

# THE ANZ INTERNET BANKING GUIDE FOR BUSINESSES

## LINK PERSONAL AND BUSINESS ACCOUNTS

You can link business and personal accounts with a feature called Customer Select. This allows you to log in to your personal ANZ Internet Banking or ANZ goMoney and switch between personal and business accounts using a simple drop down box.

To register for Customer Select you need to do the following:

- 1 Register for ANZ Internet Banking for both your personal and business accounts.
- 2 Contact us on 0800 269 296 to set up Customer Select. If you are overseas, call +64 4 470 3142 (toll charges apply).

If you ever get stuck or need extra help, we're only a phone call away on 0800 269 249.

Eligibility criteria, terms and conditions apply to ANZ Internet Banking. See our Electronic Banking Conditions at [anz.co.nz/terms](http://anz.co.nz/terms) for more information.

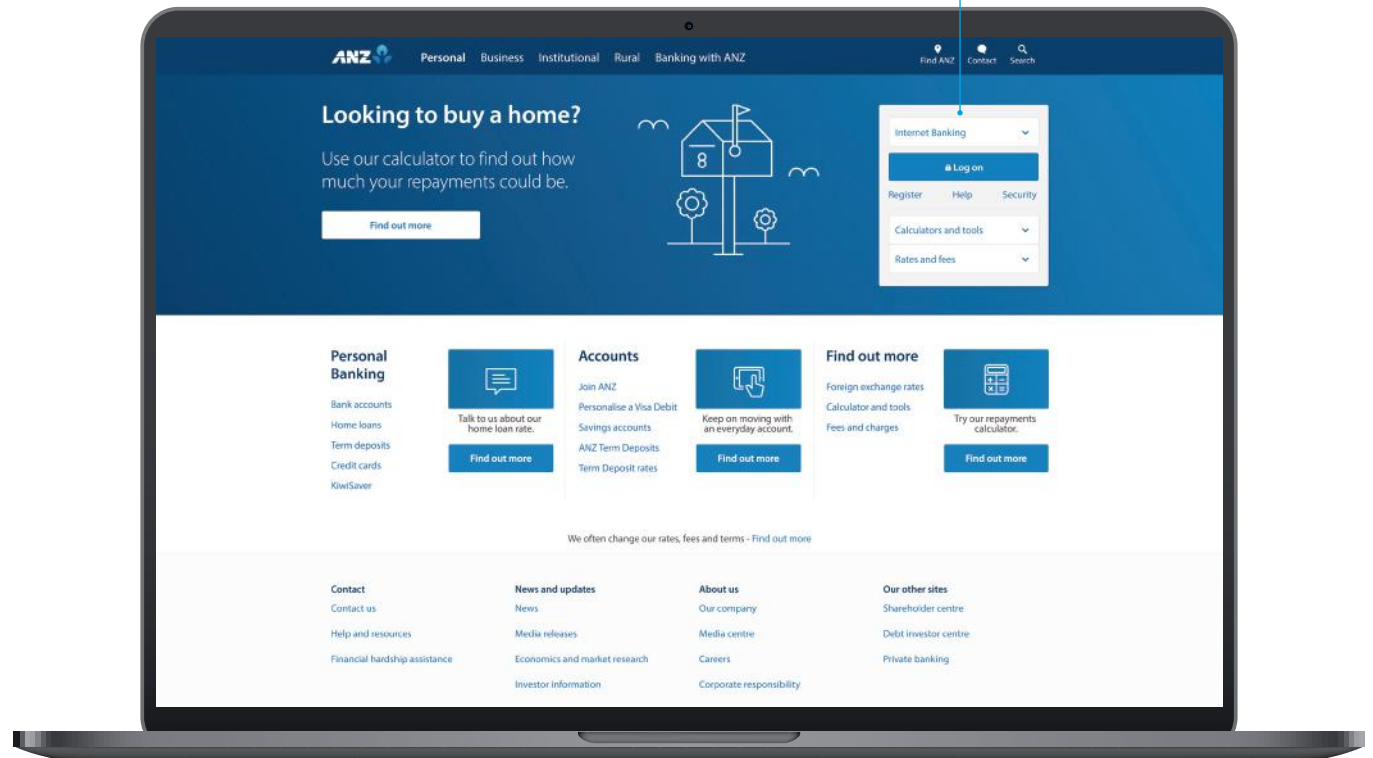
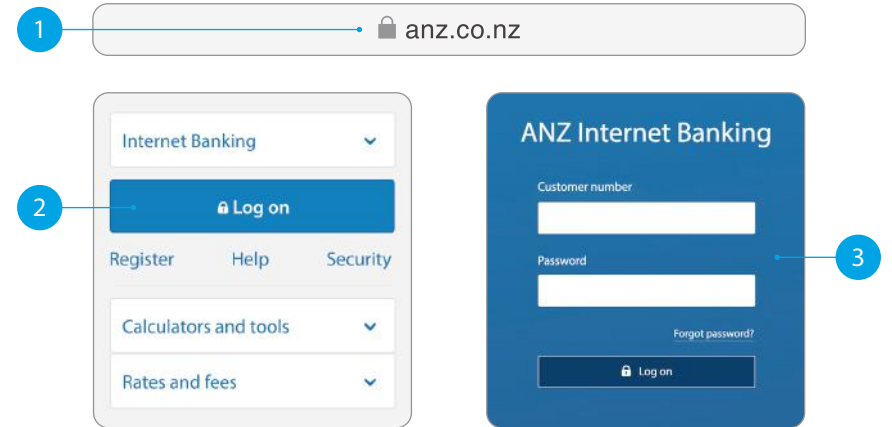
Please note, the account information in this guide is for example purposes only.



