

## ANZ TRANSACTIVE ONLINE BANKING

### APPROVALS

<b>POLICY NUMBER</b>	CORP-POL-125	<b>DOC.ID</b>	4820088
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<b>CATEGORY</b>	Council Policy
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<b>POLICY OWNER</b>	Manager Financial Services
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<b>APPROVAL DATE</b>	25 August 2021	<b>RESOLUTION NUMBER</b>	7456
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## OBJECTIVE

ANZ Transactive - Global Banking policy encompasses the day to day processes undertaken by authorised staff conducting online banking activities on behalf of Isaac Regional Council (IRC).

The policy applies to all IRC staff whom have the authority to perform banking duties on behalf of Council and have access to ANZ Transactive - Global Banking.

## SCOPE

ANZ Transactive - Global allows IRC staff to administer a complete range of banking duties in real time, streamlining internal and administration processes to deliver operational efficiencies including time and cost savings. It also provides instant visibility and control of IRC's cash position to assist with managing risk and making informed business decisions.

## DEFINITIONS

### TERM / ACRONYM

### MEANING

ANZ Transactive - Global	Online transactional banking website utilised for Council's banking requirements.
Administrator	The Administrator users have the highest level of access. An Administrator can not authorise payments.
IRC	Isaac Regional Council.

## POLICY STATEMENT

### PURPOSE OF ANZ TRANSACTIVE

ANZ Transactive - Global is an integrated, web-based platform which allows IRC to manage and perform a complete range of banking activities. ANZ Transactive - Global streamlines cash management functions and reporting mechanisms, which are designed to maximise flexibility, security and ease of use.

ANZ Transactive – Global enables IRC staff to perform a range of cash management activities on behalf of Council. These functions include, but are not limited to:

- Obtaining account balances, transaction histories and statements
- Viewing up-coming and past payments
- Viewing Payees and BPAY Billers
- Ability to manage security devices and provide other IRC staff with access rights to create and view transactions
- Collecting payments via Direct Debit

- Importing ABA files from IRC accounting package software and paying employees and suppliers with batch payments
- Paying international suppliers online.

## AUTHORITY

Isaac Regional Council requires two signatories on all accounts, whether it is approving a transfer between Council's own accounts or paying external customers and employees.

For any user to be granted access to ANZ Transactive - Global, an "ANZ Transactive Request Form" must be completed, detailing the access required and authorised by the user's direct manager. The request also requires approval from the Manager Business Application Solutions and Manager Financial Services in line with Council's delegation register. If the new user is being assigned signing / approving authority, the user needs to be added to Council's ANZ profile by ANZ. To add a new user, an existing authority user needs to contact ANZ to obtain the necessary forms. Any banking forms to add, change or modify users' access, also requires two authorising signatures by Council. The new user will be required to provide ANZ 100 points of identification (if they are not already an ANZ customer).

If access is only required to upload payment files into ANZ Transactive - Global (i.e. Password access), ANZ do not need to add the user onto Council's profile. This is an internal process that once internally approved, the ANZ transactive administrators can go ahead and activate accordingly.

Should amendments be required to the access levels of staff, an "ANZ Transactive Maintenance Request Form" will need to be completed, authorised by the Manager Financial Services and sent to ANZ Transactive administrators for processing.

## ADMINISTRATORS

An Administrator is an ANZ Transactive - Global user who has the highest level of access. They control access of other users, known as Operators and Authorisers. In order to be added as an Administrator for accounts, the user needs to be a signatory (authoriser) on those accounts prior to being an Administrator for ANZ Transactive - Global.

An Administrator can:

- Create Company managed users and manage these users (password resets, disable, enable and delete)
- Manage user permissions
- Create and manage custom roles
- Create account groups
- Create and manage authorisation panels
- Create, modify and assign function and data roles
- View administration reports.

ANZ Transactive – Global for Council has been set up with the “Dual Administration” model. Therefore, in order for an Administrator to modify their own permission, it requires that a second administrator approve those changes. Administrators cannot have user access and therefore cannot approve payment runs or transfers etc.

## USER ROLES

Users are assigned one or more Roles that define the tasks they can perform in the system, such as the ability to approve domestic payments. Within each role, additional permission settings specify the attributes a user is entitled to undertake, based on specific listed tasks or discretions (i.e. domestic transaction batch daily limits). Council has the following user access roles: -

- Security device & Password
- Password.

For IRC related bank accounts, the current positions and level of user access are as follows:

- Director Corporate, Governance and Financial Services – Security device and password
- Manager Financial Services – Security device and password
- Manager Accounting Services – Security device and password
- Manager Budgets and Statutory Reporting – Security device and password
- Manager Rates and Accounts – Security device and password
- Senior Management Accountant – Security device and password
- Accounts Payable staff – Password only
- Rates staff – Password only
- Payroll staff – Password only
- Account Receivable – Password only
- Finance Officer (Compliance) – Password only.

Council's ANZ Transactive - Global administrators are as follows:

- Chief Information Officer – Security device and password
- Manager Business Application Solutions – Security device and password

Further, Council also has 2 controlled entities. In order for payments to be actioned within these accounts, an IRC staff member is required to co-sign the MELC and IAHT banking transactions through ANZ Business Online Banking.

For Council's controlled entities bank accounts, the current position and level of user access are as follows:

- Manager Business Application Solutions – Security device and password

## USER CREDENTIALS

Users can be a “password user” or a “security device and password user”, each having the following accesses:-

- Password users:
  - upload and create EFT/payment files.
  - View reports
- Security Device users:
  - Initiate single payments/transfers
  - Approve payments
  - Release payments
  - View reports

## LEGISLATIONS AND RELATED GUIDELINES

- *Statutory Bodies Financial Arrangements Act 1982*
- *Local Government Act 2009*
- ANZ Transactive – Global help guide found at webpage - [help.online.anz.com/hc/en-au](http://help.online.anz.com/hc/en-au)
- ANZ Transactive Token User Guide

## REFERENCES

ID	NAME
FS-018	ANZ Transactive Access Request Form
FS-021	ANZ Transactive Maintenance Form
N/A	IRC Administrative Delegations Register