



Project Handover to Business

Project Mortgage *Breakfree* and Offset Remediation

Offset Fix Stream

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Document Information

Document Purpose


This document sets out information for business readers so they may understand the following:

- MBORP: Offset Fix Project Background
- Project Implementation approach
- Key issues the business need to understand going forward
- Where to find information for making future changes

Reviewer & Distribution List

Person	Role	Reviewer/ Information Only
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Version Control

Version	Change Date	Author	Brief Outline of Changes
.01	31/01/2013	Nisha Lukhan	Draft for Internal Review
.02	31/01/2013	Suzie Bienvenu	Update following Peer Review
.03	13/02/2013	Nisha Lukhan	Updated following Product feedback as per attached feedback log  \\svrau075dss01\ PFSGC\Product Devel
.04	25/03/2013	Nisha Lukhan	Updated section 2.13 to clarify QC sla requirements post final walkthrough of document with Product Manager.
1.0	27/03/2013	Nisha Lukhan	Approvals embedded

Glossary of Terms

Term	Definition
BRD	Business Requirements Document
BVT	Business Verification Testing
CAP	Customer & Account Processing (system)
CMR	Change Management Request
DDA	Demand Deposit Account
eFile	Mortgage Automation program Wave 2
eMOS	Third Party electronic document capture & repository
ILS	Integrated Loan System
Integrity	Fulfilment Workflow Tool
MAP	Mortgage Account Processing System
MBORP	Mortgage Breakfree and Offset Remediation Project
PMP	Project Management Plan
PSO Arrangement OR Offset Link	Product Set Off. Arrangement when Offset account (DDA) is linked to Loan account to get the benefit of the daily offset balance against the loan balance for the calculation of the loan interest.
SDR	Security Documentation Request
SPT	Sub Product Transfer
T&Cs	Terms and Conditions
TPM	Technology Project Manager
UAT	User Acceptance Testing
BI	Business Information

Mortgage *Breakfree* and Offset Remediation Project Offset Fix: Project Handover to Business

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1. Executive Summary

1.1 Project Background

ANZ has identified two unrelated issues involving the overcharging of interest on mortgage customer's loan accounts: Mortgage Offset and Mortgage Breakfree Package. ANZ has informed ASIC that this matter has the potential to be reportable under s912D of the Corporations Act 2001.

Mortgage Offset Accounts

ANZ has identified that certain mortgage customers appear to have their loan account unlinked from their offset account and have therefore been charged interest on a higher balance, without the benefit of deducting the balance of the offset account.

Depending on their loan product, some mortgage customers may choose to open an offset account which operates as a transaction account and does not attract interest payments but where the daily balance will be offset against the loan balance for the purpose of calculating interest on the mortgage loan account. ANZ provides approximately 243,000 of these offset accounts to customers.

- Linking of offset accounts at setup

Customers may open an offset account at the time of loan approval, but the accounts cannot be linked (for the customer to receive the benefit) until the loan is drawn down, which may mean a delay of 1-6 months, depending on when the customer draws down the funds. The linkage is affected manually at the time of drawdown. This manual process appears to have not been completed in relation to a group of customers.

- Re-linking of accounts following changes

Alternatively, a customer with a linked offset account and loan account may request product changes in such a way that ANZ's Customer Account processing (CAP) system requires the offset account to be de-linked in order to complete the customer request. The offset account would then need to be manually re-linked upon completion of that transaction (if the new arrangements remain eligible for an offset account).

The scope of the Offset Fix included product and process changes to:

- 1) Reduce the instance of gaps occurring
- 2) Ensure exceptions are managed

The Project adopted a phased implementation approach to align to technology release schedules and business needs from March to December 2012.

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2. MBORP: Offset Fix Project

2.1. Offset Fix Methodology

The Offset Fix Project followed a development methodology incorporating the following phases:

Offset Fix	Phase start	Phase End
Define	October 2010	January 2011
Evaluate	February 2011	September 2011
Analyse and Design	October 2011	January 2012
Build	February 2012	April 2012
Implement	May 2012	February 2013
Measure and Manage	November 2012	March 2013

2.2. Offset Fix Project Schedule

The Offset Fix Project used MS Project to manage the project schedule, according to the PMP. The Offset Fix Master Schedule can be found at:

http://sharepoint.apps.anz/projects/Mortgage_CP/BreakfreeFix/Working%20Documents/Offset%20Closure/Offset%20Project%20Plan%20120711%20v0.7.mpp

2.3. Offset Fix Project Documents

All Offset Fix documents (registered and working) are available at the Offset Fix Sharepoint site. Exception Reporting Procedure Guides have also been uploaded the Bangalore Retail Branch Reporting share drive and to eProcess.

[MBORP: Offset Fix Sharepoint site](#)

Note: to request access to the Sharepoint site, please contact Mortgage Breakfree & Offset Remediation PMO inbox.

Bangalore Sharedrive:

[\\Svrin000MBP00\TPC - Bangalore\Branch_Reports](#)

2.3.1 Key Offset Fix Documents List

Document Name	Document Reference	Document Type
Offset Fix Business Brief	MOR_0008	Specifications
Offset Concept Summary: Project Recommendations	MOR_0056	Specifications
Offset Fix Business Case/Project Management Plan	MOR_0051	Plan
Offset Fix Business Requirements Document	MOR_0027	Definition (BRD)
Offset Consumer Terms & Conditions changes	MOR_0042	Definition (BRD)
Offset Fix Business Process Impact Analysis	MOR_0061	Process
Offset Fix Integrity Functional Design Document	MOR_0068	Specifications
Offset Fix Technology Test Strategy	MOR_0054	Technology
Offset Fix UAT: Detailed Test Plan (CAP, eMOS, eFile and Integrity)	MOR_0066, MOR_0087, MOR_0088	Test
Offset Fix UAT : Test Summary Report (CAP, eMOS, eFile and Integrity) Offset Fix UAT: Conditional Acceptance Memo (CAP)	MOR_0074, MOR_0091, MOR_0102, MOR_0075	Test
Offset Fix Change and Communications Plan (CAP, Terms and Conditions, LDSA)	MOR_0069, MOR_0070, MOR_0073	Plan
Offset Fix Exception Reporting Procedure Guides	MOR_0093	Process
Offset Fix Project Handover to Business	MOR_0118	Closure

A full list of registered Offset Fix documents can be found in Appendix A – Offset Fix documents.

