



The ANZ goMoney App iOS 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 goMoney and view both your personal and business accounts in a single list. You can choose to hide your business accounts when you don't want to see them under Settings > Customer Accounts.

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.

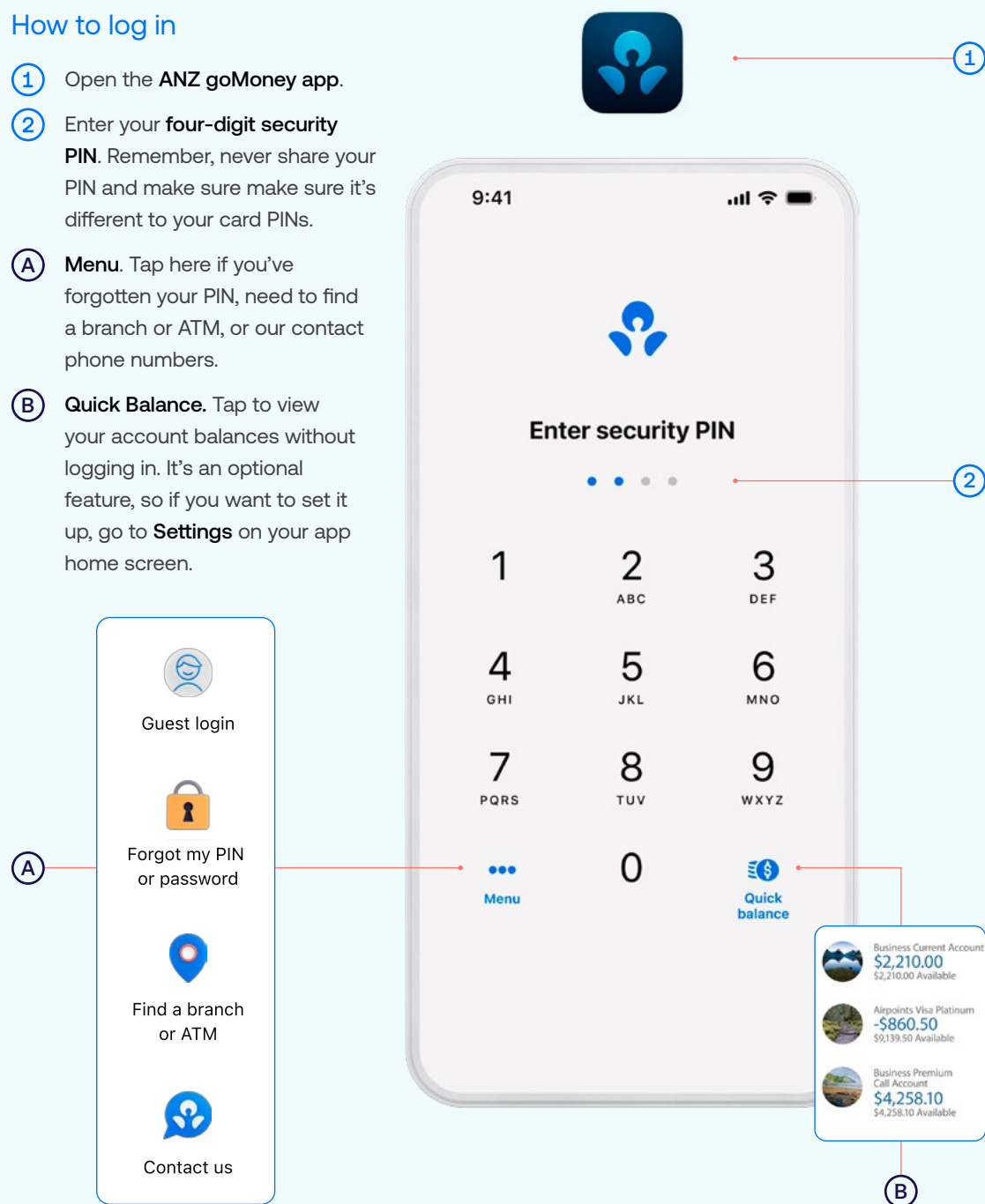
Eligibility criteria, terms and conditions apply to ANZ goMoney and Pay to Mobile. See our Electronic Banking Conditions at anz.co.nz/terms for more information.

