






CHOOSE THE ONLINE BANKING SOLUTION THAT SUITS YOUR BUSINESS

Use the table below to learn more about the key features and benefits of each option.

	 ANZ Internet Banking	 ANZ goMoney	 ANZ Direct Online	 ANZ eGate™	 ANZ FastPay
	Online access to your personal and business accounts anywhere, anytime. You only need to log in once to access both business and personal banking.	A fast and secure mobile app to manage your personal and business banking on-the-go. You can view business and personal accounts on the one home screen.	Online day-to-day banking especially for businesses.	ANZ eGate™ is a reliable and secure way to process payments to help you get paid easily via your online store.	A mobile payment device that pairs with the ANZ FastPay app. It lets you accept Visa and Mastercard payments, including contactless payments anywhere, anytime.
Suitable for	Small to Medium businesses.	Small to Medium businesses.	Businesses of all sizes, including clubs and NGOs.	Businesses of all sizes, with an online store.	Small to Medium businesses. Particularly helpful for tradespeople and market stall holders, or any business without a fixed payment area.
Use on mobile?	Available on mobile or tablet browsers.	Available on mobile or tablet browsers.	Available on mobile or tablet browsers.	–	Yes, the FastPay device connects to the FastPay app, you'll need to download to your phone.
Paying and depositing	Pay several people at once (including using a payment file created by your accounting software), or make tax payments. Save a group of payees to make regular multiple payments easier. Register your business as a Bill Payee so customers don't need your account number for payments.	Pay other ANZ customers with their mobile number. Quickly and securely check balances without logging in. Set up account notifications to see when you've received a deposit. Make payments up to \$10,000 to a new person, saved payee, registered biller, or IRD.	Create, authorise and release domestic payment batches. Authorise and release International batches and Same Day Cleared payments. Make international payments and foreign currency transfers in real time.	ANZ eGate™ is a convenient gateway to accept Visa and Mastercard payments securely via your online store. Settlements will show in the account next business day.	Customers can pay you anywhere, anytime using your mobile phone and their Debit or Credit card.
Delegate access to a non-signatory	No.	No.	Yes.	–	–
Joint or single authorisation?	Single or multi-authorisation.	Single or multi-authorisation.	Single or joint authorisation.	Dependant on business structure.	–
Security features	OnlineCode two-factor authentication for some transactions.	OnlineCode two-factor authentication for some transactions.	Our ANZ Direct Auth App allows two-factor authorisation for additional security and ease of releasing payments.	ANZ eGate™ helps ensure your online payment system is compliant.	PIN, passcode or biometric identification (e.g. fingerprint) access for extra security.
Reporting and statements	Up to 24 months' transaction history and up to 7 years via account statements. View and download statements for your business accounts.	Up to 24 months' transaction history and up to 7 years account statements. View and download statements for your business accounts.	Up to 90 days' history for credit cards. Up to 13 months' history for domestic and foreign currency accounts.	Merchants receive monthly transaction statements.	Email receipts from the FastPay app to you customer. View 12-months of transactions and sales summaries in the app.
	To get started call 0800 269 249	Download the goMoney app to get started	For pricing info and getting started call 0800 269 347	For pricing info and getting started call 0800 473 453	For pricing info and getting started call 0800 473 453

anz.co.nz/tool-comparison

This information is current as at 14 September and is subject to change. Eligibility criteria, terms and conditions apply to ANZ goMoney, Pay to Mobile, ANZ Internet Banking and ANZ Direct Online. See our Electronic Banking Conditions at anz.co.nz/terms for more information. ANZ FastPay is only available to approved merchants who meet ANZ's credit approval criteria. ANZ FastPay transactions must be settled into an ANZ Business Account. FastPay terms, conditions, eligibility criteria and fees apply. Eligibility, terms, conditions and fees apply to all Merchant Facilities. **ANZ Bank New Zealand Limited.** 09/20 21729