2.4. Offset Fix Implementation Approach

The Project adopted a phased approach to align to technology release schedules and business needs, completing the implementation of key changes as follows:

MBORP: Offset Fix Releases : Phase 1	Date Complete
MAP workflow enhancement	17 March 2012
CAP functionality enhancements for loan renewals with Offset accounts	14 April 2012
Enhancement to product guidelines and Terms & Conditions	28 May 2012
Loan Disbursement Settlement Authority (LDSA) capture Offset instructions	28 May 2012
Capture of Offset instructions via Third Party Systems	23 June 2012
Integrity Workflow system to capture Offset instructions	8 August 2012
CAP Production defect fix: Further controls to support Offset process for all scenarios (renewals and maintenance)	9 December 2012
eFile system enhancements to capture Offset instructions (automate flow through to Integrity workflow system, reducing manual workaround)	9-10 February 2013

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MBORP: Offset Fix Releases : Phase 2	
Preparation and approval of Offset customer letters: Sub Product Transfer Warning Letter Sub Product Transfer Completion Letter Funds Transfer and Account Closure Letter	31 July 2012
Centralised and enhanced Exception Reporting Process	3 September 2012
Training and Procedures : New exception reporting process	September- October 2012
Day 2 : Semi automate exception handling process	20 September 2012
Day 37 Macros: Semi automate exception handling process	26 October 2012

2.5. Offset Fix Business Requirements

2.5.1 High Level Business Requirements

Deliverable	Description	Comment
CAP ILS	Remove the requirement to de-link for renewals	Delivered 14/4/12
CAP ILS	Offset daily exception report upgrades	Delivered 3/9/12
^CAP ILS	New monthly portfolio reporting	Delivered 14/4/12
CAP DDA	Enable sub product transfer Offset DDA account	Delivered 14/4/12
#CAP DDA	Issue batch letter for sub product transfer occurs	Withdrawn
*Business	MIS Reporting Requirements	Withdrawn
Business	Renewals changes	Delivered 14/4/12
Business	Communicate T & C changes	Delivered 28/5/ 12
Business	Phase 2 Terms and Conditions Changes	Delivered 28/5/12
eFile	Capture Offset Instructions	Delivered 10/02/13
eMOS	Capture Offset Instructions	Delivered 23/6/12
Integrity	Capture Offset Instructions	Delivered 6/8/12
Business	Collateral changes	Delivered Apr-Oct 12
Business	New procedures capture/action Offset	Delivered Sept-Oct 12
Business	New quality assurance checks	Delivered Apr-Oct 12
CAP ILS	Enhanced daily exception report process	Delivered 3/9/12
Business	Daily exception report changes	Delivered 3/9/12
CAP DDA	Batch letter 1: sub product transfer	Revised: 3/9
CAP DDA	Sub Product Transfer functionality	Delivered 3/9/12
Business	Back book clean up Offset DDA accounts (SPT)	Commenced Oct 12
Legend		
*	MIS Reporting requirements withdrawn due to cost and similarity to exception report upgrades (Business approval sought and obtained), post gap analysis completion.	
#	Batch letter process introduced via macros for Exceptions due to complexities with changes on core mainframe system (CAP)	
^	This was delivered with the 14/04 release as a new Control D report; however the business is not using it.	

2.5.2 Managing Requirements

The MBORP Senior Project Manager documented the business requirements, handing them over to the Offset Fix Stream Lead to workshop and finalise accompanying process changes and procedures.

The Business Requirements Document was produced during the EVALUATE phase of the project based on the Solution Concept approved during DEFINE phase and used to obtain the ANZ Technology estimates.

The final list of business requirements was derived after analysing the typical “product and mortgage lifecycle” from product sales and account opening, all the way through to assessment; settlement and account servicing & maintenance. The Offset Fix project worked closely with business partners/stakeholders to ensure approved requirements and needs (in terms of testability, consistency and detail) were met.

2.5.3 Requirements review and Signoff

Requirements for Offset Fix progressed through a series of reviews and updates.

The Offset Fix project adopted a collaborative approach in reviewing the detailed requirements to ensure efficiency to the requirements finalisation. This allowed the delivery of mature requirements for subsequent project phases and reduced inefficiencies caused by unidentified requirements and design gaps. Various Business and Technology meetings and workshops were used to validate the requirements and highlight/discuss design considerations.

The Offset Fix Business Requirements Definition experienced the following minimum cycles / iterations:

- Peer Review – where a draft version of a BRD was reviewed by the MBORP Stream Leads prior to issuing the document to the wider ANZ audience
- First Review & Walkthrough – BRD was issued to Business stakeholders for review. A walkthrough with key Business stakeholders was also be held to facilitate understanding and to solicit feedback
- Second Review – Following the first Review and walkthrough, the BRD was updated (with feedback updates) and reissued for second Review by Business stakeholders
- Sign-off – Following the second Review, the BRD was updated and reissued for sign-off by Business Stakeholders

The signed-off (final) version was then issued to Business Stakeholders and the Offset Fix Technical Project Manager (TPM) as “FYI”. The TPM forwarded BRD to the relevant ANZ Technology Partners.

2.5.4 Requirements Traceability

The Requirements Traceability Matrix (RTM) is a tool that was used to list, track and manage all requirements detailed in the Business Requirements document (BRD). It is an excel file which was also used to trace requirements to design, develop and test.

The Offset Fix Requirements Traceability Matrix (RTM) is embedded in the Business Requirements Definition Document and can be found at:

http://sharepoint.apps.anz/projects/Mortgage_CP/Document%20Management/MOR_0027%20Offset%20Solution%20BRD.doc

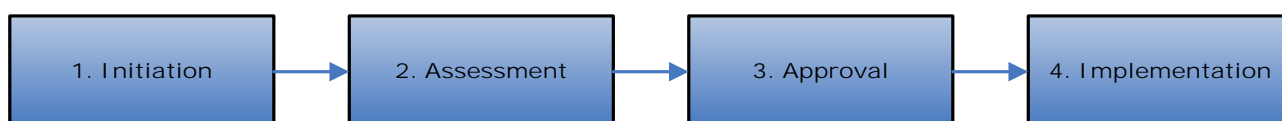
2.6. Offset Fix Business Change Management

Business change on the Offset Fix Project has been managed and documented according to the Offset Fix Business Process Impact Assessment. The intention of this document is to outline, for project and business stakeholders, the learning and change management requirements for the business implementation of the Offset Fix. This document can be found at:

http://sharepoint.apps.anz/projects/Mortgage_CP/Document%20Management/MOR_0061%20Offset_BPIA.doc

2.6.1 Offset Fix Project Change Control Process

The Offset Fix change control process consisted of four stages: initiation, assessment, approval and implementation. All change requests were raised, analysed and assessed within this governance framework to ensure change requests have a clear and traceable audit trail through the process.



All Offset Fix changes have been recorded within the MBORP Sharepoint site at:

http://sharepoint.apps.anz/projects/Mortgage_CP/Lists/Change%20Control/AllItems.aspx

2.6.2 Offset Fix Project Change Management Request (CMR) List

Change Status

1. Registered – under consideration for Impact Assessment
2. Impact Assessment – impact and costs being determined
3. IA Complete – impact and costs known, awaiting approval
4. Approved – approved to be implemented
5. Withdrawn – raised then decision taken not to progress

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CMR #	Change Request Name	Change Status	Target date
CMR008	CAP IDS- Fee Waiver Clauses	4. Approved	8/3/2012
CMR011	CAP ILP	4. Approved	8/3/2012
CMR012	CAP IDS	4. Approved	8/3/2012
CMR021	Reporting Enhancements	5. Withdrawn	22/5/2012

2.7. Offset Fix: Systems Impacted

System Name	Description
Mortgage Automation Platform	Improve capture of Offset Instructions
eMOS	Capture Offset Instructions
Next Gen	Capture Offset Instructions
Infinitive	Capture Offset Instructions
CAP ILS	<ul style="list-style-type: none"> - Remove the requirement to de-link for renewals - Offset daily exception report upgrades
CAP IDS	- Enable sub product transfer Offset DDA account
E-File	Capture Offset Instructions
Integrity	Capture Offset Instructions
MAX	Offset scenarios and central repository
ANZ.com	Updated Terms and Conditions

2.8. Offset Fix Testing

All Offset Fix defects identified in User Acceptance Testing have been fixed and migrated.