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

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How to log in

- 1 Open the **ANZ goMoney** app.
 - 2 Enter your **four-digit security PIN**. Remember, never share your PIN and make sure it's different to your card PINs.
- (A) **Menu.** Tap here if you've forgotten your PIN, need to find a branch or ATM, or our contact phone numbers.
- (B) **Quick Balance.** Tap to view your account balances without logging in. It's an optional feature, so if you want to set it up, go to **Settings** on your app home screen.

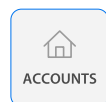


The home screen



Changes the **layout**.

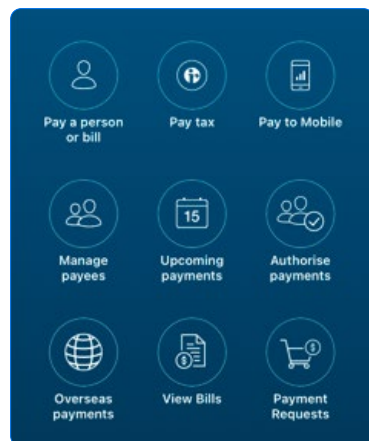
Your Accounts and/or Loans.

Tap on an account to view transactions, statements and account details.

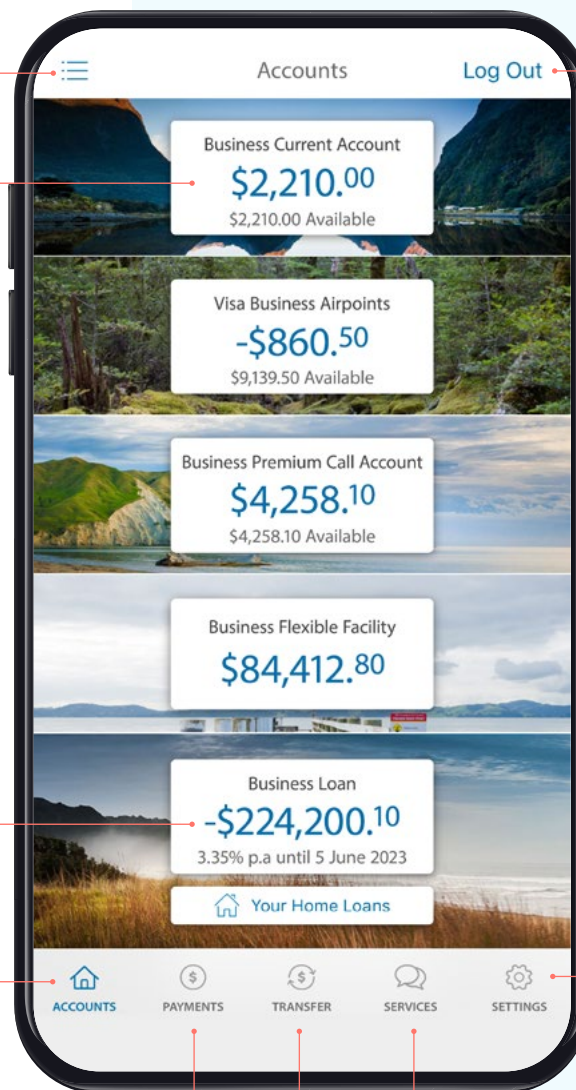


If you ever get stuck and can't find your way back to the home screen, tap the **Accounts** button.

If you don't see the Accounts button, look for a **Close**  or **Back**  options until you reach your home screen.



Payments. Tap here to pay a person, bill, mobile number, or manage your Payees.

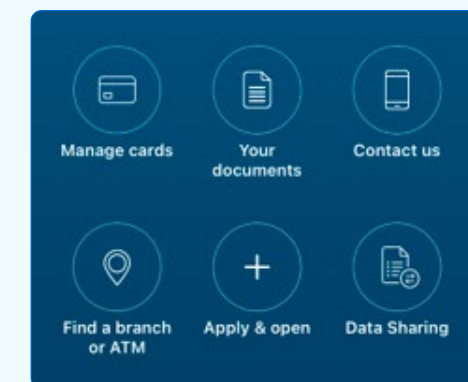
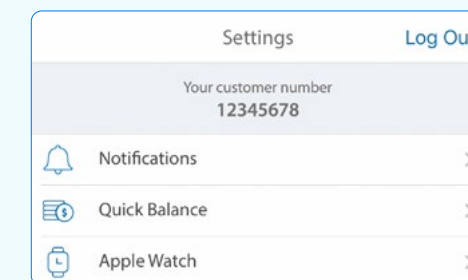


Transfer. Tap here to move money between your accounts or pay money to your credit card.

