

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 for more information.

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

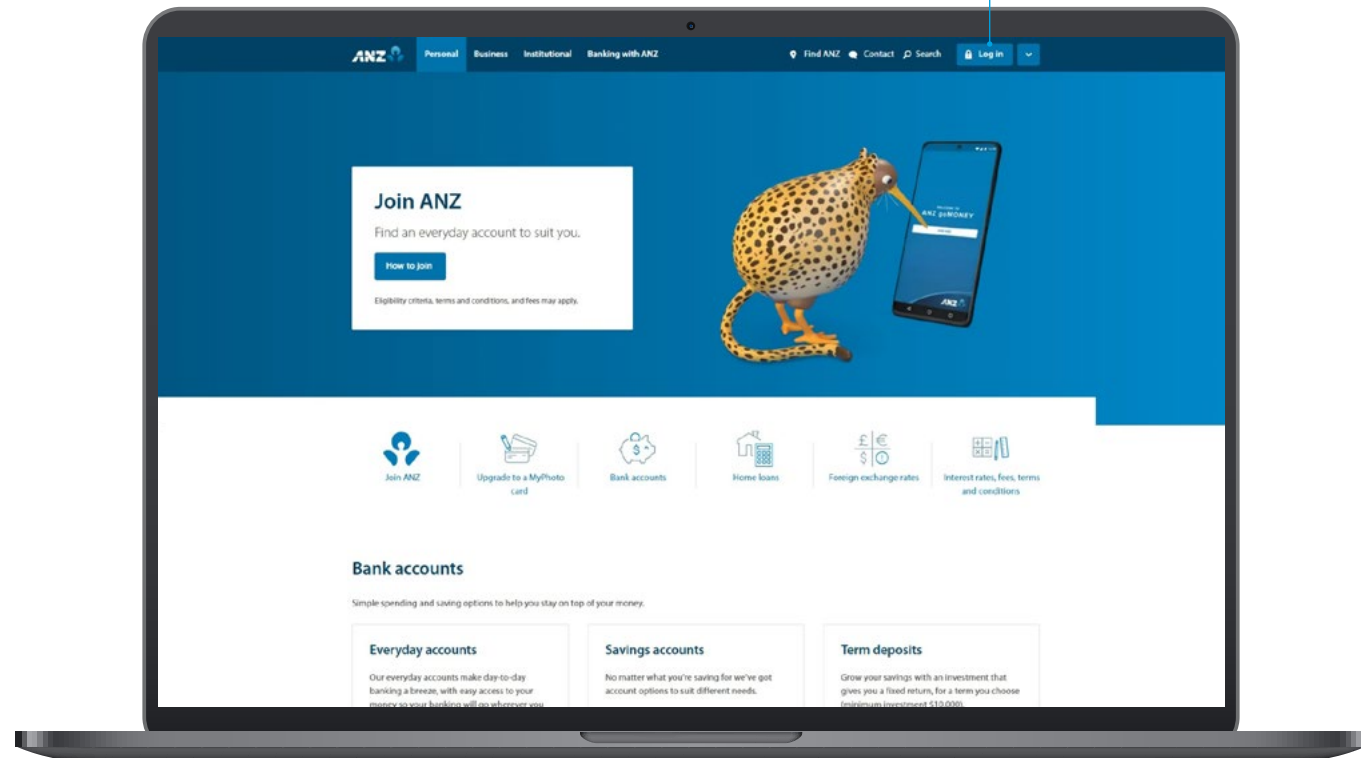
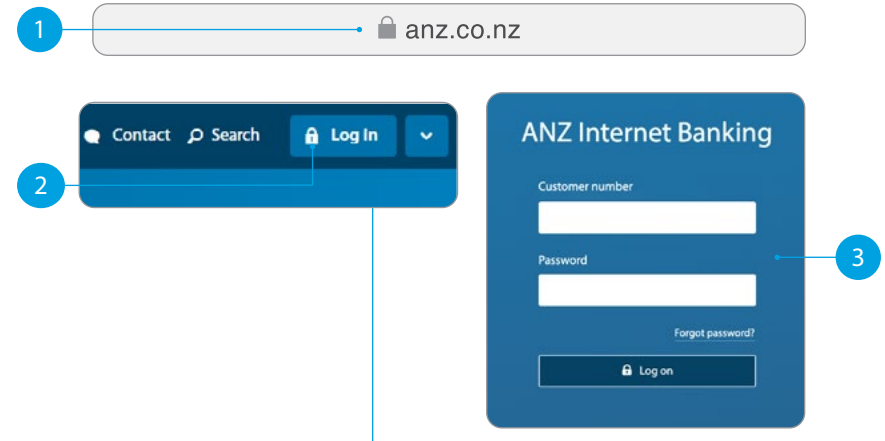
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HOW TO LOG IN

