PAYMENTS AND CASH MANAGEMENT REQUEST FORM REFERENCE GUIDE

ANZ

CONTENTS

INTRODUCTION TO THE PAYMENTS AND CASH MANAGEMENT REQUEST FORM

Introducing the New Improved Payments and Cash Management Request Form

As a valued customer of ANZ, we want to equip our customers with an efficient way of conducting business in a fast and convenient fashion. Thus, we have introduced an improved Payments and Cash Management Request form to support a majority of your request types under one smart form.

What are the Benefits?

• Ease of use, form is intuitive

• The form will be available to you 24/7

• Integrating multiple forms into a single form

• Reduction in signature requirements for certain request types (overview listed here)

• Introduction of mirroring for account and channel set-ups

• Built-in email submit function

• Quick turnaround for overall service requests (removing the wait time for documentation)

Using the Payments and Cash Management Request Form in 4 easy steps

Steps	
1	**Access Form** You can locate the form on ANZ Transactive, Resource Central or access it here.
2	**Fill in the Form** Follow the prompts to fill and complete your request.
3	**Save/Complete Form** To complete the form, select "**Complete Form**" to generate the form. Not ready to complete it? Select "**Save Form**" so that you won't lose data entered.
4	**Print, Sign and Submit** Once completed, you will need to have the forms signed (if required) and then submit them through to ANZ

Need Help?

Information icons 🛈 within the Payments and Cash Management Request form provide users with tips. Simply hover your mouse over the icon and a comment box will appear.

In addition, this Reference Guide will provide with a step by step guide on filling the form.

Alternatively, you can contact our Customer Service Centre 13 31 99 for additional help.

PAYMENTS AND CASH MANAGEMENT REQUEST FORM REQUEST TYPES

Request Type	Actions
Accounts (AUD & Foreign Currency)	Open, Amend & Close
Account Signatories	Add, Amend & Delete
Periodical Payments	Add, Amend & Delete
ANZ Internet (Phone) Enquiry Access	Add, Amend & Delete – Account & Users
ANZ Transactive, FileActive and CashActive Control	Add, Amend & Delete – Account & Security Device Users
ANZ Austraclear Managed Settlement and SWIFT Services	Add, Amend & Delete – Account & Users

Looking for something else?

For all other account and channel request types not covered by the Payments and Cash Management Request form, please contact our Customer Enablement team by emailing TBEnablement@anz.com.

HOW TO USE THE PAYMENTS AND CASH MANAGEMENT REQUEST FORM

This section will help you with:
- Basic navigation of the Payments and Cash Management Request form
- How to complete the form

1. **"Legal Entity Name" and "Business Identifier Number"**
This is the legal entity/company name and ABN/ACN that the request is for. *For example: If a signatory is to be added to an existing account in the name of "ABC Pty Ltd", the legal entity name that is to be entered is "ABC Pty Ltd".*

2. **"Who can we contact about this form?"**
Ensure that the contact details are listed (email address is preferred) for this request.
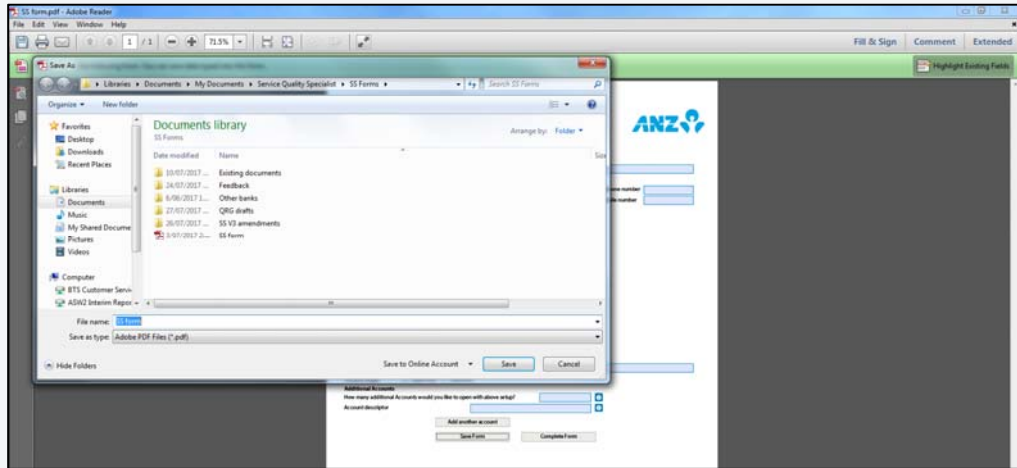
3. **"What would you like to do?"**
Select the appropriate option for required request. **Note:** This form is dynamic and additional fields will populate depending on the selections you make.