## HOW TO LOG IN

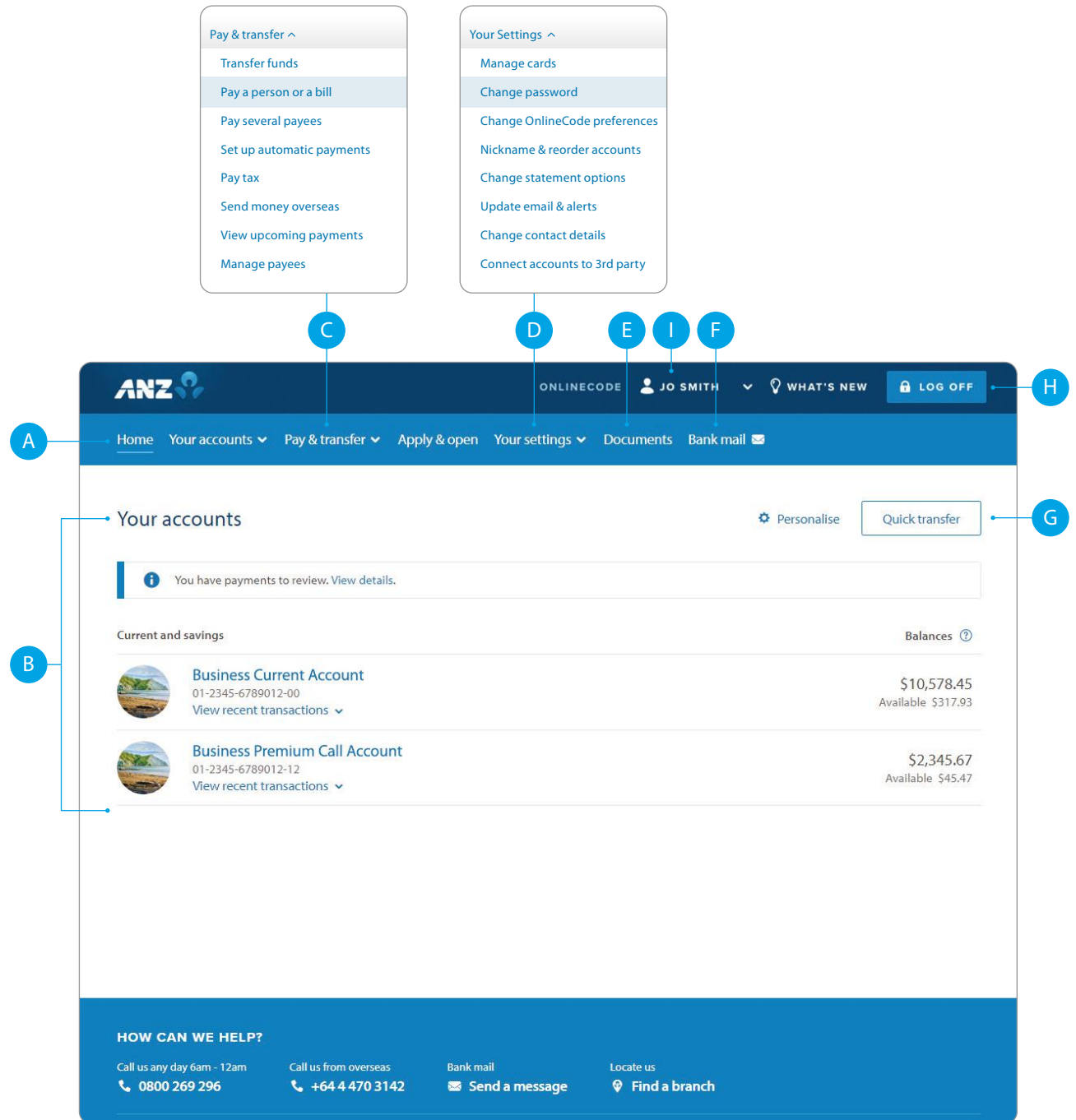
- 1 Go to [anz.co.nz](http://anz.co.nz)
- 2 Select **Internet Banking** from the right-hand side and click **Log on**.
- 3 Enter your **Customer number** and **Password**, click **Log on**.