Log Out

Log out when you're finished. If you forget, you'll automatically be logged out after 3 minutes of inactivity.

View and manage app **Settings** including the app security PIN, Quick Balance, notifications and your **Customer Number**.



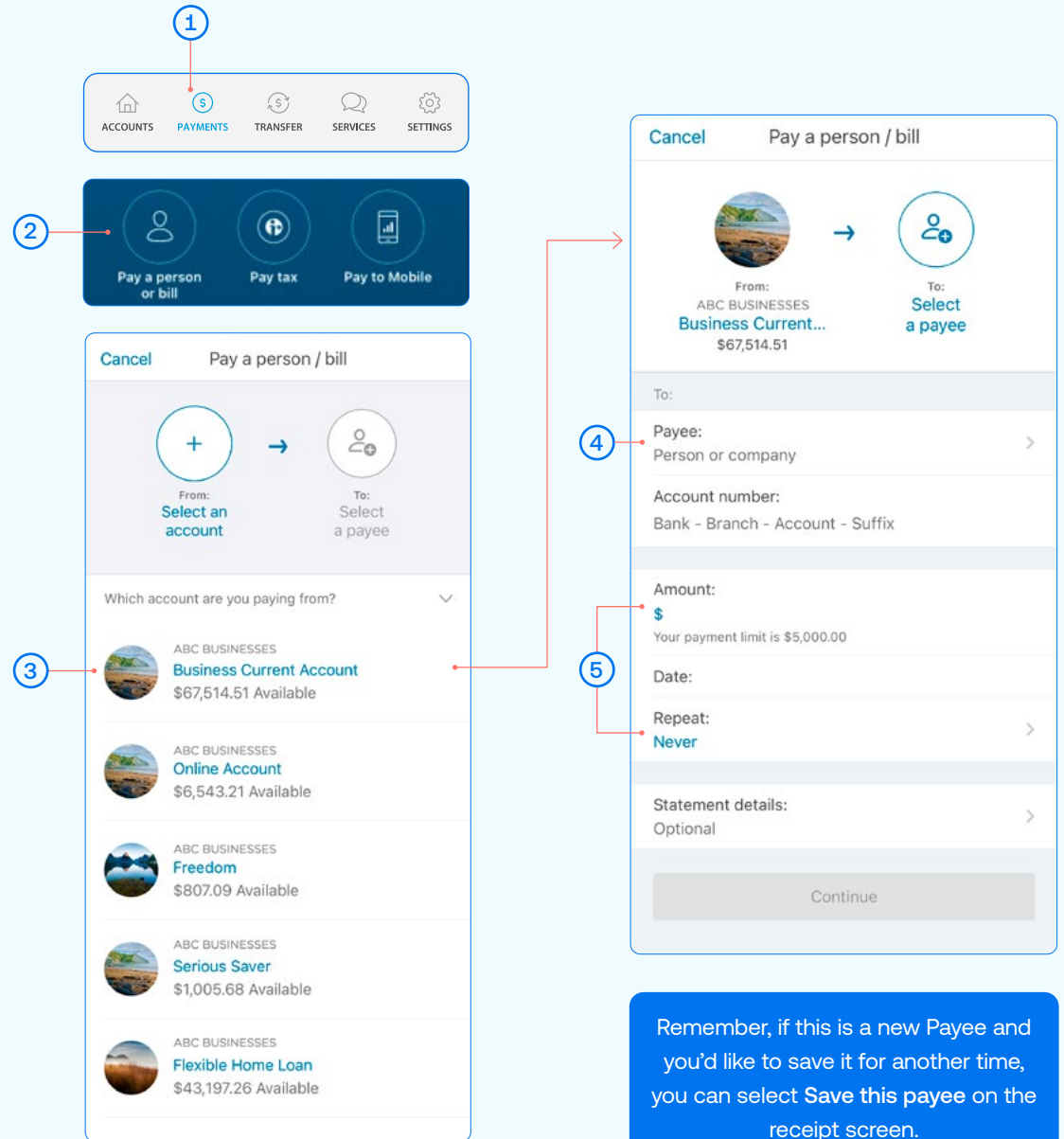
Services. Tap here to manage cards (i.e. set/change a personal card PIN), open new accounts, view documents and accounts statements.

