



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).

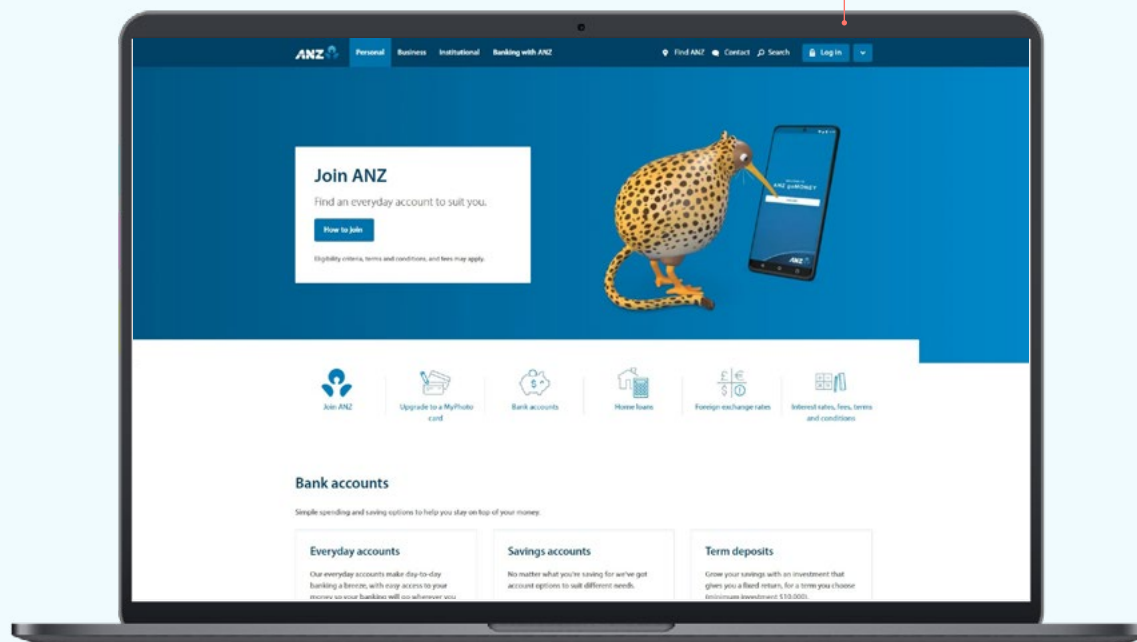
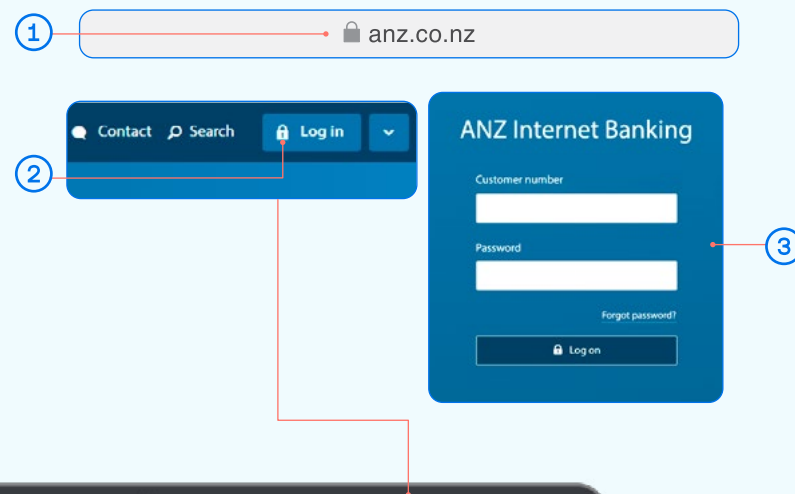
If you ever get stuck or need extra help,
we're only a phone call away on 0800 269 249.