If you don't know your customer number, it can usually be found on the back of your EFTPOS or ANZ Visa Debit card.



# HOMEPAGE

- A** If you get stuck and can't find your way back to the home screen, click **Home**.
- B** **Your accounts**  
Click on an account or loan to view transactions, statements and details.  
You can also click **View recent transactions** to see your last five transactions on an account.
- C** **Pay & transfer**. Click here to move money between accounts (including credit cards), pay a person or bill, set up automatic payments, pay tax, or view upcoming payments.
- D** **Your settings**. Click here to manage your cards (i.e. **set/change a card PIN**), passwords, contact details and statement options.
- E** **Documents**. Click here to view, download or print your account statements or tax certificates. You can select account and time period.
- F** **Bank mail**. Send and receive confidential account information about your banking by sending us a message.
- G** **Quick transfer**. Quickly transfer money between your accounts or pay money to your credit card.
- H** **Log off** when you're finished. Don't worry if you forget, you'll automatically be logged out after 3 minutes of inactivity.
- I** **Customer Select**. Switch between personal and business accounts using this simple drop down here.



# PAY A PERSON OR BILL

- 1 Select **Pay & transfer**.
- 2 Select **Pay a person or bill**.
- 3 Select which **Account** you want to pay from (i.e. Business Current Account).
- 4 Enter a **Payee**. You can:
  - **Select an existing Payee** from your list of saved Payees or search for an ANZ Registered Payee.
  - **Set up a new Payee** by typing in their name and account number.
- 5 Enter the **Amount** you want to pay.
- 6 Enter the **Date** you want the payment made using the pop up calendar (excludes weekends and public holidays).
- 7 Enter the **Details** that will show on your statement and theirs (i.e. reference and particulars).
- 8 Remember, if this is a new payment and you're going to be paying this person or bill again in the future, tick the **Save this payee** check box.
- 9 Select **Next**.
- 10 Review the payment including who you're paying and how much you're paying them.
- 11 If everything looks correct, select **Confirm & pay**.  
If you'd like to change something, click **Change details** to amend.

If you need your transfer limit increased or you need help getting set up as a Payee, please contact us on 0800 269 249.