Pay a person or bill

- ① Select **Payments** from the bottom of your home screen.
- ② Select **Pay a person or bill**.
- ③ Choose the **Account** you want to pay from by selecting an account from the drop-down list.
- ④ **Select a Payee**, then you can:
 - Select **Find Payee** to choose from your saved payees list or search for an ANZ registered payee.
(The account number will populate automatically).
 - **Set up a new Payee:**
 - Select **Add new** to enter the details of who you are paying, then select **Continue**.
 - After you've paid you'll have the option to **Save** as a new Payee.
- ⑤ Payment details:
 - Enter the **Amount**.
 - Choose a **Date** to pay using the pop up calendar.
 - Payments will always be set to **Repeat: Never** unless you choose for it to repeat

See next page for further steps.

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 a person or bill

- ⑥ Type in any **statement details** (i.e. invoice number, reference, and/or your name)
- ⑦ Tap **Continue**. A pop-up will appear.
- ⑧ Check the details are correct. Tap **Pay** to complete payment. If you need to make a change, tap **Edit**.

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.

Pay a person / bill

From: ABC BUSINESSES Business Current... \$67,514.51

To: Select a payee

To:

Payee: Person or company

Account number: Bank - Branch - Account - Suffix

Amount: \$
Your payment limit is \$5,000.00

Date:

Repeat: Never

Statement details: Optional

Continue

Their Statement

Invoice 1234

Code

Mrs J Smith

\$50.00

From: Business Current Account 06-1234-5678910-00

To: ABC BUSINESSES 00-0000-00000000-00

Payment date: Mon 27 Nov 2023 NZT

On their statement: Invoice 1234 Mrs J Smith

On your statement: Cleaner

This payment will be made immediately.

Pay

Set up an automatic payment

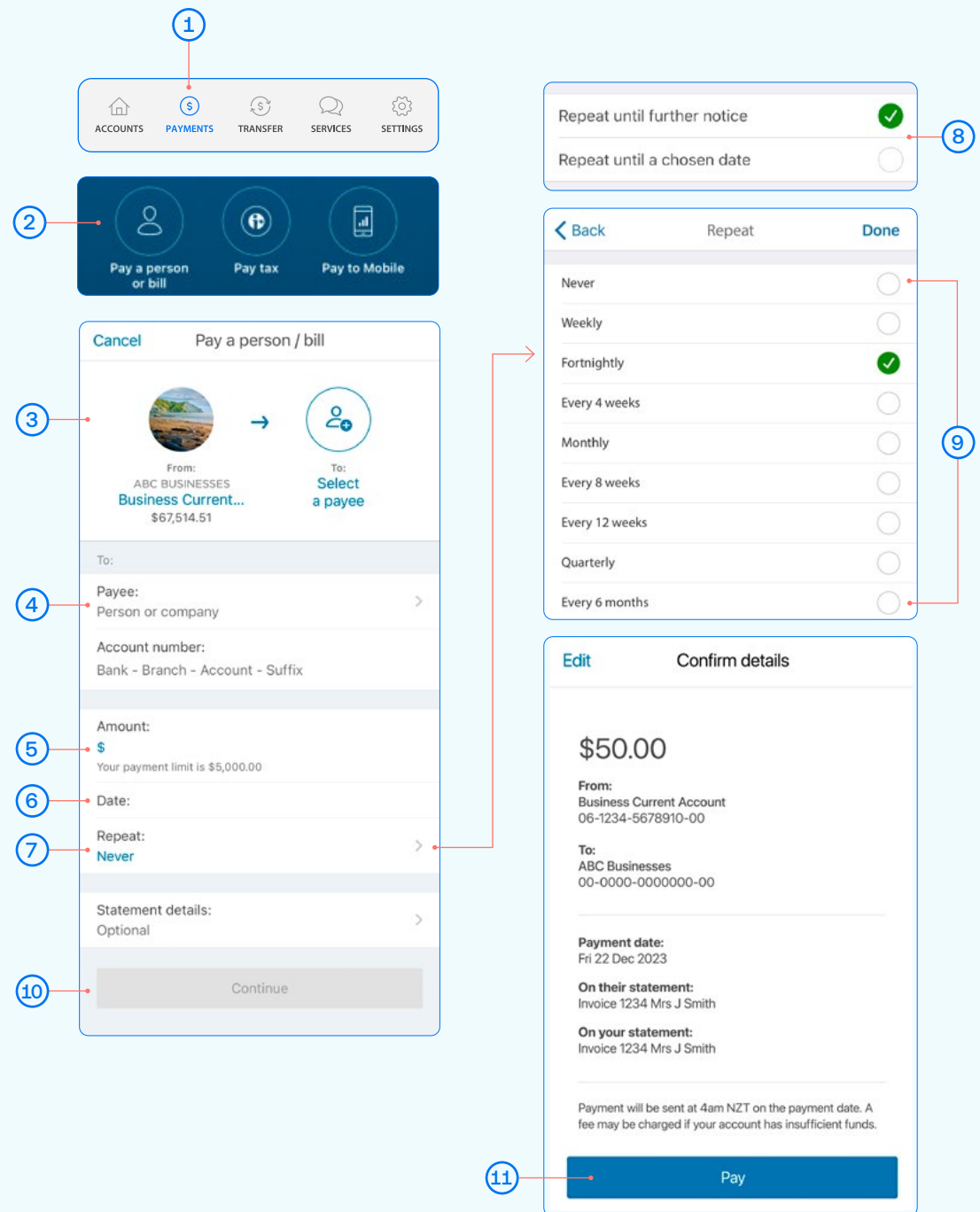
- 1 Select **Payments** from the bottom of your home screen.
- 2 Select **Pay a Person or Bill**.
- 3 Choose the **Account** you want to pay from by selecting an account from the drop-down list.
(See Pay a Person or Bill - page 3, step 3).
- 4 Enter a **Payee**. (See Pay a Person or Bill – page 3, step 4).
- 5 Enter the **Amount**.
- 6 Choose the **Date** you want them to be paid.
- 7 Select **Repeat** if you'd like an **automatic/repeating payment**.
- 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 chosen date means this payment will be automatically paid until the date you've indicated.
- 9 Select the payment frequency you'd like and select Done.
- 10 Tap **Continue**. A pop-up will appear.
- 11 Check the details are correct. Tap **Pay** to complete payment. If you need to make a change, tap **Edit**.

