



Your quick start guide to ANZ Direct Online

Same Day Cleared Payments Checklist

Step One

Allocate new functionality to user roles

Same Day Cleared Payment functionality is automatically assigned to the Bank default roles (e.g. Default – Standard User).

The functionality can be added to non-default roles as follows:

1. Access the **Administration** menu and select **Manage Roles**
2. Click on the role to be amended
3. Select the **Permissions** tab
4. Open up the Same Day Cleared Payment menu and tick the functions the role will require.

Step Two

Understanding Same Day Cleared Payment limits

User Limits

These relate to the payment limits assigned to users within your organisation. User payment limits will default to the highest available amount. User limits can be edited under the **Manage User** option in the Administration Menu. To edit each user, click on their name.

Payment Limits

ANZ Direct Online monitors customer payment activity. Payments that are larger than normal may be delayed, and occasionally rejected, if there are insufficient funds in your account.

Therefore, it is vital you contact your Relationship Manager prior to making larger than normal payments to ensure that the payment is not delayed.

Step Three

Payment of charges

Charges will default to the originator account used in the payment.

If you do not want the fees to be charged to this account you must change it by clicking the down arrow and choosing another account.

NB: If the payment is made from a Trust Account then normally the fees cannot be paid from that account. If this is the case, please amend the fee account to a non-Trust account.

Step Four

Same day cleared payment processing times

Same Day Cleared Payments can be processed from 8am until 4.30pm (or 6pm if the recipient has an ANZ account). Payments released between 8am and 9am will not be processed until after 9am. These payments will sit in the Released Column until the Reserve Bank starts processing payments at 9am.

Payments will normally be processed within one hour of the payment being released from ANZ Direct Online (payments will usually be paid within 15 minutes).

There is no leeway for processing late payments as Same Day Cleared Payments are processed via the Reserve Bank (and are subject to their rules and timeframes).

Remember that payments are irrevocable and once released will be paid to the beneficiary account as cleared funds. They cannot be reversed.

Same Day Cleared Payment

Use this template to create or edit a Same Day Cleared Payment.

Your Details (Originator)

Batch Name	SCP000375	Batch Group	
Your Account	01-0505-00060949-002	Bank Charges	01-0505-00060949-002
	Account 1		Account 1
Your Email Address		Reference	

Details

Amount

Their Details (Other Party)

Short Code	Enter Short Code or Name	Account Number	
Account Name		Message to Other Party	
Account Address			
		Confirmation to Other Party	☒

Their Confirmation Details (Other Party)

Email		Attention	
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Close Save Freeze Authorise

Save to Database

Step Five

Should you need any help

There are various options to assist you should you require help or clarification with any ANZ Direct Online functions.

User Guide

This is available in the Help menu at the top of every screen.

Online Help

This is a web-based, step-by-step guide to use when you are logged on.

Onscreen Help

Provides help directly relating to the screen you are currently using. This can be accessed via the Help menu or by clicking on the  button on each screen.

Support

Direct Online Support can be contacted on 0800 269 347 from 7:30am to 6:00pm Monday to Friday.

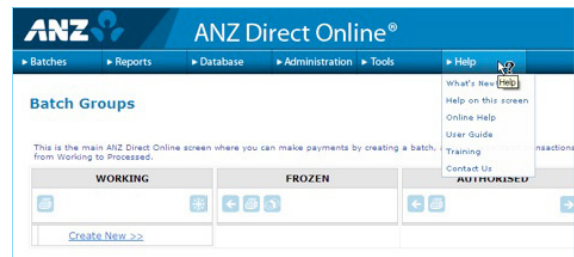
Same Day Cleared Payment Support is available on 0800 477 555 from 8:30am to 5:00pm Monday to Friday.

Step Six

Check the processed payments

You can check and search for processed payment under the **Batches** menu. Select **Search for Same Day Cleared Payment Transaction** to view the processed amount.

There are several different filters to aid your search.



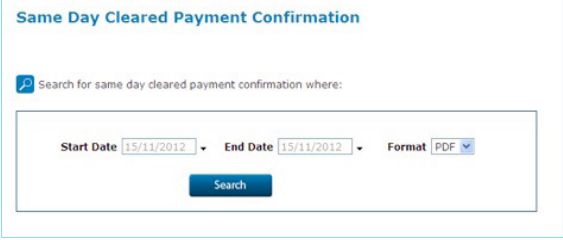
Step Seven

Confirmation report

Same Day Cleared Payment confirmation reports can be accessed under the **Reports** menu.

Select the **View Same Day Cleared Payment Confirmation Report** option.

Payment records are stored for 13 weeks and reports can be extracted in two week blocks.



Same Day Cleared Payment Confirmation

Search for same day cleared payment confirmation where:

Start Date End Date Format

Step Eight

Inward same day cleared payments

If you are the recipient of a Same Day Cleared Payment paid by another ANZ Direct Online user then this payment can be viewed via the Reports menu.

Payments made from other banks will not display here.