Post implementation of CAP mainframe changes in April 2012, it was identified, that in certain scenarios, the offset product set up process was not fully functioning. These impacted ~ 100 accounts. Analysis was immediately kicked off with CAP Support and Development teams who revisited the Offset Fix design to identify root cause.

In addition, a workaround was agreed with the business and implemented with Project being the central point of contact. All accounts identified have been manually rectified and remediated.

The defect fix design, development and testing documents have been reviewed and approved by both the Project and business and is accessible via the following link:

http://sharepoint.apps.anz/projects/Mortgage_CP/BreakfreeFix/Working%20Documents/Offset%20Closure/CAP%20Production%20Defect/Offset%20CAP%20Defect%20Fix2.zip

The project developed a robust communications plan, covering off all scenarios and successfully managed the implementation of the defect fix, on 16 November 2012. All communications reference materials are available on [MAX](#).

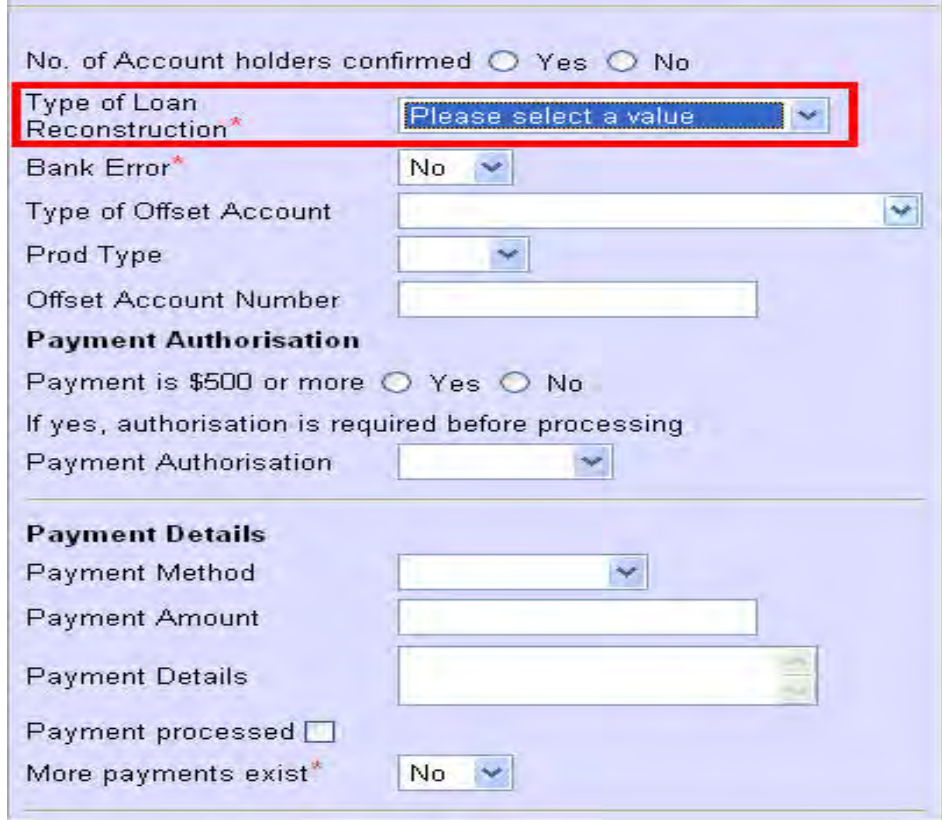
2.8.1 Offset Scenarios: CAP Functionality

Offset Account Scenarios:	CAP Functionality	
	What will happen at Application set up?	What will happen at Drawdown?
New Loan with New Offset account	PSO to be set up manually against the loan application # (before application drawdown)	At drawdown the DDA is automatically linked to the loan account # - this will not be visible on the PSO & DDA screens until the next business day
New Loan with Existing Offset account	PSO to be set up manually against the loan application # (before application drawdown)	At drawdown the DDA is automatically linked to the loan account # - this will not be visible on the PSO & DDA screens until the next business day
Existing Loan with New Offset account	PSO to be set up manually against the loan account # (prior to starting the renewal application)	At drawdown the DDA is automatically linked to the loan account - should be able to view the PSO, DDA and ILS screens immediately after drawdown
Existing Loan with Existing Offset account	No action required	At drawdown the DDA is automatically linked to the loan account - PSO activated immediately - should be able to view the PSO, DDA and ILS screens immediately after drawdown
Renewal (ILS# retained) with New Offset account	PSO to be set up manually against the loan application # (before renewal drawdown)	At drawdown the DDA is automatically linked to the loan account # - this will not be visible on the DDA screen until the next business day
Renewal (ILS# retained) with Existing Offset account	DDA will be automatically de-linked and re-linked - no action required	PSO activated immediately - should be able to view the PSO, DDA and ILS screens immediately after drawdown
Renewal (new ILS#) with New Offset account	PSO to be manually set up against the new loan account # (after renewal drawdown)	This will not be visible on the PSO & DDA screens until the next business day
Renewal (new ILS#) with Existing Offset account	PSO to be manually set up against the new loan account # (after renewal drawdown)	This will not be visible on the PSO & DDA screens until the next business day

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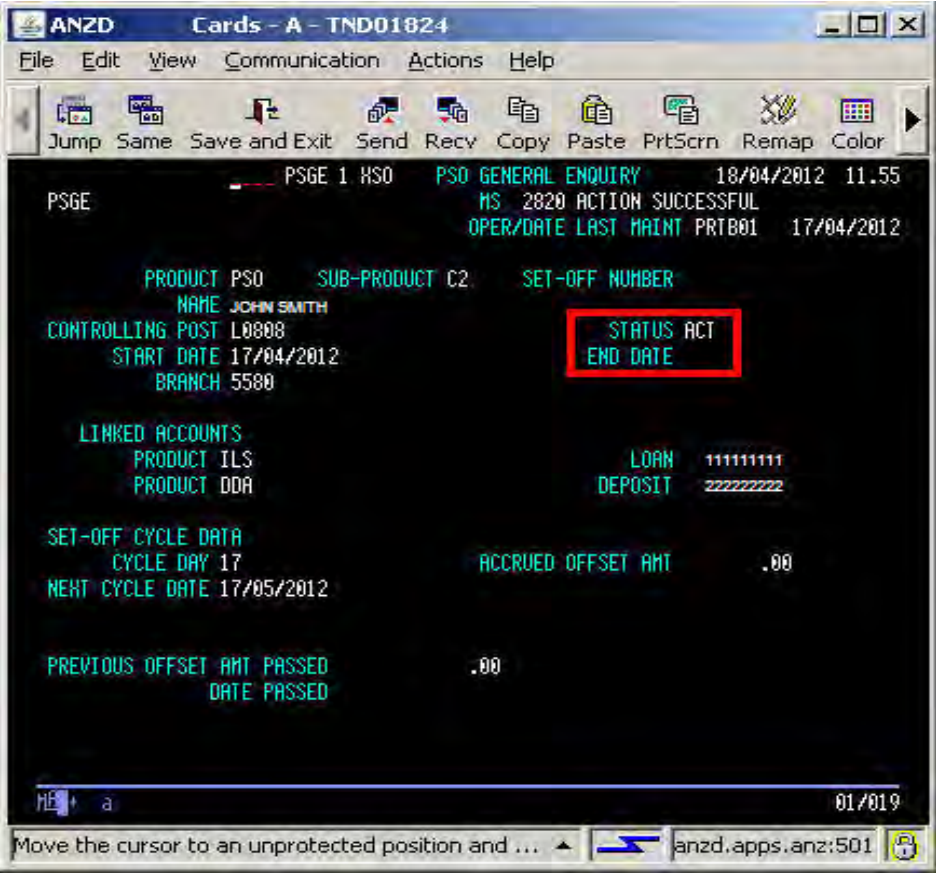
2.9. Offset Fix Changes