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.

- 12 If this is a new Payee and you'd like to save their details for another time, you can select **Save this payee** on the receipt screen.

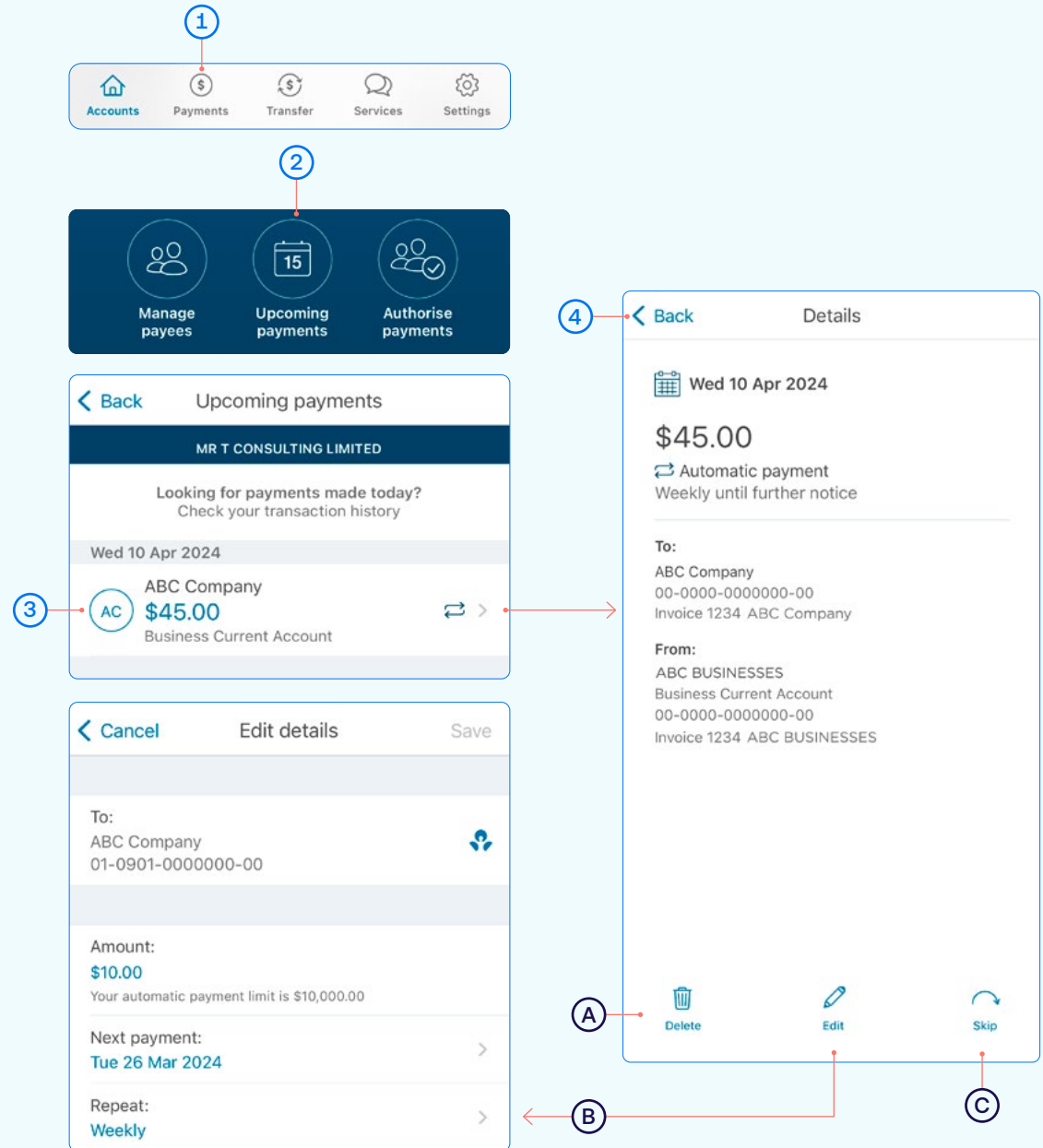
You can also set up automatic payments between your own accounts. This is helpful for things like paying off a credit card or setting aside a regular amount into your savings account.