**Pay & transfer ^**

- Transfer funds
- Pay a person or a bill**
- Pay several payees
- Set up automatic payments
- Pay tax
- Send money overseas
- View upcoming payments
- Manage payees

**Someone on your list**

- ✓ ABC Businesses
- Adam Jones
- Energy Provider
- Internet Provider

**ANZ** LOG OFF

Home Your accounts **Pay & transfer** Apply & open Your settings Documents Bank mail

## Pay a person or a bill

Enter your payment details **1. Details** 2. Confirm 3. Done

**From**

Business Current Account

Account number	Available funds	Account balance
06-1234-5678901-00	\$2,208.10	\$2,208.10

**To**

Someone on your list Or A new person or company

Account number: 00-0000-0000000-00

**Payment details**

Amount\*: \$50.00 Your limit for each payment is \$10,000. To change your limits call us on 0800 269 296 or visit your branch.

Make this an automatic payment

Payment date\*: 29/07/2021 Payment made today

**Details on your statement**

Cleaner			Copy
Particulars	Code	Reference	

**Details on their statement**

Invoice#1234		Mrs J Smith	Copy
Particulars	Code	Reference	

Save this payee

**Next** Cancel

**Enter the details OR search** Registered companies

Name\*

Account number\*

Bank Branch Account Suffix

**Confirm your payment of \$50.00 to ABC Businesses today**

**From**

Business Current Account  
06-1234-5678901-00

Details on your statement	Cleaner	Particulars	Code	Reference

**To**

ABC Businesses	Amount	Date	Things to know
00-0000-0000000-00	\$50.00	29/07/2021	You can't stop this payment once you confirm it. We'll withdraw funds for this payment from your account immediately.

**Details on their statement**

Invoice#1234	Particulars	Code	Mrs J Smith	Reference

**Confirm & pay** Change details Cancel

# SETTING UP PAYMENTS THAT REQUIRE MULTIPLE PEOPLE TO AUTHORISE

To set up a payment for multiple authorisers, follow these simple steps:

- 1 Select **Pay & transfer**.
- A If you have Customer Select set up, switch to your business account before selecting Pay & transfer.
- 2 Select **Pay a person or bill**.
- 3 Select which **Account** you want to pay from (i.e. Business Current Account).  
You'll see a note advising "This payment may require other people to authorise it".
- 4 Enter a **Payee**. You can:
  - A Select an **existing Payee** from your list of **saved Payees** or search for an **ANZ Registered Payee**.
  - B Set up a **new Payee** by typing in their name and Account Number.
- 5 Enter the **Amount** you want to pay.
- 6 Enter the **Details** that will show on your statement and theirs (i.e. reference and particulars).
- 7 Remember, if this is a new payment and you're going to be paying this person or bill again in the future, tick the **Save this Payee** check box. This will make it easier next time, by searching for the Payee name.
- 8 Select **Next**.
- 9 Review the payment including who you're paying and how much you're paying them. Again, you'll see a note about the payment requiring authorisation under "Things you need to know".
- 10 If everything looks correct, select **Confirm**. If you'd like to change something, click **Change details** to amend.

The screenshot shows the ANZ online banking interface for 'Make a payment'. The top navigation bar includes 'Home', 'Your accounts', 'Pay & transfer', 'Apply & open', 'Your settings', 'Documents', and 'Bankmail'. The user is logged in as 'JO SMITH'. The 'Pay & transfer' dropdown menu is open, showing options: 'Transfer funds', 'Pay a person or a bill', 'Pay several payees', 'Set up automatic payments', 'Pay tax', 'Send money overseas', 'View upcoming payments', and 'Manage payees'. The 'Make a payment' form includes fields for 'From' (Business Current Account), 'To' (ABC Businesses), 'Amount' (\$1,000.00), and 'Payment date' (After final authorisation). There are sections for 'Their statement details' and 'Your statement details', each with 'Particulars', 'Code', and 'Reference' fields. A 'Next' button is at the bottom. On the right, a 'Create payment' summary box shows the payment details and a 'Confirm' button. A 'Things you need to know' section at the bottom right contains a note about final authorisation.

# TO AUTHORISE A PAYMENT, FOLLOW THESE SIMPLE STEPS

**A** You will see a notification at the top of the home page if you have a payment waiting for you to authorise. Click **View Details**.

