFER
	Static Reference is preceded by a non-alphanumeric character (a hyphen)		
	Bank Narrative	=	Mth Sample500 TRANSFER FEES
	Static Reference is preceded by a non-alphanumeric character (a space), and the Transaction Type is also followed by a non-alphanumeric character		
Incoming Transactions	The following transactions will <u>NOT</u> match Rule 6		
	Bank Narrative	=	ALLSample500 TRANSFER
	Static Reference is preceded by an alphanumeric character (ALL)		
	Bank Narrative	=	100Sample500 TRANSFER
	Static Reference is preceded by an alphanumeric character (100)		
	Bank Narrative	=	Sample500 TRANSFERFEES
	Transaction Type is followed by alphanumeric characters (FEES)		
	Bank Narrative	=	Mth Sample500 TRANSFERFEES
	Static Reference is preceded by a non-alphanumeric character (as space), but the Transaction Type is followed by alphanumeric characters (FEES)		

Automatic Allocation Rules - Examples of Conflicts with Existing Rules

The following are examples of the checks that are made against existing rules when adding a new Allocation Reference. This shows when rules may not be accepted due to a conflict with an existing rule.

- > A blank Static Reference means "all Static References".
- > A blank Transaction Type means "all Transaction Types".
- > However, a blank Numeric Range From and To means "no static numeric range".

Blank Static Reference

Existing Rule7

Transaction Type	=	TRANSFER
Static Reference	=	<blank>
Numeric Range From	=	100
Numeric Range To	=	999

You will NOT be able to enter another Rule such as the following because the system considers the **Static Reference** "Sample" to be a subset of "all static references" in Rule 7 and will block You.

Transaction Type	=	TRANSFER
Static Reference	=	Sample
Numeric Range From	=	100
Numeric Range To	=	999

Blank Transaction Type

Existing Rule 8

Transaction Type	=	<blank>
Static Reference	=	Sample
Numeric Range From	=	100
Numeric Range To	=	999

You will NOT be able to enter another Rule such as the following because the system considers the **Transaction Type** "TRANSFER" to be a subset of "all transaction types" in Rule 8 and will block You.

Transaction Type	=	TRANSFER
Static Reference	=	Sample
Numeric Range From	=	100
Numeric Range To	=	999

Blank Numeric Range From and To

Existing Rule 9

Transaction Type	=	TRANSFER
Static Reference	=	Sample
Numeric Range From	=	100
Numeric Range To	=	999

You WILL be able to enter another Rule such as the following because a blank numeric Range From and To is NOT a subset of the range 100 to 99 in Rule 9.

Transaction Type	=	TRANSFER
Static Reference	=	Sample
Numeric Range From	=	<blank>
Numeric Range To	=	<blank>

F. Tax Reporting Type

Note: This information is intended only as a guideline and should not be construed as advice or relied upon. The information was correct at the time it was published; however please refer to the OECD and ATO websites for further information, or your tax advisor for advice specific to your circumstances and/or if you have questions on how the AEOI applies to your situation.

Tax Reporting Type	Description
Individual	Individual includes all individual/natural person(s) that hold a financial account with ANZ. For example, as a Sole Trader is not a separate legal entity, the individual operating the Sole Trader business would need to provide their individual tax residency details.
Exempt Entity	Entities are exempt for the purpose of CRS if the qualifying conditions are met. Examples of Exempt Entities may include: • Publicly Traded Non-Financial Entity (A Corporation that is not a Financial Institution, AND the stock of which is regularly traded on an Established Stock Exchange) • Related Entity of a Publicly Traded Non-Financial Entity • Central Bank • Government Entity • International Organisation • Entity wholly owned by a Central Bank, Government Entity, or International Organisation
Financial Institutions	Generally, the term 'Financial Institution' means a Custodial Institution, a Depository Institution, an investment Entity, or a Specified Insurance Company. Please refer to the ATO website for further details and exclusions to the AEOI Financial Institution definition.
Managed Investment Entity	A Managed Investment Entity is generally an entity where: a) the gross income is primarily attributable to investing, reinvesting, or trading in Financial Assets; AND b) it is managed by another Entity (that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment Entity) that performs certain activities on its behalf. Please refer to the ATO website for further details and exclusions to this information.
Active Non-Financial Entity	An Active Non-Financial Entity is a Non-Financial Entity that meets the following criteria: • Income and Asset Test • During the preceding calendar year or other appropriate reporting period, a) Less than 50% of the Entity's gross income is passive income from passive sources; AND b) Less than 50% of the assets held by the Entity produced or were held for the production of passive income • Holding Company or Treasury Centre • Start-Up Company

Tax Reporting Type	Description
	• Entity in Liquidation or Bankruptcy • Tax Exempt Non-Profit Organisation
No Residency for Tax Purpose – Active Non-Financial Entity	A fiscally transparent Entity is relevant for some partnerships, trusts & companies where the entity is not taxed (has no tax residency) because all income flows through the entity to its owners. A Not Passive Non-Financial Entity (Or Active Non-Financial Entity) may include the following: • Active Non-Financial Entity (by Income or Asset) – During the preceding year or the appropriate reporting period, the Entity a) Derived less than 50% of its gross income from passive sources; AND b) Held less than 50% of assets that produced or were held for production of passive income • Holding Company or Treasury Centre • Start-Up Company • Entity in Liquidation or Bankruptcy • Tax Exempt Non-Profit Organisation
Passive Non-Financial Entity	A NFE will be deemed a Passive NFE if at least 50% of the NFE's gross income for the preceding calendar year or appropriate reporting period is passive income OR at least 50% of the assets held by the NFE during the same period are assets that produce or are held for the production of passive income. Further information is required where a beneficiary is a Passive NFE prior to establishing a financial account.
No Residency for Tax Purposes – Passive Non-Financial Entity	A fiscally transparent Entity is relevant for some partnerships, trusts & companies where the entity is not taxed (has no tax residency) because all income flows through the entity to its owners. A NFE will be deemed a Passive NFE if at least 50% of the NFE's gross income for the preceding calendar year or appropriate reporting period is passive income OR at least 50% of the assets held by the NFE during the same period are assets that produce or are held for the production of passive income. Further information is required where a beneficiary is a Passive NFE prior to establishing a financial account.