Amending an existing automatic payment

- ① Select **Payments** from the bottom of your home screen.
- ② Select **Upcoming Payments**.
- ③ Choose the payment you want to amend or delete.
- Ⓐ To **Delete** a payment, tap delete and then Delete Payment.
- Ⓑ To **Edit**, tap edit, amend any information and click Save.
- Ⓒ To **Skip** a payment, tap skip and Confirm.
- ④ Once you've amended the automatic payment, tap **Back** and then **Done**.

Note, when looking at your upcoming payments, you will only see the next payment that is due. For example, if it's a monthly payment, you will only see the next month's payment date, not the payments due after that.



Transfer money between accounts including paying a credit card

- ① Select **Transfer** from the bottom of your home screen.
- ② Choose the **Account** you want to **transfer money from**, by selecting an account from the drop-down list.
- A If you have **Customer Select**, you can transfer between any of your linked accounts.
- ③ Choose the **Account** you want to **transfer money to**, by selecting an account from the drop-down list.
- ④ Enter the **Amount** you want to transfer.
- ⑤ Enter the **Reference** (this is optional).
- ⑥ Choose the **Date** you want it transferred.
- ⑦ Choose if you want this as an **automatic/repeating transfer** or not.
- ⑧ Select **Continue**. A pop-up will show confirming the details of the transfer.
- ⑨ If the details are correct, select **Transfer**.

The image shows a three-step process for transferring money between accounts in a mobile app.

Screen 1: Home Screen

- ① The **TRANSFER** icon in the bottom navigation bar.

Screen 2: Pay a person / bill

- ② The **From: Select an account** section, which includes a list of accounts:
 - ABC BUSINESSES Business Current Account (\$67,514.51 Available)
 - ABC BUSINESSES Online Account (\$6,543.21 Available)
 - ABC BUSINESSES Freedom (\$807.09 Available)
 - ABC BUSINESSES Serious Saver (\$1,005.68 Available)
- ③ The **To: Select a payee** section.

Screen 3: Transfer funds

- ④ The **Amount** field, set to \$50.00.
- ⑤ The **Reference (optional)** field.
- ⑥ The **Date** field, set to Today.
- ⑦ The **Repeat** field, set to Never.
- ⑧ The **Continue** button at the top right.

Screen 4: Confirm details

- ⑨ The **Transfer** button at the bottom.

Access statements

- ① Select **Services** from the bottom of your home screen.
- ② Select **Your Documents**.
- ③ Choose the **Account** you want a statement for.
- ④ Choose the **Date Range** and select **Done**.
- ⑤ A list of statements will appear, **select one to view**.