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

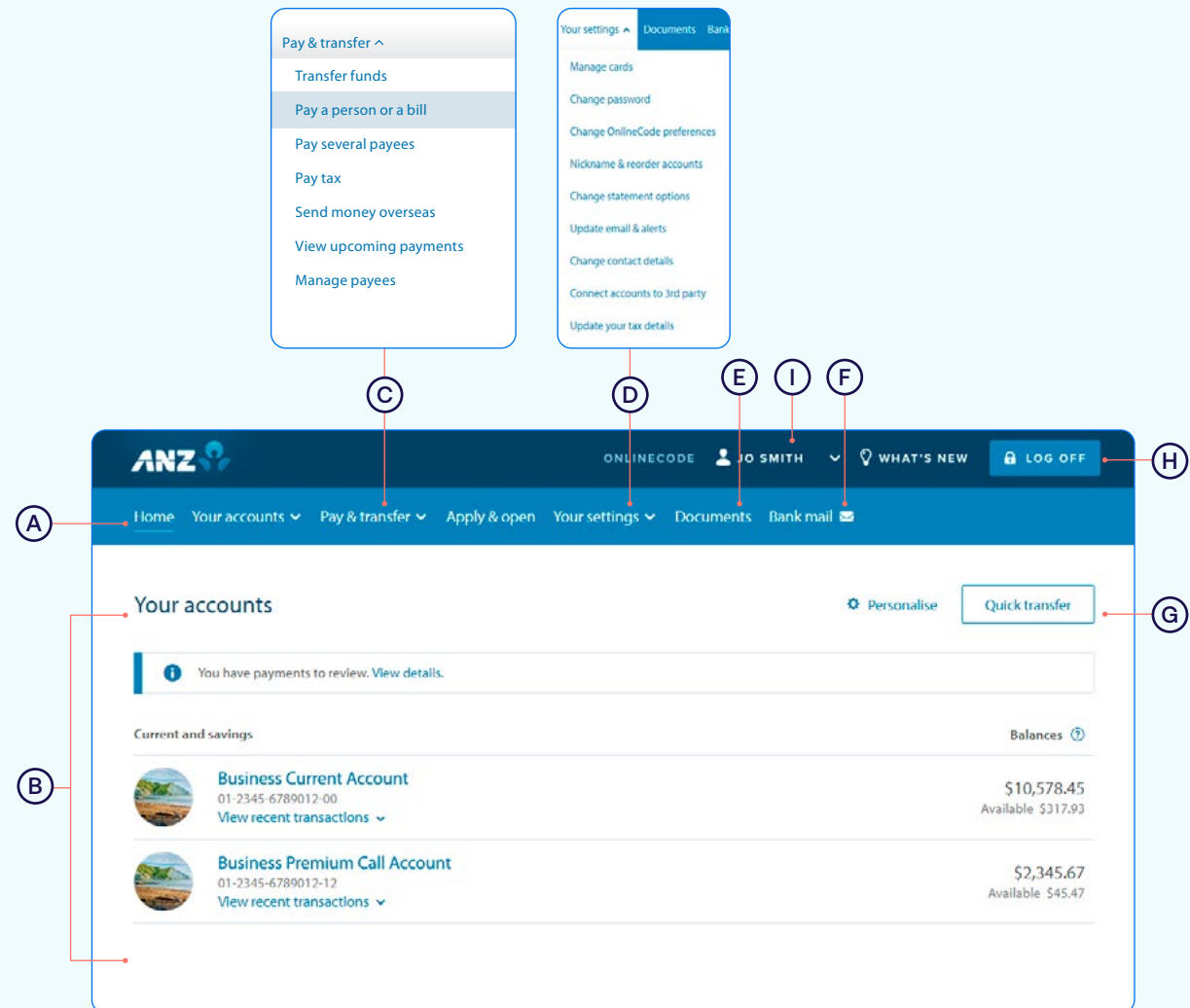
- 1 Go to **anz.co.nz**
- 2 Select **Internet Banking** from the right-hand side and click **Log in**.
- 3 Enter your **Customer number** and **Password**, click **Log on**.