2.9.1 MAP Controls

Workflow System Change (Servicing)	Description
 <p>No. of Account holders confirmed <input type="radio"/> Yes <input type="radio"/> No</p> <p>Type of Loan Reconstruction* Please select a value</p> <p>Bank Error* No</p> <p>Type of Offset Account </p> <p>Prod Type </p> <p>Offset Account Number </p> <p>Payment Authorisation</p> <p>Payment is \$500 or more <input type="radio"/> Yes <input type="radio"/> No</p> <p>If yes, authorisation is required before processing</p> <p>Payment Authorisation </p> <hr/> <p>Payment Details</p> <p>Payment Method </p> <p>Payment Amount </p> <p>Payment Details </p> <p>Payment processed <input type="checkbox"/></p> <p>More payments exist* No</p>	<p>MAP System Enhancement</p> <ul style="list-style-type: none"> • 'Type of Loan Reconstruction' field was made mandatory when the service request type is Account Maintenance_Loan Reconstruction. • This enables robust reporting.


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2.9.2 CAP Controls


System Change	Description
 <p>ANZD Cards - A - TND01824</p> <p>File Edit View Communication Actions Help</p> <p>Jump Same Save and Exit Send Recv Copy Paste PrtScrn Remap Color</p> <p>PSGE 1 HSO PSGE 1 HSO PSO GENERAL ENQUIRY 18/04/2012 11.55</p> <p>MS 2820 ACTION SUCCESSFUL</p> <p>OPER/DATE LAST MAINT PRTB01 17/04/2012</p> <p>PRODUCT PSO SUB-PRODUCT C2 SET-OFF NUMBER</p> <p>NAME JOHN SMITH</p> <p>CONTROLLING POST L0808</p> <p>START DATE 17/04/2012</p> <p>BRANCH 5580</p> <p>LINKED ACCOUNTS</p> <p>PRODUCT ILS LOAN 11111111</p> <p>PRODUCT DDA DEPOSIT 22222222</p> <p>SET-OFF CYCLE DATA</p> <p>CYCLE DAY 17 ACCRUED OFFSET AMT .00</p> <p>NEXT CYCLE DATE 17/05/2012</p> <p>PREVIOUS OFFSET AMT PASSED .00</p> <p>DATE PASSED</p> <p>STATUS ACT</p> <p>END DATE</p> <p>01/019</p> <p>anzd.apps.anz:501</p>	<p>CAP System Enhancements</p> <ul style="list-style-type: none"> The offset account will no longer be required to be de-linked from the existing loan account prior to Renewal application set up for credit critical, non credit critical and bank initiated renewals. Where loan account is being retained, system will auto post offset accrued amount and automatically re-link offset (where eligibility criteria is met) to primary loan account at drawdown Enable sub product transfer from an Offset deposit account to a non Offset Access Advantage deposit account

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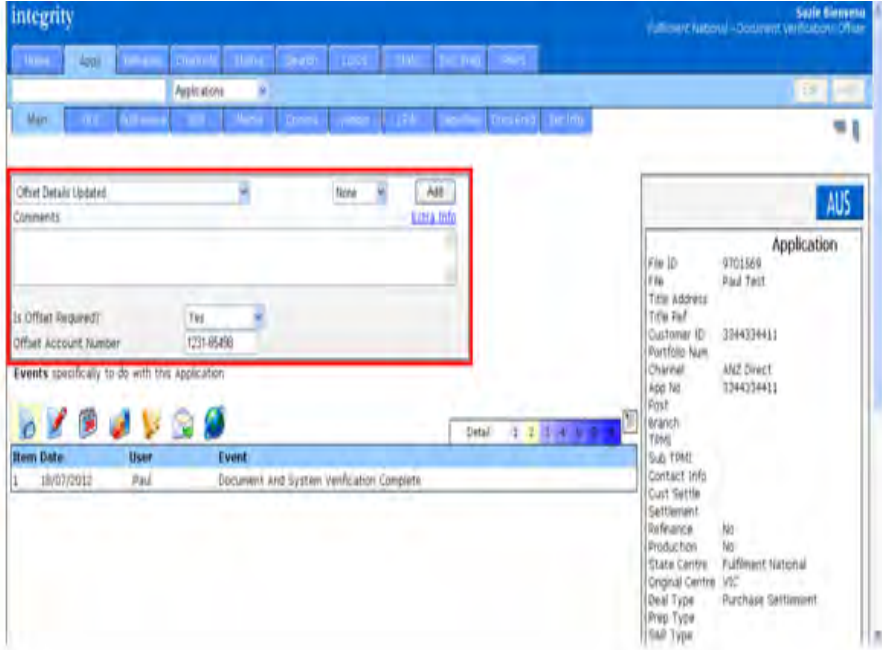
2.9.3 eMOS / Next Gen / Infinitive (Third Party) Controls

Document Kit Change	Description
<div data-bbox="157 433 1050 1075">  <p>ANZ Mobile Lending – Online Supporting Document Kit</p> <p>Please fax to ANZ Mortgage Operations Enquiries 1300 788 836 Fax 1300 783 665</p> <p>APPLICATION NUMBER (Compulsory) <input type="text"/></p> <p>Number of pages included <input type="text"/></p> <p>Please complete entire application in BLOCK letters</p> <p> <input type="checkbox"/> AFFLUENT PROGRAM (please indicate only for confirmed ANZ Affluent Program Customers) CPID if known: <input type="text"/> X <input type="checkbox"/> LMI (please indicate if this application or any linked applications involve Lenders Mortgage Insurance) <input type="checkbox"/> COMMERCIAL (please indicate if this application has a linked Commercial application) <input type="checkbox"/> NEW Resident (please indicate if the customer has recently arrived in Australia and is not yet a citizen or permanent resident) <input type="checkbox"/> NON Resident (please indicate if the customer is a foreign national and resides overseas) <input type="checkbox"/> STAFF (please indicate if the customer is an ANZ staff member) </p> <p>SUPPORTING DOCUMENTATION DETAILS</p> <p>Applicant's full Name <input type="text"/></p> <p>ANZ Mobile Lender's Name <input type="text"/></p> <p>TPMI <input type="text"/> Date doc sent <input type="text"/></p> <p>Telephone <input type="text"/> Facsimile <input type="text"/></p> <p>CUSTOMER INSTRUCTIONS</p> <p>Offset Does the customer wish to link a current ANZ One (Offset) Account? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, insert Offset Account Number (if known) <input type="text"/></p> <p>Submission date <input type="text"/> Time <input type="text"/> Submission ID <input type="text"/></p> </div>	<p>Third Party (eMOS SDK) Application Enhancements</p> <ul style="list-style-type: none"> Update of online supporting document kit used by Brokers and Mobile Lenders to capture customer Offset Instructions at a key point (at application capture) in the mortgage approval cycle to ensure timely linkage.