4. **How to finalise your request**
Once all fields are completed, you will have three options available to finalise the form.

Refer to the Matrix below for reference on the three different ways requests can be completed:

If...	Then
"**Complete Form**" is selected	Click on the "**Complete Form**" button.

Doing so will generate the complete version of the form inclusive of the execution boxes and Terms and Conditions page.

Note: If it is identified that there is a "Third Party Account" involved in this request, completing the form will generate an additional set of "Third Party Authorisation" forms. |
| "**Save Form**" is selected | Not ready to submit your request? You can save a draft by selecting the "**Save Form**" button. |

Selecting the "**Save Form**" button will open a window to save the form in your computer.

Don't see the "**Complete Form**" button? As part of our improvements to the Payment and Cash Management Request form, you no longer require sign off for certain request types.

"**Submit by Email**" is selected
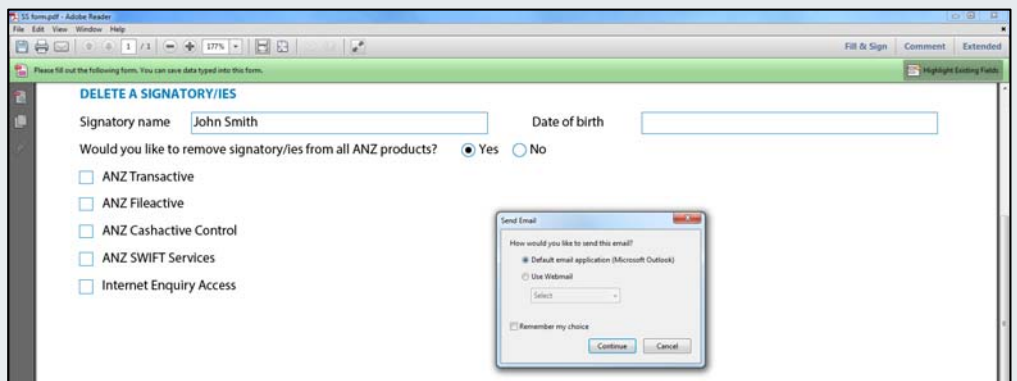
Simply select "**Submit by Email**".
Note: Ensure the effective date is indicated in the email prior to sending your request through for processing.

Tip:

Need to make changes after you have selected the "**Complete Form**" button? Simply scroll down to bottom of the last page, and select "**Back to Input Form**" and the form will revert back to the editable version.

Information about others

If the Customer gives ANZ Personal Information about someone else, or directs someone else to give their Personal Information to ANZ, the Customer must show that person a copy of this ANZ Privacy Statement so that they understand the manner in which their Personal Information may be used or disclosed.

Back to Input Form   Print Form

OVERVIEW OF SIGNATURE REQUIREMENTS FOR REQUEST TYPES

This section will help you with:

- An overview of signature requirements for each respective request type.

The below table provides a quick overview of all request types on the Payments and Cash Management Request Form, and their respective signature requirements.

	Request Type	Signature Required	
		Yes	No
Open	an Account/s	✓	
	a Periodical Payment	✓	
	a Signatory/ies	✓	
	a User/s to ANZ Digital Channel/s	✓	
	an Account/s to ANZ Digital Channel/s	✓	
Amend	a Group Mandate: Add a Legal Entity Name	✓	
	a Group Mandate: Remove a Legal Entity Name		✓
	an Account/s: Amend Legal Entity Name (ABN/ACN Changed)	✓	
	an Account/s: Amend Legal Entity Name (ABN/ACN Not Changed)		✓
	an Account/s: Amend Statement Address		✓
	a Periodical Payment	✓	
	a Signatory	✓	