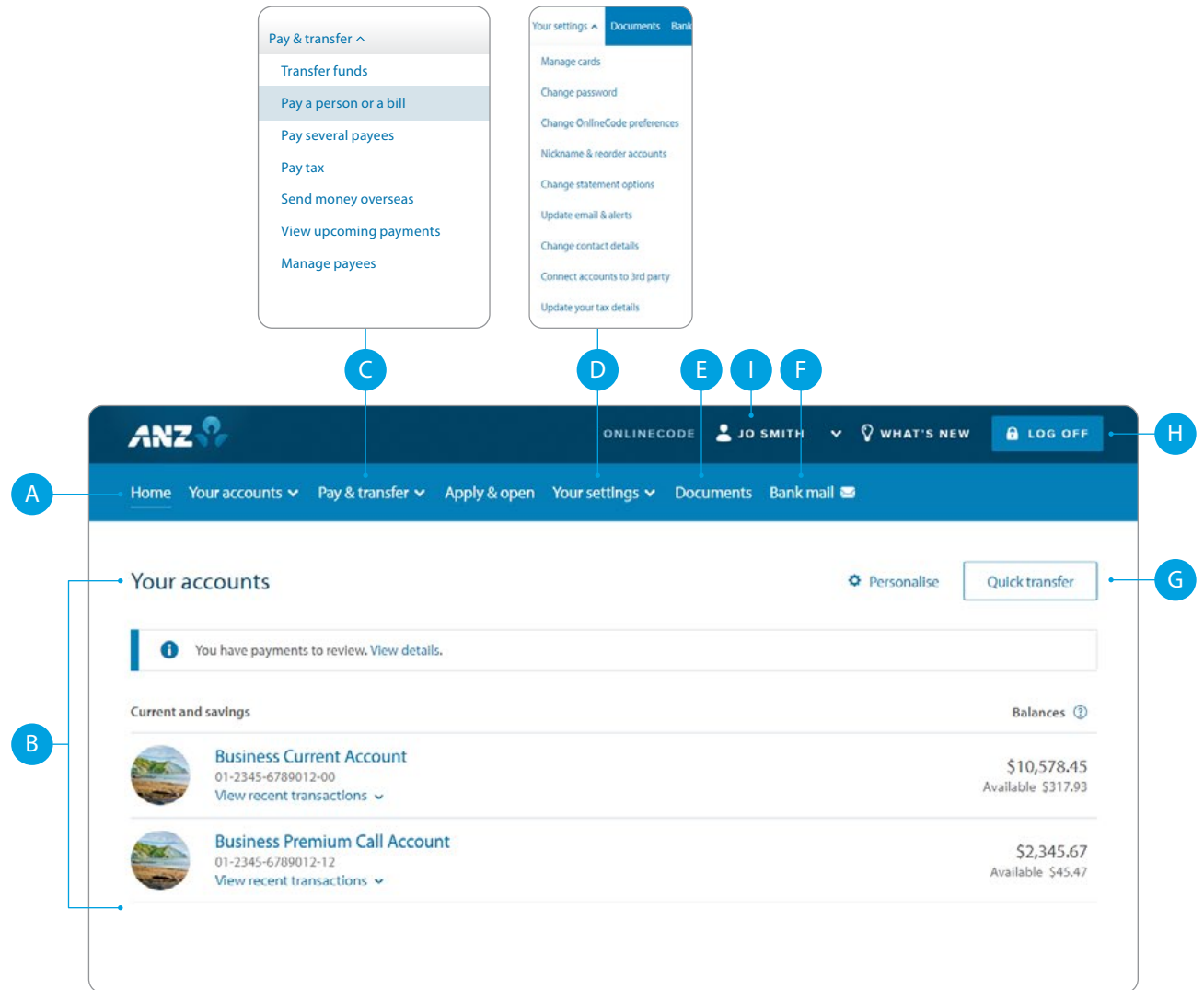
- 1 Go to **anz.co.nz**
- 2 Select **Internet Banking** from the right-hand side and click **Log in**.
- 3 Enter your **Customer number** and **Password**, click **Log on**.

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 (e.g. **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. 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 (e.g. 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.
- 7 Enter the **Details** that will show on your statement and theirs (e.g. reference and particulars).
- 8 Remember, any changes you make to these details will apply to this payment only.
- 9 Select **Continue**.
- 10 Review the payment including who you're paying and how much you're paying them.

Take care entering payment details. We don't check that the account name entered matches the account number. Take care when entering these details, as there's no guarantee you'll get the money back if you make a mistake.
- 11 If everything looks correct, select **Confirm**.
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.