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 ten 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:
 - A **Select an existing Payee** from your list of saved Payees or search for an ANZ registered payee.
 - B **Set up a new Payee**. Enter the payee name and account number and select **Check details**. This will check if the name entered matches the account number using Confirmation of Payee.
- 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. Confirmation of Payee lets you check if account names and numbers match before you pay. Be alert to scams - verify who you're paying and why. You can still pay the wrong person or amount and there's no guarantee you'll get the money back if you make a mistake. To find out more about Confirmation of Payee, visit anz.co.nz/confirmationofpayee
- 11 If everything looks correct, select **Confirm**.
If you'd like to change something, click **Change details** to amend.

The screenshot shows the ANZ 'Pay a person or bill' interface. The top navigation bar includes 'Home', 'Your accounts', 'Pay & transfer', 'Apply & open', 'Your settings', 'Documents', and 'Bank mail'. The 'Pay & transfer' menu is open, showing options like 'Transfer funds', 'Pay a person or a bill', 'Pay several payees', 'Pay tax', 'Send money overseas', 'View upcoming payments', and 'Manage payees'. The 'Pay a person or bill' screen is displayed, with fields for 'From' (Business Current Account), 'To' (John Smith), 'Account number' (06-1234-5678901-00), 'Amount' (\$50), and 'Payment date' (30/04/2025). A 'Confirm your immediate payment of \$50.00' screen is also shown, with a 'Confirm' button. The interface includes a 'Quick transfer' button and a 'Check details' link. A 'Continue' button is at the bottom of the main form.

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

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**. Enter the payee name and account number and select **Check details**. This will check if the name entered matches the account number using Confirmation of Payee.
 - 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.** Confirmation of Payee lets you check if account names and numbers match before you pay. Be alert to scams - verify who you're paying and why. You can still pay the wrong person or amount and there's no guarantee you'll get the money back if you make a mistake. To find out more about Confirmation of Payee, visit anz.co.nz/confirmationofpayee
- 10 If everything looks correct, select **Confirm**. If you'd like to change something, click **Change details** to amend.

The image shows a series of annotated screenshots from the ANZ mobile app, illustrating the process of setting up a payment that requires multiple authorisers. The steps are numbered 1 through 10, corresponding to the instructions on the left.

- Step 1:** The 'Pay & transfer' menu is shown, with 'Pay a person or a bill' selected.
- Step 2:** The 'Pay a person or bill' screen is shown, with the 'From' account set to 'Business Current Account'.
- Step 3:** The 'Pay a person or bill' screen is shown, with the 'To' field set to 'John Smith'.
- Step 4:** The 'Pay a person or bill' screen is shown, with the 'Amount' set to '\$1000'.
- Step 5:** The 'Pay a person or bill' screen is shown, with the 'Payment date' set to '30/04/2025'.
- Step 6:** The 'Pay a person or bill' screen is shown, with the 'Particulars' field set to 'ABC Company'.
- Step 7:** The 'Pay a person or bill' screen is shown, with the 'Save this payee' checkbox checked.
- Step 8:** The 'Pay a person or bill' screen is shown, with the 'Continue' button highlighted.
- Step 9:** The 'Create payment' screen is shown, with the 'From' account set to 'Business Current Account' and the 'To' field set to 'John Smith'.
- Step 10:** The 'Create payment' screen is shown, with the 'Confirm' button highlighted.

When you create a payment, only you can check if the payee's details match using the Confirmation of Payee service. Authorisers cannot do this.

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**.