Amend	a User on ANZ Digital Channel/s	✓	
	an Account on ANZ Digital Channel/s	✓	
	Billing Details	✓	
	an ANZ Digital Channel/s	✓	
Close	an Account/s	✓	
	a Periodical Payment		✓
	a Signatory/ies		✓
	a User/s on ANZ Digital Channel/s		✓
	an Account/s on ANZ Digital Channel/s		✓
	an ANZ Digital Channel	✓	

PAYMENTS AND CASH MANAGEMENT REQUEST FORM COMPLETION GUIDE

This section will help you with:
- Filling in Account opening, maintenance and closing requests
- Tips on how to answer questions
- Mandatory fields to be aware of

Account Opening Requests

The Payments and Cash Management Request form allows you to open new account/s and add them to your existing ANZ Digital Channel/s. You also have the option to nominate account signatory/ies onto your new account under the same form.

Steps

1. "Legal Entity Name" and "Business Identifier Number"

This is the name of the legal entity and ABN/ACN that the account is to be opened under. *For example: If the account is to be set up under "ABC Pty Ltd", the legal entity name to be entered is "ABC Pty Ltd".*

2. "What would you like to do?"

Select "Open/Add" and "an Account/s" from the list of options.

3. "Mirror" Entitlement

The **Mirror entitlement** allows the newly opened account to replicate the **exact** set up of an existing account.

If…	Then

"**Yes**" is selected	
	
	The above options will be dsplayed:
	
	    1. **Mirror Account number** – a valid open account number must be provided
	
	    Note: Depending on the account type of the mirror account, additional documentation may be required for us to proceed with the account opening (for example, Trust deeds or Joint Venture documents).
	
	    2. **ANZ Digital channel/s** - If required, select this option to add the new account to a channel and indicate the Digital Channel ID.
	    3. **Entity/Customer** - select the option that best describes the entity type.
	    4. **Third Party Account** - Indicate if this account is a Third Party. **Note:** Selecting "Yes" will generate an additional "Third Party Authorisation" form.
	    5. **Additional Accounts** - Refer to **Section 4** for more information.

"**No**" is selected	Go to the next step.

4. Entity Details – "Is this a new Legal Entity Name?"

The purpose of this question is to identify whether the Legal entity that the account is to be opened in is new to ANZ. Selecting "**Yes**" to this question will mean that further verification known as **Know Your Customer (KYC)** is required. Refer to the **Glossary** for more information on our KYC process.

Important:

    a. The "**Yes**" option should be selected if the Legal Entity in question is new to ANZ and will be added to an existing **Authority**.
    b. The use of the Payments and Cash Management Request form to open accounts for **New to Bank** clients is **not permitted**. New to Bank clients are those that do not have a previous relationship/existing products with ANZ.
    c. Additional forms may be required to be completed if the **Legal Entity is new to ANZ**.

If…	Then
"**Yes**" is selected	 The above options will be displayed. Fill in the above with details of the Legal entity. Mandatory fields to be completed: 1. **Account relates to** – select the option that best describes the account type. **Note:** Depending on the option selected, additional documentation may be required for us to proceed with the account opening (for example, Trust deeds or Joint Venture documents). 2. **Entity/Customer Type** - select the option that best describes the entity type. 3. **Are you tax exempt?** – Indicate appropriate tax status. 4. **Registered Address** – Indicate the registered address for the Legal Entity.
"**No**" is selected	 The above options will be displayed. Fill in the above with details of the Legal Entity. Mandatory fields to be completed: 1. **Entity/Customer Type** – select the option that best describes the entity

type.

2. **What account type would you like?** – select the type of account you wish to open.
3. **What Currency will this account be?** – select the currency you wish to open the account under.
4. **Signing rules** – nominate the signing rule to apply on your account. This stipulates the number of signatories required to sign
5. **Are fees to be redirected to another account?** – if you wish to nominate an alternative account for fees, select "yes" and nominate an account for this.
6. **Internet Enquiry Access** – this channel is to provision phone enquiry access (authority to enquire on account with our Customer Service Centre) to existing users.

5. "Additional Functions"

"**Additional Functions**" are optional, and are to be selected if you wish to:

a. **ANZ Digital Channel** - Add the account to your existing ANZ Digital Channel/s. *i.e. Transactive, FileActive, CashActive Control and SWIFT.*
b. **Signatory Arrangement** - Add signatories to your account
c. **Cash Concentration** - Add the account to your existing Set Off arrangement

Note: If the newly opened account needs to be added to Liquidity Management or an existing/new Sweep arrangement, please advise the Customer Enablement team when submitting this form. A separate form will need to be prepared and executed.