2.9.4 Loan Disbursement Settlement Authority Controls

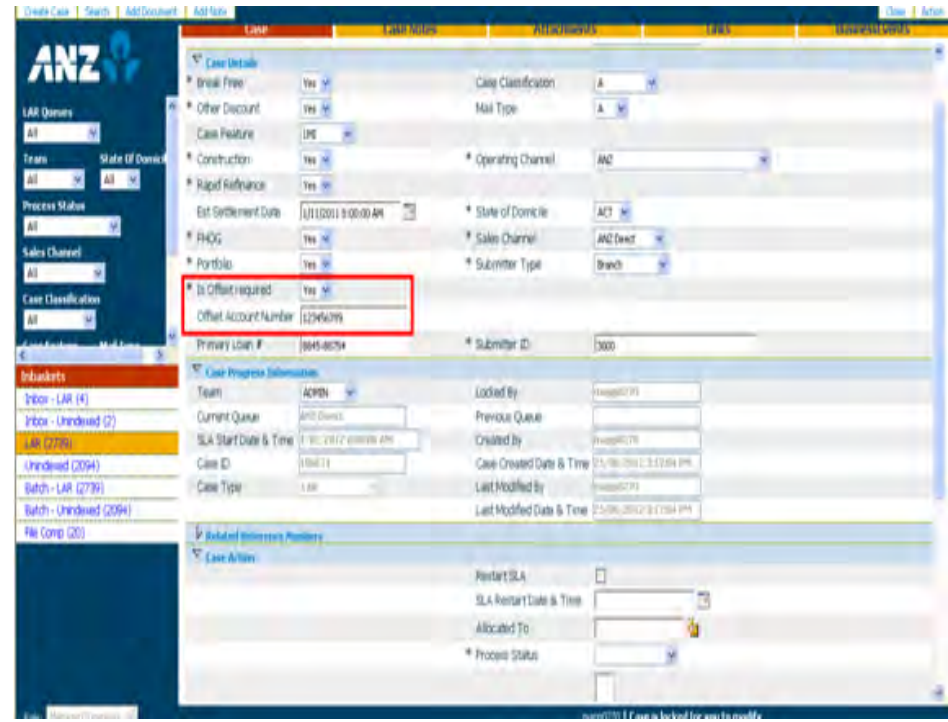
Settlement Document Change	Description
<div><div><div><div><div><div></div><div>Disbursement and Settlement Authority</div><div><small>To: Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ)</small></div></div></div><div><div>Date</div><div><div></div></div></div><div><div>Borrower (s) name</div><div><div></div></div></div><div><div>Application number (s)</div><div><div></div></div></div><div><div>Total amount</div><div><div></div></div></div><div><div>Less fees & charges (if financed)</div><div><div></div></div></div><div><div>Amount available for settlement</div><div><div></div></div></div></div><div><div>Part 1: Loan/facility disbursement instructions</div><div><small>As final disbursement details are not known at this time, I/we instruct ANZ to disburse the balance of loan/facility funds as advised by me/us or by our Lawyer/conveyancer/settlement agent before settlement.</small></div><div><div>Part 2: Customer's nominated account additional/surplus funds</div><div><small>Please select ONE option ONLY if applicable in the event of:</small></div><div><div><input type="checkbox"/> Additional funds are required to effect settlement.</div><div><input type="checkbox"/> Any fees and charges payable not financed in the total loan/facility amount.</div><div><input type="checkbox"/> Surplus funds available after settlement</div></div><div><div><input type="checkbox"/> I/we direct ANZ to debit or credit my/our ANZ account listed below:</div><div><div>Account Number</div><div><div></div></div><div>Maximum Amount</div><div><div></div></div></div><div><div><input type="checkbox"/> As I/we do not hold an account with ANZ at this point, I/we direct ANZ to debit or credit an account that I/we hold with ANZ at the date of settlement</div><div><div><input type="checkbox"/> ANZ Home Insurance and/or ANZ Landlord Insurance policy number/s: <div></div> (if held)</div></div></div><div><div>Part 3: ANZ Home Loan Offset - Eligible loans: Standard Variable & 1yr Fixed rate* (*excludes Interest in Advance)</div><div><div><input type="checkbox"/> I/we direct ANZ to link my/our ANZ Home Loan Offset account/s listed below:</div><div><div>ANZ Account</div><div><div></div></div><div>Link to my/our</div><div><div></div></div><div>/Loan Amount: \$</div><div><div></div></div><div>Loan Type(e.g. Home Loan)</div></div><div><div>ANZ Account</div><div><div></div></div><div>Link to my/our</div><div><div></div></div><div>/Loan Amount: \$</div><div><div></div></div><div>Loan Type(e.g. Home Loan)</div></div></div><div><div>Part 4: Customer acknowledgement/acceptance</div><div><small>If I/we do not nominate an ANZ deposit account, I/we acknowledge that, in accordance with the loan/facility terms and conditions, ANZ may debit my/our loan account/facility outlined in my/our letter of offer with any fees and charges payable. If there are insufficient cleared funds available in my/our account listed above, I/we hereby authorise and direct ANZ not to attend to the settlement or draw down loan funds until such time as sufficient clear funds are available in my/our ANZ deposit account to effect settlement.</small></div><div><div>Borrower signature(s)</div><div><div>1. <div></div></div><div>2. <div></div></div><div>3. <div></div></div><div>4. <div></div></div><div>5. <div></div></div><div>6. <div></div></div></div></div><div><div>Part 5: Solicitor/Conveyancer Details – Purchase only</div><div><div>Firm Name</div><div><div></div></div></div><div><div>Solicitors Contact Number/Name</div><div><div></div></div></div><div><div>OFFICE USE ONLY – Please complete</div><div><div><div><div>Yes</div><div>N/A</div></div><div><div><input type="checkbox"/></div><div><input type="checkbox"/></div></div><div>Complete test draw down (not applicable for broker loans)</div></div><div><div><input type="checkbox"/></div><div><input type="checkbox"/></div></div><div>Ensure above account matches 'Cust funds' in the SILD screen and is a valid DDA account (Not applicable for broker loans)</div></div><div><div><input type="checkbox"/></div><div><input type="checkbox"/></div></div><div>Check that FHOG application has been submitted for approval (if applicable)</div></div><div><div><input type="checkbox"/></div><div><input type="checkbox"/></div></div><div>Complete disbursement details of any accounts to be paid out in CAP (if applicable)</div></div><div><div><input type="checkbox"/></div><div><input type="checkbox"/></div></div><div>Link Offset account (if applicable)</div></div><div><div>Staff member signature</div><div><div></div></div></div></div><div><div><small>120540 12/11 Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence Number 234527. Page 1 of 1 ANZ's colour blue is a trade mark of ANZ. Item No. 72600 02.2009 W151630</small></div></div></div></div></div></div></div>	<div><p>Settlement Instructions Enhancements</p><ul style="list-style-type: none">Update of Loan Disbursement and Settlement Authority (LDSA) to capture customer Offset Instructions at a key point (at document verification prior to settlement) in the mortgage approval cycle to ensure timely linkage.</div>

2.9.5 Integrity Workflow Controls

Workflow System Change (Fulfilment)	Description
	<p>Workflow Enhancements</p> <ul style="list-style-type: none">• Addition of two new offset fields, and new Integrity workflow events to capture customer Offset Instruction. Automated triggers have been introduced to ensure correct information is received prior to drawdown and linkage.• Workflow tool enables timely linking of offset arrangements to the eligible mortgage at drawdown.