The screenshot shows the ANZ online banking interface for the 'Pay a person or bill' screen. The interface includes a top navigation bar with 'Home', 'Your accounts', 'Pay & transfer', 'Apply & open', 'Your settings', 'Documents', and 'Bank mail'. A 'LOG OFF' button is in the top right. The main content area is titled 'Pay a person or bill' and includes a 'Quick transfer' button. The form fields are as follows:

- From:** Business Current (Account number: 06-1234-5678901-00, Available \$)
- To:** ABC Company (Change payee button, Account number: 00-0000-0000000-00 ANZ)
- Amount:** \$50.00 (Note: Your limit for each payment is \$100,000. To change your limits call us on 0800 269 290 or visit your branch.)
- Payment date:** 3/12/2021 (Payment made today)
- Your statement details:** Particulars: Invoice#1234, Code: [empty], Reference: [empty]
- Their statement details:** Particulars: Invoice#1234, Code: [empty], Reference: Mrs J Smith

At the bottom, there are 'Continue' and 'Cancel' buttons. A confirmation pop-up window is open, titled 'Confirm your immediate payment of \$50.00 to ABC Company'. It displays the payment details and includes 'Confirm' and 'Change details' buttons.

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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 (e.g. 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 (e.g. 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 **Continue**.
- 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".

Take care entering payment details.

We don't check that the account name entered matches the account number. Take care when entering these details, as there's no guarantee you'll get the money back if you make a mistake.

- 10 If everything looks correct, select **Confirm**. If you'd like to change something, click **Change details** to amend.

The screenshot displays the ANZ online banking interface for setting up a payment. The main page is titled "Pay a Person or Bill" and includes a "Quick transfer" button. The interface is annotated with numbered callouts (1-10) and letters (A, B) corresponding to the steps in the text. Callout 1 points to the "Pay & transfer" menu. Callout 2 points to the "Pay a person or bill" option. Callout 3 points to the "From" account dropdown. Callout 4 points to the "To" payee dropdown. Callout 5 points to the "Amount" field. Callout 6 points to the "Particulars" and "Code" fields. Callout 7 points to the "Save this payee" checkbox. Callout 8 points to the "Continue" button. Callout 9 points to the "Create payment" summary box. Callout 10 points to the "Confirm" button. A separate box shows the "Create payment" summary with fields for From, To, Amount, Last authorised, and Payment date. Another box shows the "To" field search options, including "Account number" and "Save this payee".

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**.

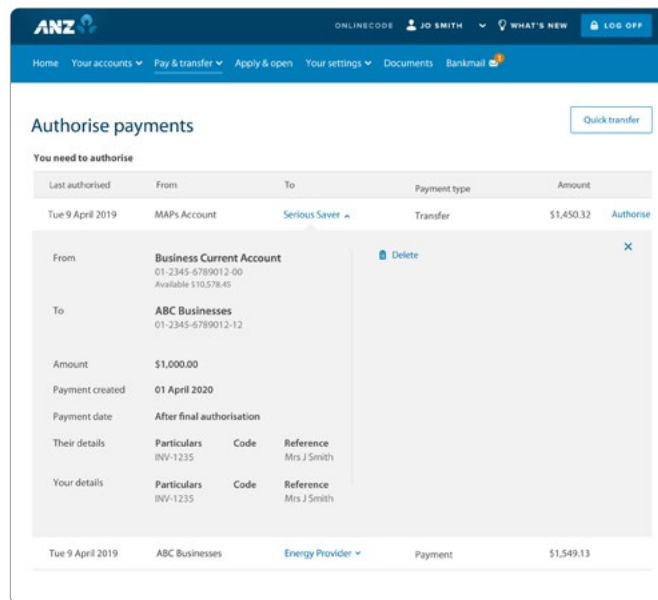
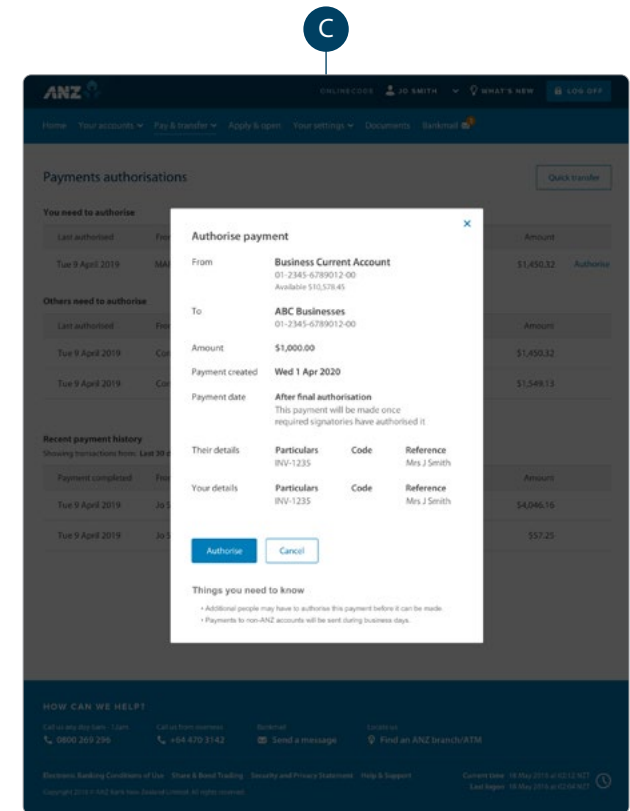
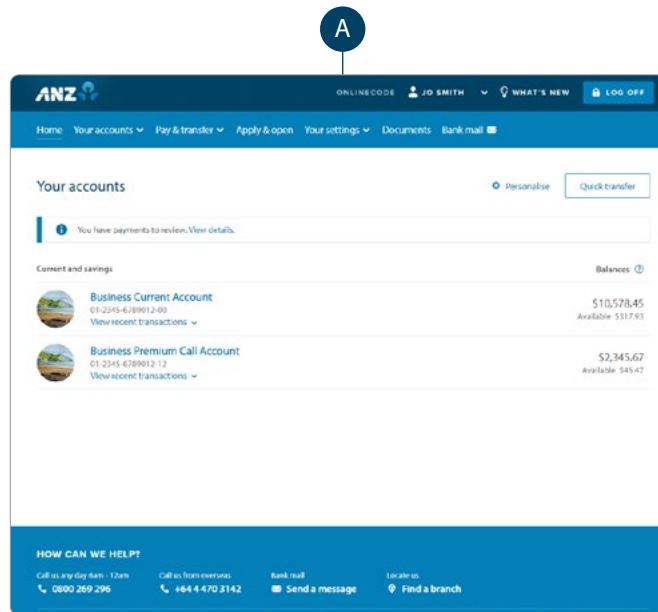
You can also select **Authorise Payments** from the **Pay & transfer** menu.