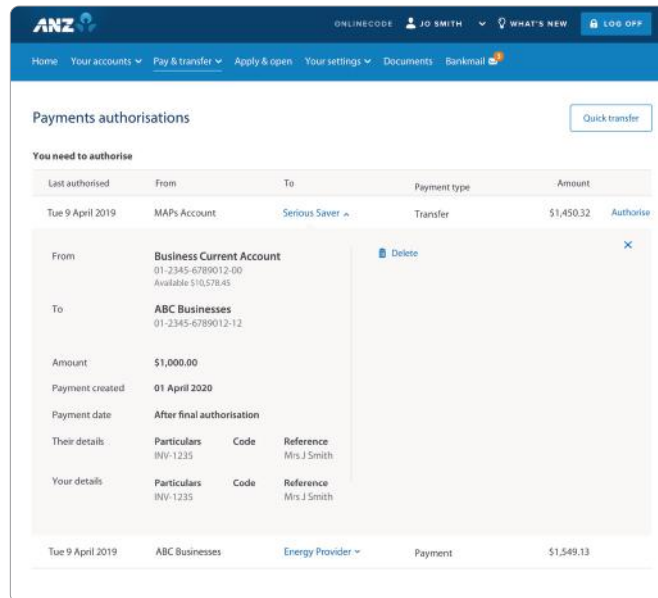
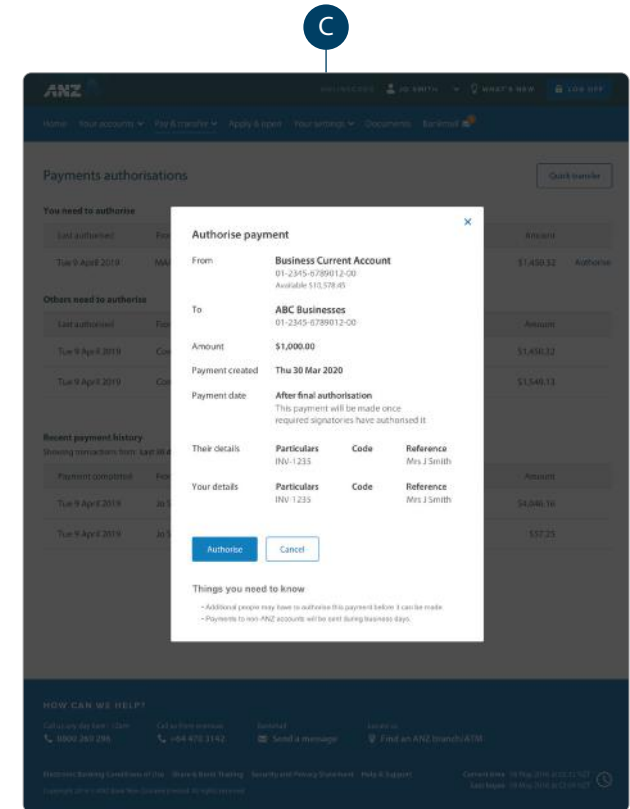
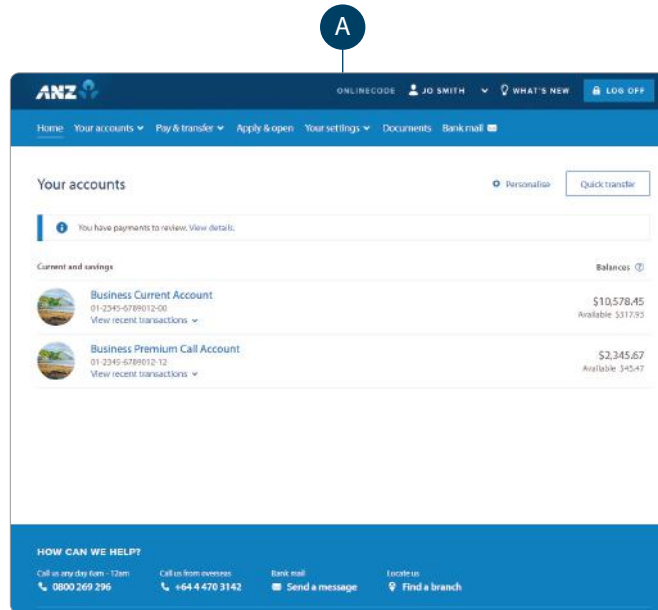
You can also select **Authorise Payments** from the **Pay & transfer** menu.