6. "Additional Accounts"

The "**Additional Accounts**" section allows you to open multiple accounts with the same set up as the one specified above. This is a convenient way of adding multiple accounts of the same set up.

7. "Add another account"

If you wish to set up another account with a different set up (for example, a USD account), select the "**Add another account**" button.

Authority Amendment Requests

The Payments and Cash Management Request form allows you to add new signatories to existing ANZ account/s and at the same time, add them onto nominated ANZ Digital Channels.

Steps

1. "Legal Entity Name" and "Business Identifier Number"

This is the legal entity/company name and ABN/ACN that the request is for. *For example: If a signatory is to be added to an existing account in the name of "ABC Pty Ltd", the legal entity name that is to be entered is "ABC Pty Ltd".*

2. "What would you like to do?"

Select "Open/Add" and "a Signatory/ies" from the list of options.

3. "Mirror" Entitlements

Similar to the **Mirror Entitlements** under the Account opening request, this option allows new signatory/ies to replicate the exact set up of an existing signatory.

If…	Then
"**Yes**" is selected	

	The above options will be displayed: 1. **ANZ Digital Channel** *i.e. Transactive, FileActive, CashActive Control and SWIFT* - If the new signatory is to have the same access as the existing signatories on any, please select the appropriate product. **Note:** This is for Authorised Officers or Device user access only. 2. **Existing Signatory's details** – Please provide the name of the Signatory to be mirrored. **Note:** This field is mandatory. 3. **New Signatory's details** – Please provide details of **new** signatory being added. **Note:** All fields are mandatory. 4. **Business hours work/delivery address** – This is to be used for the delivery of security devices if requested. **Note: Cannot be a P.O Box.** 5. **Add another signatory** – This option allows you to add multiple signatories in one request form.
"**No**" is selected	Go to the next step.

4. Authority of New Authorised Person

The term "**Authority**" refers to how a signatory/ies is setup under each account. Therefore, the existing set up of an account will dictate the individual authority of the new signatory/ies.

If…	Then
"**Group**" is selected	 The above options will be displayed. Indicate the customer group and designation applicable.
"**Entity**" is selected	 The above options will be displayed. Indicate the applicable designation for the signatory. If this signatory requires access to an ANZ Digital Channel/s via a security device, select "**Yes**".

"**Account**" is selected	The above options will be displayed. Indicate the applicable account number and respective designation for the signatory.
	
	    1. Select "**Yes**" to "**add this Signatory as an Authorised Person on your ANZ Digital Channel**".
	    2. Select "**Yes**" to "**add this Signatory onto your ANZ Digital Channel**".

"**Existing Master Account Authority**" is selected	The above options will be displayed. Indicate the "**Master Account Authority name**" to be applied and the applicable designation.
	    1. Select "**Yes**" to "**add this Signatory as an Authorised Person on your ANZ Digital Channel**".
	    2. Select "**Yes**" to "**add this Signatory onto your ANZ Digital Channel**".

Account Closure Requests

The Payments and Cash Management Request form allows you to close Australian dollar and Foreign Currency Accounts. You also have the option to remove them from any ANZ Digital Channel that the accounts are listed under.

1. **"Legal Entity Name" and "Business Identifier Number"**

This is the name of the Legal Entity and ABN/ACN that the account to be close is under. *For example: If the account to be closed is under the name of "ABC Pty Ltd", the legal entity name to be entered is "ABC Pty Ltd".*

2. **"What would you like to do?"**

Select "Close/Delete" and "an Account/s" from the list of options.

3. **Australian Dollar (AUD) Account Closure**

If you wish to close an Australian Dollar (AUD) account, please ensure the appropriate currency is selected and the correct account number is provided.

"**Will account be used to transfer funds outside Australia?"** – This question pertains to the disbursement method of the funds.

If…	Then
"**Yes**" is selected	The above statement will be displayed. An "**International Money Transfer Form**" must be prepared together with this form.

"**No**" is selected

The above option will be displayed. Indicate your preferred method of disbursement by selecting "**Electronic Funds Transfer**" or "**Bank Cheque**".