Mortgage *Breakfree* and Offset Remediation Project Offset Fix: Project Handover to Business

2.9.6 eFile Workflow Controls*

Workflow System Change (Assessment)	Description
	<p>Workflow Enhancements</p> <ul style="list-style-type: none"> • Addition of two new Offset fields to input customer Offset Instruction captured at application capture stage of mortgage cycle. 'Offset Required' is now a mandatory field. • Workflow tool will enables automated data flow between workflow systems (eFile and Integrity) to auto-populate Offset information directly into Integrity where provided.

* This system enhancement was dependent on the Filenet Upgrade Project which had been experiencing implementation issues since June 2012. There had been five failed attempts at implementation between June 2012 and January 2013. The eFile changes were finally delivered on 10 February 2013.

Mortgage *Breakfree* and Offset Remediation Project Offset Fix: Project Handover to Business

2.9.7 Exception Reporting Overview

The project scope for management of Offset exceptions was to:

1. Design, build and implement a new daily Control D report to identify and process unlinked offset accounts

The project designed, built and tested the new [Control D report: X62420](#) and implementation did not proceed as further analysis was required, given the Branch Centralisation BAU initiative at the time:

2. Design, build and implement a centralised MIS platform to manage offset exceptions

The project documented and obtained sign off on MIS requirements for Offset: [MOR_0035 Offset MIS Reporting BRD](#). The MIS team provided an estimate post approval of the requirements which was significantly higher than expected, prompting the project to investigate other options for managing exceptions.

Branch Reporting Centralisation option

Workshops were set up with [Branch Centralisation](#) initiative which commenced in May 2012. The scope of this initiative was to remove exception reporting management (i.e. processing Control D reports) from branches and have this process centralised in Bangalore. One of the reports being transitioned was the Offset / PSO Exceptions Report, which held relevance for the Offset Fix project. A gap analysis was completed and tabled at the [Jun 2012 Steering Committee](#), where endorsement was obtained to join forces with the Branch Centralisation initiative to implement an enhanced Offset Exception Reporting process.

The project documented and obtained approval on all [Branch Reporting Procedures \(including letters\)](#). Signoffs included Transaction Services: Andrew Calyvopoulos; Legal: Luke Sievers; Branch/Network: Deb Barber and Products: Ashmita Dhamija. In addition, [macros](#) (*Please click on macros link to access macro documentation*) were developed, built, tested and implemented in September 2012. These macros provide semi-automation, significantly improving a manually intensive process.



Supporting teams within Transaction Services were engaged to ensure timely issuance of customer communications (i.e. SPT Warning letters, SPT Completion letters and Transfer of Funds and Account Closure letters). Key business approvers for process and mailout agreements are: Andrew Calyvopoulos and Tracey Cook. A maximum of ~150 Letters are printed and mailed out by Transaction Services in Richmond. Additional cost impacts pre-handover has been absorbed by the project.

It is recommended that the business formalise the arrangements with Transaction Services, given the clean up activities will need to be managed as BAU post project closure.

Mortgage *Breakfree* and Offset Remediation Project Offset Fix: Project Handover to Business

2.9.8 Exception Reporting Enhancement – Workflow Macros

New workflow macros were introduced to enhance the Centralised Branch Reporting process and reduce manual work arounds. These macros also contributed to a reduction in FTE due to the removal of manual intensive steps in the process.

Exception Reporting Enhancement – Day 2 Macro	Exception Reporting Enhancement – Day 37 Macro
 <ul style="list-style-type: none"> Enables efficient identification of unlinked offset accounts and facilitates linkage where criteria is met Provides the ability to automate the sending of communications to relevant frontline and operations areas to complete specific tasks to ensure customer receives the benefit Automates the production of 'Sub Product Transfer Warning Letters' advising customer of sub product transfer criteria within the legally agreed 37 day timeframe 	 <ul style="list-style-type: none"> Triggers follow up activities post Day 2 to complete actions as advised on Day 2 letter where the offset account has not been closed, linked or sub-product transferred within 37 days Enables efficient ETE management of customers offset arrangement identified via true exceptions Allows the clean up of unlinked offset accounts, reducing the volume of accounts that the Retail Branch Reporting team are required to action on a daily basis Provides clear audit trail of actions taken on customer accounts

Mortgage *Breakfree* and Offset Remediation Project Offset Fix: Project Handover to Business

2.9.8.1 Exception Reporting Procedure Guides

The following procedure guides and customer letters have been developed, reviewed and approved to support the new Exception Reporting process:

Exception Reporting Process Guides / Map
1) Check Fee Waiver
2) Check Interest Adjustment
3) Send Offset Interest Adjustment eForm
4) How to perform Sub Product Transfer (SPT)
5) Access Advantage Account in same name/s
6) Transfer Funds and Close Offset Account
7) TS Branch Reporting Process Map

2.9.8.2 Exception Reporting Customer Letters

Exception Reporting Letters
1) Sub Product Transfer (SPT) Warning letter
2) Funds Transfer & Account Closure letter
3) Sub Product Transfer Completion letter

All guides and letters have received the necessary approvals and are available on the sharepoint site:

http://sharepoint.apps.anz/projects/Mortgage_CP/Document%20Management/MOR_0093%20Offset%20%20Fix%20SPT%20-%20Documents,%20Letters%20and%20%20Process.xls

2.9.8.3 Exception Reporting SLAs

Day 2 Macro: 24 hours

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Printing of Day 2 letters: 24 hours

Day 37 Macro: 24 hours

Printing of Day 37 Macro: 24 hours

2.9.8.4 Exception Reporting Contact List



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2.10. Offset Fix Business Process Changes

A Business Process Impact Analysis was conducted by the Offset Fix Project. The impacted processes by business area are listed below. Please see MOR-0061 Offset Fix Business Process Impact Analysis at:

http://sharepoint.apps.anz/projects/Mortgage_CP/Document%20Management/MOR_0061%20Offset_BPIA.doc

Business Area	Type of Impact
Mortgage Product	<ul style="list-style-type: none"> • End to end lifecycle owner • Quarterly clean up of Offset DDA account status • Review of monthly portfolio reports
Frontline staff: Branch, ANZ Direct	<ul style="list-style-type: none"> • New renewals process • Disclosure at interview stage • New collateral documents • New process to capture Offset instructions • Offset included in file compliance checks as a mandatory item • Updated quality checking checklist to reflect new offset fields (Mortgages Direct)
Third Party Brokers & Mobile Lenders	<ul style="list-style-type: none"> • Inclusion of Offset instructions in application • Updated collateral documents • Offset included in file compliance checks as a mandatory item.
App Submission: Broker Indexing Team	<ul style="list-style-type: none"> • Broker/ Mobile Lender Offset instructions loaded in eFile