**B** Select the payment to review the details.

**C** To **Authorise** a payment, click Authorise and then Authorise again.

To **Delete** a payment, click Delete and then Delete again.

The payment will be made when all required people have authorised it.





# SET UP AN AUTOMATIC PAYMENT

- 1 Select **Pay & transfer**.
- 2 Select **Set up automatic payments**.
- 3 Select which **Account** you want to pay from (i.e. Business Current Account).
- 4 Enter a **Payee**. You can:
  - **Select an existing Payee** from your list of saved Payees or search for an ANZ Registered Payee.
  - **Set up a new Payee** by typing in their name and account number.
- 5 Enter the **Amount** you want to pay.
- 6 Enter the **Date** you want the first payment made.
- 7 Select the **Frequency** you want the payment made.
- 8 Select when you want the payment made until.
  - **Until further notice** means this payment will be automatically paid until you change or stop it.
  - **Until a date** means this payment will be automatically paid until the date you've chosen.
- 9 Enter the **Details** that will show on your statement and theirs (i.e. reference and particulars).
- 10 Select **Next**.
- 11 Review the details including the accounts, amount and frequency of payment. If you'd like to change something, click **Change details** to amend.
- 12 If everything looks correct, select **Confirm & schedule**.

Now your Automatic Payment is set up.

The screenshot shows the ANZ 'Create Automatic Payment' interface. It is divided into three main sections: 'From', 'To', and 'Payment details'. The 'From' section shows the 'Business Current Account' selected. The 'To' section shows 'Someone on your list' selected, with 'ABC Company' as the payee. The 'Payment details' section includes fields for 'Amount' (\$50.00), 'Make the first payment on' (29/07/2021), 'Frequency' (Fortnightly), and 'Repeat payment' (Until further notice). There are also fields for 'Details on your statement' and 'Details on their statement'. The interface includes a progress bar at the top with steps: 1. Details, 2. Confirm, 3. Done. On the right, there is a 'Your accounts' section showing balances for various accounts. At the bottom right, there is a summary of the payment: Business Current Account to ABC Businesses for \$50.00, with the next payment on Thursday 29 July 2021. The interface also includes a 'Next' button and a 'Confirm & schedule' button.

11

12

# AMENDING AN EXISTING AUTOMATIC PAYMENT

- 1 Select **Pay & transfer**.
  - 2 Select **View upcoming payments**.
  - 3 Choose the payment you want to amend or delete.
- A To **Edit**, click edit, amend any information and then Review & confirm. If you're happy with the amends, click Confirm & schedule.
  - B To **Delete** a payment, click delete and then Delete payment.
  - C To **Skip** a payment, click skip and Confirm & schedule.

Once you've amended the automatic payment, you can see your updated list of scheduled payments under **View upcoming payments**.

The screenshot shows the ANZ online banking interface. At the top, there's a navigation bar with 'ANZ' logo and a 'LOG OFF' button. Below it, a menu bar contains 'Home', 'Your accounts', 'Pay & transfer', 'Apply & open', 'Your settings', 'Documents', and 'Bank mail'. The main content area is titled 'Upcoming payments' and includes a warning: 'Please make sure you have enough money to make your payments or you may be charged a fee'. Below this is a table of payments:

Date	From	To	Type/Frequency	Amount	View	Edit	Delete	Skip
29 Jul 2021	Business Current Account 06-1234-5678910-00	ABC Businesses 00-0000-0000000-00 <a href="#">View statement details</a>	Automatic Payment Fortnightly	\$50.00				

Callouts 1, 2, and 3 point to the 'Pay & transfer' menu, the 'View upcoming payments' option, and the payment row respectively. Callouts A, B, and C point to the 'Edit', 'Delete', and 'Skip' actions.