4. Foreign Currency Account Closure

Similar to the Australian Dollar (AUD) Account closure, a disbursement account will need to be provided. In this case, you will need to indicate if funds are to be transferred to an ANZ AUD account.

If...	Then
"**Yes**" is selected	The above option will be displayed. The only option permitted for this is the "**Electronic Funds Transfer**". **Note:** ANZ can only transfer Foreign Currency funds to an ANZ Australian Dollar account within Australia.

| "**No**" is selected | The above statement will be displayed. An "**International Money Transfer Form**" must be prepared together with this form. **Note:** ANZ can only transfer Foreign Currency funds to an Australian Dollar currency account (both within and outside of Australia). |

5. "Do you want to remove the Account from your ANZ Digital Channel?"

You have the option of removing the closed account/s from multiple ANZ Digital Channel/s under the same request form. **Note:** You will lose all historical statements once the account/s has been removed from ANZ Transactive and ANZ FileActive.

6. "We nominate the below at the alternate fee & interest account"

If the account you wish to close is used as a fee and interest account, you **must** nominate an alternative account number for the fee and interest. **Note:** ANZ will not be able to close the account until an alternative account number is provided.

7. "Add another Account"

You have the option to delete multiple accounts under the same request form by selecting "**Add another Account**".

GLOSSARY OF TERMS

This section will help you with:
- Definition of Terms in the Payments and Cash Management Request Form
- Details and tip on how best to answer questions
- Brief overview of applicable ANZ procedures

Know Your Customer (KYC)

Know Your Customer (KYC) is the ANZ identification process of our customers in accordance to Anti-Money Laundering and Counter-Terrorism Finance (AML/CTF) act 2006.

a. New Users/Authorised Persons

All new users/Authorised Persons are required to complete an identification check (KYC).

If the newly appointed individual holds an existing ANZ account, identification check will not be required. **Note:** Transactive Global users will need to be identified in both Australia and New Zealand.

b. New Legal Entities

If the Legal Entity is new to ANZ, ANZ is required to identify the legal entity. This in turn means that identity checks will need to be completed on the entity which may include the identification of directors/signatories and Beneficial Owners.

c. Beneficial Owners

The natural person(s) who ultimately owns or controls (directly or indirectly) a customer and/or the person on whose behalf a transaction or activity is being conducted. It also incorporates those persons who exercise ultimate effective control over a legal person or arrangement. In respect of a company, a Beneficial Owner is an individual who ultimately, directly or indirectly, owns or has control, through one or more shareholdings, of greater than or equal to 25% (or local threshold, if lower) of the shares or voting rights.

d. How do I complete KYC?

New users/Authorised persons:

Individuals are required to visit an ANZ Branch with one form of primary identification. **Note:** Transactive Global users will need to two forms of identification.

New Legal Entities:

Completion of a Company Identification form is required. This will be provided to you upon submission of the Payments and Cash Management Request Form.

Common Reporting Standards (CRS)

As of the 1st of July 2017, the Australian Government has introduced an additional customer identification requirement for tax residency monitoring.

Similar to KYC, all new entities/individuals opening an account with ANZ are required to complete CRS self-certification. **Note:** If CRS is not complete, ANZ will not be able to open accounts.

a. How do I complete CRS?

Completion of the Common Reporting Standards (CRS) form is required if applicable.

Note: ANZ will not be able to provide any advice or guidance on the form completion as this may be considered tax/legal advice.

Customers are encouraged to contact:

1. ANZ Customer CRS Helpdesk on 1800 617 393 (Option 2)
2. Refer to the ATO website ato.gov.au
3. Seek for professional tax or legal advice

Signatory Arrangement

a. Master Account Authority (MAA)

A Master Account Authority (MAA) allows for multiple entities (and all accounts in the name of the nominated entities) to be grouped under one authority. Through a MAA, company Directors also have the ability to nominate 'Special Signatories' to sign on their behalf.

- *Special Signatories*:
  Have the authority to sign for and on behalf of Company Directors to open, close and amend accounts.