Mortgage *Breakfree* and Offset Remediation Project Offset Fix: Project Handover to Business

Business Area	Type of Impact
Assessment	<ul style="list-style-type: none"> • Pre assessment to validate correctness of offset account number if provided at loan application submission stage • Include a standard clause in the conditional approval letter when the Offset DDA account number is not provided. • Updated quality checking checklist to reflect new offset fields
Fulfilment	<ul style="list-style-type: none"> • New process to set up and manage offset tasks Settlements/ Drawdowns • New process to re-link offset in releases and discharges • New process to manage offset for renewals • Updated quality checking checklist to reflect new offset fields
Servicing	<ul style="list-style-type: none"> • Process to update "type of loan reconstruction field" in MAP • New process for renewals • New process to link Offset for progress draw loans
Collections/Lending Services	<ul style="list-style-type: none"> • Reconfirm process to de-link and re-link Offset when downgrading an account
Branch	<ul style="list-style-type: none"> • Actioning of daily set off exception report completed by a central team

2.11. Terms and Conditions changes

The Consumer Lending Terms and Conditions and Transaction Account Terms and Conditions were updated to clearly articulate offset set up and termination criteria. All mortgage customers (offset / non-offset) received communications advising of the changes.

Updated Terms and conditions provide clarity on:	The amendments include:
1) Workflow timelines for linking; 2) Customer obligations to facilitate set up; 3) When offset will be terminated by ANZ; and 4) Offset DDA to transfer to a non offset DDA account	<ul style="list-style-type: none"> • Customer to open an offset DDA account or request a transfer to an offset DDA account • Customer to advise ANZ of the offset DDA account and loan details to be linked • ANZ to set up offset within 5 days of customers request or drawdown/settlement of the loan • ANZ will terminate offset when loan or DDA accounts becomes ineligible, upon loan closure • Upon termination offset DDA account will transfer to a standard DDA account. Standard fees will apply.

INSERT – CHANGED TERMS And CONDITIONS	WRITTEN CUSTOMER COMMUNICATION
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Contains confidential information

Mortgage Breakfree and Offset Remediation Project Offset Fix: Project Handover to Business

The following information details the specific changes to terms and conditions relating to ANZ Home Loan Offset account set up and management.

12. ANZ Home Loan Offset accounts

ANZ Home Loan Offset accounts

ANZ Home Loan Offset account refers to an ANZ One account or ANZ Home Loan Interest Saver account (no longer offered).

ANZ Home Loan Offset accounts can only be used by individuals for private or domestic use, and can only be linked to an eligible loan type:

- ANZ Standard Variable Rate Home Loan or Residential Investment Loan; or
- ANZ One-Year Fixed Rate Home Loan or Residential Investment Loan drawn on or after 2 March 1998 (excluding Interest in Advance Loan).

Only one ANZ Home Loan Offset account can be linked to an eligible ANZ loan, or an eligible sub-account, where you hold an ANZ Portfolio Facility.

Eligibility criteria for linkage

ANZ will link your ANZ Home Loan Offset account to your ANZ loan when each of the following eligibility criteria has been satisfied:

- You have an eligible loan that can be linked to the ANZ Home Loan Offset account; and
- You have requested ANZ to link the ANZ Home Loan Offset account to this loan; and

ANZ

30 May 2012

ANZ

ANZ Mortgage
201205 MGB002 Offset Project Communication
May 2012
City 42809

Important information about ANZ Home Loan Offset accounts.

Dear Mr Sample,

We are writing to tell you about important changes to the Consumer Lending Terms and Conditions, which form part of your credit contract. The changes relate to the set up and management of ANZ Home Loan Offset accounts. While these changes are necessary as part of our standard review process, they may not affect your account with us.

You don't need to do anything.

Even though these changes are important, you don't have to do anything. The changes will be effective from 15 July 2012 and the enclosed brochure has the detailed information you need to know.

What has changed?

For eligible customers opening an ANZ Home Loan Offset account in the future:

- Allow up to 5 days for your new account to be linked to your loan.
- Once it has been linked, interest offset will commence.

For customers with an ANZ Home Loan Offset no longer linked to an eligible loan account, we will write to you for instructions on whether to:

- Transfer your account to an ANZ Access Advantage account, or
- Close your account.

For customers who have requested their ANZ Home Loan Offset account to be closed or have an eligible ANZ Home Loan closed:

- Allow up to 5 days to de-link the offset account.
- If for any reason, your loan is not repaid, please allow up to 5 days for us to re-link your loan to your ANZ Home Loan Offset account.
- Interest offset will no longer apply when there is a termination of the offset arrangement.

Any questions?

For more information, please read through the enclosed brochure that outlines the specific changes. If you have further questions, please call us on 1 813 14. We are available 24 hours a day, 7 days a week.

We're here to help.

Yours sincerely,
Confidential

2.12. Offset Fix Training

Given that most of the changes introduced by the Offset Fix project were enhancements to existing systems and processes, detailed communications with supporting information available on MAX was the agreed implementation approach:

http://max.anz/anz/sites/site.asp?ui_page=01C0A0A3-AA04-4210-BDEA-4117B8FFD702

For the Exception Reporting process, MBORP provided additional support to the Centralisation Project by way of training packs, training sessions, process maps procedure guides and quality checking.

Training Facet	Training Method	Documentation	Date completed
High level walkthrough	Face to Face: Bangalore	Training Packs: <ul style="list-style-type: none"> Offset Reporting Intro PPT http://sharepoint.apps.anz/projects/Mortgage_CP/OffsetFix/Working%20Documents/Forms/AllItems.aspx?RootFolder=%2fprojects%2fMortgage%5fCP%2fOffsetFix%2f	21 June 2012

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		Working%20Documents%2fOffset%20Exception%20Reporting%20Training%20Material&FolderCTI	
Day 2 Macro	Telepresence: Melbourne and Bangalore	<ul style="list-style-type: none"> • Training Packs: <ul style="list-style-type: none"> • Day 2 Intro PPT http://sharepoint.apps.anz/projects/Mortgage_CP/OffsetFix/Working%20Documents/Forms/AllItems.aspx?RootFolder=%2fprojects%2fMortgage%5fCP%2fOffsetFix%2fWorking%20Documents%2fOffset%20Exception%20Reporting%20Training%20Material&FolderCTID=&View=%7bEFFA1BF9%2d92BC%2d4BD6%2d9246%2d9BCE01725F53%7d <p>Procedure Guides:</p> <ul style="list-style-type: none"> • Check if interest adjustment is required • Send Offset Account Adjustment eForm http://sharepoint.apps.anz/projects/Mortgage_CP/Document%20Management/MOR_0093%20Offset%20%20Fix%20SPT%20-%20Documents,%20Letters%20and%20%20Process.xls	3 September 2012
Day 37 Macro	Telepresence: Melbourne and Bangalore	<p>Training Pack:</p> <ul style="list-style-type: none"> • Day 37 Training - Part 1 PPT • Day 37 Training - Part 2 PPT • Training Assessment http://sharepoint.apps.anz/projects/Mortgage_CP/OffsetFix/Working%20Documents/Forms/AllItems.aspx?RootFolder=%2fprojects%2fMortgage%5fCP%2fOffsetFix%2fWorking%20Documents%2fOffset%20Exception%20Reporting%20Training%20Material&FolderCTI <p>Procedure Guides:</p> <ul style="list-style-type: none"> • Access Advantage Account in Same Name • How to perform a SPT 	30 October 2012