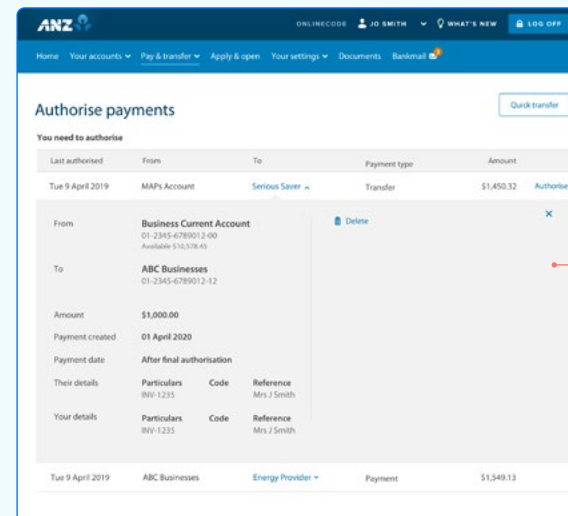
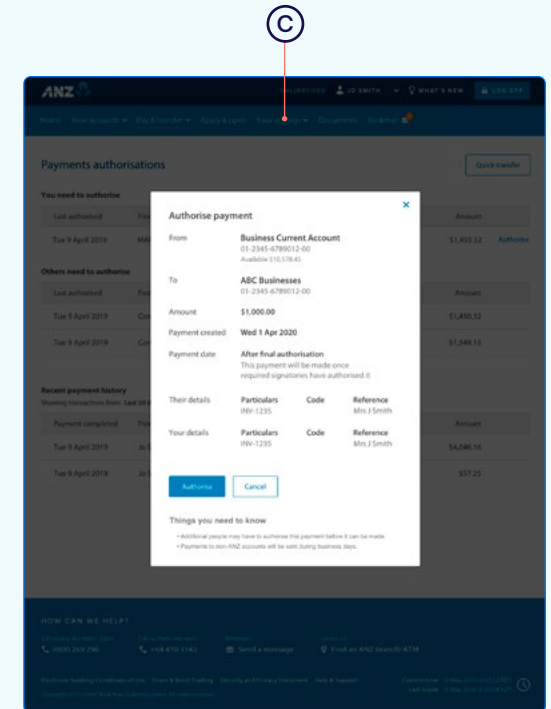
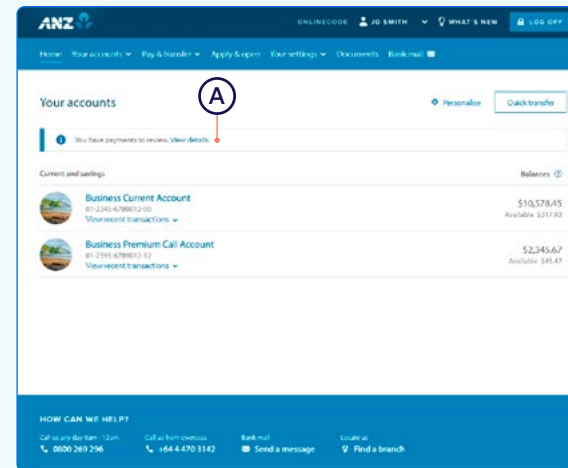
You can also select **Authorise Payments** from the **Pay & transfer** menu.

- 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:
 - A **Select an existing Payee** from your list of saved Payees or search for an ANZ registered payee.
 - B **Set up a new Payee**. Enter the payee name and account number and select **Check details**. This will check if the name entered matches the account number using Confirmation of Payee.
- 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. Confirmation of Payee lets you check if account names and numbers match before you pay. Be alert to scams - verify who you're paying and why. You can still pay the wrong person or amount and there's no guarantee you'll get the money back if you make a mistake. To find out more about Confirmation of Payee, visit anz.co.nz/confirmationofpayee
- 13 If everything looks correct, select **Confirm & schedule**.
If you'd like to change something, click **Change details** to amend.

Now your Automatic Payment is set up.

The screenshot shows the ANZ 'Pay a person or bill' interface. The steps are as follows:

1. Click on 'Pay & transfer' in the top navigation bar.
2. Click on 'Pay a person or bill' in the left-hand menu.
3. Select the 'From' account (Business Current Account).
4. Enter the 'To' payee details (John Smith) and click 'Check details'.
5. Enter the 'Amount' (\$50.00).
6. Select the 'Make the first payment on' date (30/04/2025).
7. Check the 'Make this an automatic payment' box.
8. Select the 'Frequency' (Fortnightly).
9. Select the 'Repeat payment' option (Until further notice).
10. Enter the 'Your statement details' (Particulars, Code, Reference).
11. Click the 'Continue' button.
12. Review the details in the 'Confirm your repeating payment' pop-up, including the 'Payee name and account number match' confirmation.
13. Click the 'Confirm & schedule' button.