- *General Signatories*:
  Have the authority to sign Cheques, Periodical Payments and other funds transfers only.

b. Simple Needs Authority (SNA)

A Simple Needs Authority (SNA) is an entity specific authority document where company Directors/Secretaries are required to sign off on all documentation to open, close and amend accounts. **Note:** Only General Signatories can be nominated on these accounts.

c. Customer Facing Document / Customer Application Form (CFD / CAF)

A CFD/CAF document is a Trans-Tasman signature authority. This authority reduces the number of times a customer needs to execute and sign. Within this authority document there are different types of authority levels, they are:

- _Group:_ Group Signatory is the highest level of authority an individual can have for that customer group. Anyone signing as a Group level signatory has power over all accounts and products in both Australia and New Zealand, for that customer group.

- _Entity:_ Entity Signatories is the highest level of authority an individual can have for that legal entity. Anyone signing as an Entity level signatory automatically has power over all accounts and products in both Australia and New Zealand, for that legal entity.

- _Account & Product Specific:_ Account and/or Product Specific Signatories only have power to act on the specific account or product to which they are appointed. The individual must be added to each account or product as required.

Each authority is determined and limited by the chosen Designation:

- The 'Transact only' designation allows the authorised person (within their level of authority) to:
  o Sign cheques or authorise payments/transactions only

- The 'Appoint only' designation allows the authorised person (within their level of authority) to:
  o Execute legal documents
  o Apply for new products or accounts
  o Appoint other signatories

- The 'Transact & Appoint' designation combines the authority of the individual designations and allows the authorised person (within their level of authority) to:
  o Execute legal documents
  o Apply for new products or accounts
  o Appoint other signatories
  o Sign cheques or authorise payments/transactions

d. Authorised Officers

Authorised Officers have the authority to sign for and on behalf of Company Directors to add/remove accounts/users/administrators to/from existing digital platforms i.e. Transactive. **Note:** _A minimum of two Authorised Officers are required to sign at all times._

Periodical Payments

a. Variable Amount and date

A Variable Amount is a pro-rata amount for a periodical payment. This amount is always different to the re-occurring (weekly, fortnightly, monthly etc.) payment and can be set to go out before or after the periodical payments begin. **Note:** This payment must be on the same date as the re-occurring payment, it cannot be different.

b. Serial Number

A Serial Number is a unique identifier number pertaining to each periodical payment. This number is provided to you by the bank upon confirmation of a periodical payment being set up. **Note:** This is not a mandatory field.

Channel Amendments

a. Third Party Account

A Third Party Account (TPA) is an account that is not in the same legal entity name as the digital channel that the account is being linked to.

When TPAs are involved, a "Third Party Authorisation Form" will need to be completed. This acts as a linking authority document between the Authorised Officers of the digital channel and the Authorised Persons of the account being added to the digital channel.

For example: If the name of the Transactive digital channel is ABC Pty Ltd and the name of the account we are trying to add is XYZ Pty Ltd, this account would be considered a TPA as the names do not match.

b. Trace Account Only

A Trace account is the account that will receive all returned payment amounts from dishonoured transactions.

c. Direct Entry (DE) User ID

Customer accounts are linked to a Direct Entry User ID which enables the ability to make payments. This can be used across various channels for submission of Direct Entry Payments such as, ANZ WebLink, FileActive and Transactive.

Tip: Need help looking for it? You can locate it via the Direct Entry ID lookup under the payments page of your Transactive channel.

d. Limit

When a Limit is allocated to an account, it allows for payments to be processed during the business day without available funds (Limits Only) or in addition to available funds (AFP then limits).

e. External Accounts

An External account is any ANZ/non-ANZ account that is not domiciled in Australia or New Zealand. Accounts held with other financial institutions within Australia (i.e. CBA) are also considered an external account.

f. Mirror Entitlements

The ANZ Payments and Cash Management Request form provides you with the option to 'Mirror' an existing set up of an account/signatory/user/administrator. Should this option be selected on the form, an additional section will appear allowing you to provide existing details, ANZ will then mirror and/or copy (with the exception of passwords and personal log on details) the setup of that account/signatory/user/administrator provided.

Note: *Should the setup of the new account/signatory/user/administrator be different in any way to the existing, ANZ cannot perform the mirror functionality and forms will be returned to you for resubmission.*

g. New Users on ANZ Digital Channels

Providing an email address and mobile number for new users on ANZ Digital Channels will allow the new user to take advantage of online features available i.e. initial activation and password reset.

Note: Security device users will still need to contact our Customer Service Centre for device activations.