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		<ul style="list-style-type: none"> • Check for Fee Waivers • Transfer Funds & Close Offset Accounts http://sharepoint.apps.anz/projects/Mortgage_CP/Document%20Management/MOR_0093%20Offset%20%20Fix%20SPT%20-%20Documents,%20Letters%20and%20%20Process.xls	
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2.13. Offset Fix Quality Control (QC) Checking

The Branch Reporting process was centralised to Bangalore in September 2012 and was managed as a BAU initiative. The project worked together with the Branch Reporting Centralisation initiative, completing requirements to build macros, developing procedure guides and customer communications and supporting training on the new Exception Reporting process.

The project commenced completing 100% quality checking of customer letters for full closure and sub product transfers from 12 Jan to 22 Feb 2013 and will continue with sample checking ~50% until QC transition to BAU (tentatively confirmed for end March 2013).

Daily feedback has been provided to team leader: Ganesan Prabakaran and manager: Muthappa CK on process issues identified. There has been significant improvement in quality and the project is has commenced the hand over QC activities so that we can monitor and provide necessary support for the QC process.

The project has developed the QC Checklist and email template which has been reviewed by the business and engagement has commenced to obtain the necessary approvals to commence QC transition.

Offset Exception QC Checklist	Offset Exception eMail Template
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The QC process is aligned to the current Branch Reporting QC process, in terms of sampling and completion.

Day 37 Exceptions – Funds Transfer (FT) & Sub Product Transfer (SPT) Completion QC

Transaction Services Team Bangalore - *Daily*

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- On the day letters are generated and prior to printing the letters, the letter file will be reviewed for any obvious issues.
- The following details will be checked and appropriate actions taken:
 - 1) All letters have customers address loaded
 - Where the address is missing, the address will be manually added from CAP (CAP screens CUPR / CUAL)
 - 2) The letters will then be printed

Branch Reporting QC Team - *Monthly*

As per the current BAU QC sampling methodology: a sample of accounts will be reviewed monthly from the letter file to check the following:

- 1) Confirm that there was no eligible active ILS or application to link the offset account to prior to completing any maintenance activity
- 2) Confirm the correct action has been taken where maintenance has been completed
- 3) The correct fee clause had been inserted in the letter.

Key QC Contacts

- Muthappa C K
- Bindu Samuel

2.14. Measures of Success

The project has documented the outcomes, including success measures of the Offset Fix and has socialised the pack with both Products and Assurance. The pack was tabled at the 12 March Steering Committee for endorsement on project closure.

Data has been requested to validate the success of the project and will facilitate independent review of controls by Assurance.



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Mortgage *Breakfree* and Offset Remediation Project Offset Fix: Project Handover to Business

Appendix A – Offset Fix Business documents

Doc ID	Document Name	Date approved	Phase
MOR_0018	Concept Statement	02/1/2011	Define
MOR_0008	Offset Business Brief	31/01/2011	Define
MOR_0027	Offset Solution BRD	05/03/2012	Evaluate
MOR_0051	Offset Business Case & Project Management Plan	04/05/2012	Evaluate
MOR_0042	Offset Consumer Lending Terms & Conditions Changes	04/11/2011	Analyse and Design
MOR_0056	Offset Concept Summary - Project Recommendations	06/12/2011	Analyse and Design
MOR_0061	Offset Fix BPIA	07/05/2012	Analyse and Design
MOR_0068	Offset Fix Integrity Functional Specification	04/04/2012	Analyse and Design
MOR_0066	Offset Fix UAT DTP (CAP)	30/03/2012	Build and Test
MOR_0088	Offset Fix UAT DTP - eFile & Integrity	02/07/2012	Build and Test
MOR_0087	Offset Fix & Breakfree Fix UAT DTP - eMOS	12/06/2012	Build and Test
MOR_0074	Offset Fix UAT Test Summary Report (TSR) - CAP	20/04/2012	Build and Test
MOR_0075	Offset Fix UAT Conditional Acceptance Memo (CAM) - CAP	20/04/2012	Build and Test
MOR_0102	Offset Fix UAT Summary Report & Conditional Acceptance Memo - eFile	13/08/2012	Build and Test
MOR_0102	Offset Fix UAT Summary Report & Conditional Acceptance Memo - Integrity	13/08/2012	Build and Test
MOR_0091	Offset Fix & Breakfree Fix UAT Summary Report - eMOS	21/06/2012	Build and Test
MOR_0044	Offset Consumer Lending Ts & Cs & Internal Comms	21/06/2012	Implement
MOR_0070	Offset Ts & Cs Comms Plan	03/07/2012	Implement
MOR_0069	Offset Fix (CAP) Comms Plan	26/04/2012	Implement
MOR_0083	Offset Fix (LDSA) Comms Plan	22/05/2012	Implement

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Doc ID	Document Name	Date approved	Phase
MOR_0093	Subproduct Transfer Process – Documents and Letters (10)	31/10/2012	Implement
MOR_0118	Offset Fix Project Handover Document	08/03/2013	Monitor & Control
MOR_0141	Offset Fix Project Closure Document	08/03/2013	Monitor & Control
MOR_0142	Offset Fix Project Closure Checklist	08/03/2013	Monitor & Control

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Appendix B – Offset Fix Technology documents

Doc ID	Document Name
N/A	Offset Fix System Test Summary Report & Conditional Acceptance Memo - eFile
Integrity - ST TSRs	Offset Fix System Test Summary Report & Conditional Acceptance Memo - Integrity
MOS BORP TSR WR4336	Offset Fix & Breakfree Fix System Test Summary Report - eMOS
Integrity Install Plan	Offset Technical Deployment Plan (Integrity)
TTST016 - eFile	Offset Fix System Test DTP - eFile
N/A	Offset Fix System Test DTP - Integrity
TTST016 -MOS	Offset Fix & Breakfree Fix System Test DTP - eMOS
CAP - TSR	Offset Fix System Test Summary Report - CAP
CAP - CAM	Offset Fix System Conditional Acceptance Memo - CAP
N/A	Offset Fix System Test MTP - CAP (12.3)
N/A	Offset Fix System Test DTP - CAP (12.3)

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Appendix C – List of Contacts

List of Project Contacts

Name	Role on MBORP Project
Nisha Lukhan	Business Project Manager
Suzie Bienvenu	Offset Fix Stream Lead and UAT Manager
James Garner	Technology Project Manager

List of Business Contacts

Name	Business Role
Chanura Jaysinghe	Offset Product Manger
Teresa Angelucci	Head of Products
Andrew Calyvolopous	Senior Manager, Transaction Services

End of Document