Amending an existing automatic payment

- ① Select **Pay & transfer**.
- ② Select **View upcoming payments**.
- ③ Choose the payment you want to amend or delete.
- Ⓐ To **Edit**, click edit, amend any information and then Review & confirm. If you're happy with the amends, click Confirm & schedule.
- Ⓑ To **Delete** a payment, click delete and then Delete payment.
- Ⓒ 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 screenshots illustrate the process of amending an automatic payment on the ANZ online banking platform. The first screenshot shows the 'Pay & transfer' menu with 'View upcoming payments' selected. The second screenshot shows the 'Upcoming Payments' table with a payment to 'ABC Company' for \$50.00. The third screenshot shows the 'Edit payment' form where the payment details can be changed. The fourth screenshot shows the 'Delete this automatic payment?' confirmation dialog. The fifth screenshot shows the 'Skip automatic payment' confirmation dialog.

Upcoming Payments Table:

Date ↑	From	To	Type/Frequency	Amount	
Due today 28 Nov 2023	Business Current Account 06-1234-5678910-00 Available balance: \$70,035.26	ABC Company 00-0000-00000000-00 View payment details	Automatic Payment Fortnightly	\$50.00	Edit Delete Skip

Edit payment form details:

- From: Business Current Account 06-1234-5678910-00
- To: ABC Company 00-0000-00000000-00
- Amount: \$ 42
- Next payment date: 28/11/2023
- Frequency: Fortnightly
- Repeat payment: Until further notice

Delete this automatic payment?

Are you sure you want to delete this automatic payment of \$50.00 scheduled for **Tuesday 28 November 2023**?

Skip automatic payment

From: Business Current Account 06-1234-5678910-00
Available \$70,035.26

To: ABC Company 00-0000-00000000-00

Amount: \$50.00

Skip payment on: Tue 28 November 2023

Next payment due: Tue 12 December 2023

Frequency: Fortnightly

Ending: Until further notice

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 red line and a circled '1'. Below the navigation bar, the 'Document Library' section has the subtitle 'View and download copies of your electronic documents'. It features a search bar with three dropdown menus: 'Document type' (set to 'Statement'), 'Account' (set to 'Business Current Account'), and 'Date' (set to 'Last 6 month'). A 'Search' button is to the right of the 'Date' dropdown. A red line connects the 'Statement' dropdown to a callout box labeled '2' containing '✓ Statement' and 'Tax Certificate'. Another red line connects the 'Search' button to a callout box labeled '4'. Below the search bar, the text 'Showing statements for Business Current Account for last 6 months' is displayed, followed by 'View or download your documents as PDFs below' and '6 results'. A table lists six statements with columns for date, document type, account number, and actions (View, Download). A red line connects the 'Download' link of the first statement to a callout box labeled '5'. At the bottom of the table, a note states: 'You need Adobe Reader to view PDF files. You can download Adobe Reader free of charge.' A red line connects this note to a callout box labeled '3' which contains a list of date ranges: 'Last 30 days', 'Current year', 'Last 3 months', '✓ Last 6 months' (highlighted), 'Last 12 months', '2019', and '2018'.

Date	Document type	Account	Actions
Feb 14, 2020	Statement	06-1234-5678910-00	View Download (3 pages)
Mar 14, 2020	Statement	06-1234-5678910-00	View Download (3 pages)
Apr 14, 2020	Statement	06-1234-5678910-00	View Download (3 pages)
May 14, 2020	Statement	06-1234-5678910-00	View Download (3 pages)
Jun 14, 2020	Statement	06-1234-5678910-00	View Download (3 pages)
Jul 14, 2020	Statement	06-1234-5678910-00	View Download (3 pages)