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 **Pay a person or bill**.
- 3 Select which **Account** you want to pay from (e.g. 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 'make this an automatic payment' box.
- 8 Select the **Frequency** you want the payment made.
- 9 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.
- 10 Enter the **Details** that will show on your statement and theirs (e.g. reference and particulars).
- 11 Select **Continue**.
- 12 Review the details including the accounts, amount and frequency of payment.

Take care entering payment details.
We don't check that the account name entered matches the account number. Take care when entering these details, as there's no guarantee you'll get the money back if you make a mistake. If you'd like to change something, click **Change details** to amend.
- 13 If everything looks correct, select **Confirm & schedule**.

Pay & transfer

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

Someone on your list

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

Select frequency

- Weekly
- ✓ Fortnightly
- Every 4 weeks
- Monthly
- Every 8 weeks
- Every 12 weeks
- Quarterly
- Every 6 months
- Annually

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

Pay a person or bill

From *
Go
06-1234-5678910-00
Available: \$1,520

To *
SPARK NZ LIMITED
06-0000-0000000-00
Change payee

Amount *
\$50.00
Your limit for each payment is \$10,000. To change your limits call us on 0800 209 290 or visit your branch.

Make the first payment on *
16/12/2021
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.

Make this an automatic payment

Frequency *
Select frequency

Repeat payment *
 Until further notice
 Until a date
dd/mm/yyyy

Your statement details
This information helps you and the payee to identify your payment.

Particulars	Code	Reference
Phone Bill		

Their statement details

Particulars	Code	Reference
Phone Bill	309023587	Mrs J Smith

Any changes you make to these details will apply to this payment only.

Continue Cancel

Confirm your repeating payment

From	Go 06-1234-5678910-00 Available: \$1,520
To	SPARK NZ LIMITED 06-0000-0000000-00
Amount	\$50.00
When	Thu 16 Dec 2021
Frequency	Fortnightly
Ending	Until further notice
Your details	Particulars Code Reference
Their details	Particulars Code Reference
	Phone Bill 309023587 Mrs J Smith

Confirm & schedule Change details

Now your Automatic Payment is set up.

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**.

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**.

ACCESS STATEMENTS

- 1 Select **Documents**.
- 2 Select **Document type – Statement** and which account (e.g. Business Current Account).
- 3 Select **Date** range (e.g. 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 'Document Library' title is displayed. Underneath, there's a sub-header: 'View and download copies of your electronic documents'. A search filter box contains 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, the text reads 'Showing statements for Business Current Account for last 6 months' and 'View or download your documents as PDFs below'. To the right of this text, it says '6 results'. Below this is a table with columns for document type, account number, date, and actions. The table contains six rows of statement entries, each with a 'View' and 'Download' link. 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 page, a note states: '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 showing date range options: 'Last 30 days', 'Current year', 'Last 3 months', 'Last 6 months' (which is selected), 'Last 12 months', '2019', and '2018'.