**Edit Automatic Payment**

Progress: Edit the details > 1. Details > 2. Review details > 3. Done

**From**

**Business Current Account**

Account number	Available funds	Account balance
06-1234-5678910-00	\$2,208.10	\$2,208.10

**To**

**ABC Businesses**

Account number: 00-0000-0000000-00

**Payment details**

Amount: \$50.00

Your limit for each payment is \$10,000. No limit applies if you pay one of your own accounts.

Most recent payment: Thursday 22 July 2021

Next payment: 29/07/2021

Frequency: Fortnightly

Repeat payment:  Until further notice

Automatic payments are made at 4am NZT. If you don't have enough money in your account to make the payment you may be charged a fee.

Payments on weekends or public holidays will be made the following business day.

**Delete Automatic Payment**

Business Current Account (06-1234-5678910-00, Balance: \$2,208.10) → \$50.00 → ABC Businesses (00-0000-0000000-00)

Most recent payment: Thursday 22 July 2021

Next payment: Thursday 29 July 2021  
Automatic payments are made at 4am NZT. If you don't have enough money in your account to make the payment you may be charged a fee.

Frequency: Fortnightly  
Payments on weekends or public holidays will be made the following business day.

Ending: Until further notice

<b>Details on your statement</b>	ABC Businesses Particulars	Code	Cleaner Reference
<b>Details on their statement</b>	Invoice#1234 Particulars	Code	Mrs J Smith Reference

Delete payment - are you sure?  
Delete Cancel

# ACCESS STATEMENTS

- 1 Select **Documents**.
- 2 Select **Document type – Statement** and which account (i.e. Business Current Account).
- 3 Select **Date** range (i.e. Last 30 days).
- 4 Click **Search**.
- 5 You can either:
  - **View**. By clicking this, a new browser tab will open with a PDF version of the account statement.
  - **Download**. By clicking this, a PDF version will download and show at the bottom of your screen. To open, click on it and from there you can save a copy, print the document or attach it to an email.

If you're comfortable accessing your statements this way you can choose to stop paper statements being sent to you. Just go to **Your settings**, then **Change statement options** on the drop down menu, and select **Online only**.

**Note: You'll need Adobe Reader to view PDF files. You can download Adobe Reader free of charge.**

The screenshot shows the ANZ Document Library interface. At the top, the ANZ logo is on the left, and navigation links (Home, Your accounts, Pay & transfer, Apply & open, Your settings, Documents, Bank mail) are on the right. The 'Documents' link is highlighted with a blue circle and the number 1. Below the navigation bar, the page title is 'Document Library'. Underneath, it says 'View and download copies of your electronic documents'. There is a search filter section with three dropdown menus: 'Document type' (set to 'Statement'), 'Account' (set to 'Business Current Account'), and 'Date' (set to 'Last 6 months'). A 'Search' button is to the right of these filters. A callout box with the number 2 points to the 'Statement' dropdown, and another callout box with the number 3 points to the 'Last 6 months' dropdown. Below the search filters, it says 'Showing statements for Business Current Account for last 6 months' and 'View or download your documents as PDFs below'. There are '6 results' shown. At the top of the results list, there are buttons for 'Select all', 'View selected', and 'Download selected'. The results list contains six entries, each with a date (Feb 14, 2020, Mar 14, 2020, Apr 14, 2020, May 14, 2020, Jun 14, 2020, Jul 14, 2020), the document type 'Statement', the account number '06-1234-5678910-00', and links for 'View' and 'Download (3 pages)'. A callout box with the number 4 points to the 'Search' button, and a callout box with the number 5 points to the 'View' and 'Download' links for the first entry. At the bottom of the results list, there is a note: 'You need Adobe Reader to view PDF files. You can download Adobe Reader free of charge.' A callout box with the number 3 points to a dropdown menu that is open, showing options: 'Last 30 days', 'Current year', 'Last 3 months', 'Last 6 months' (which is selected), 'Last 12 months', '2019', and '2018'.