A Statement Options:

This is where you can see the statement types you've set for each account.

Online only means that you can only view this statement online. With online statements you can easily email or print them off.

Paper means that we will send you a paper statement to your nominated address.

B Exporting statements:

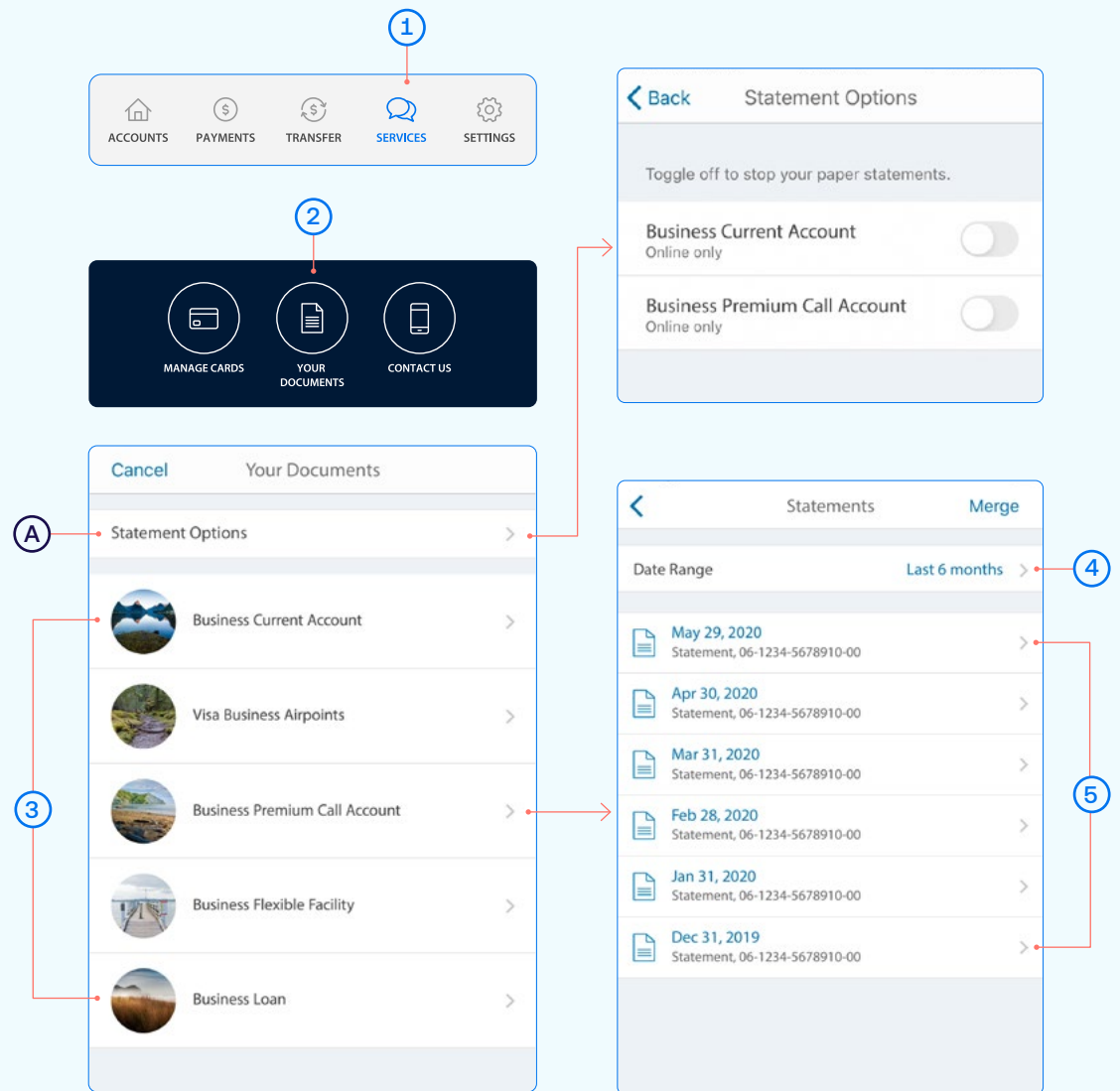
If you want to **email** or **print** a particular statement, select the statement.



In the **top right corner** you'll see this icon. From here you can email it to yourself or someone else by selecting your Email app.



Or scroll down to see the **Print** option.

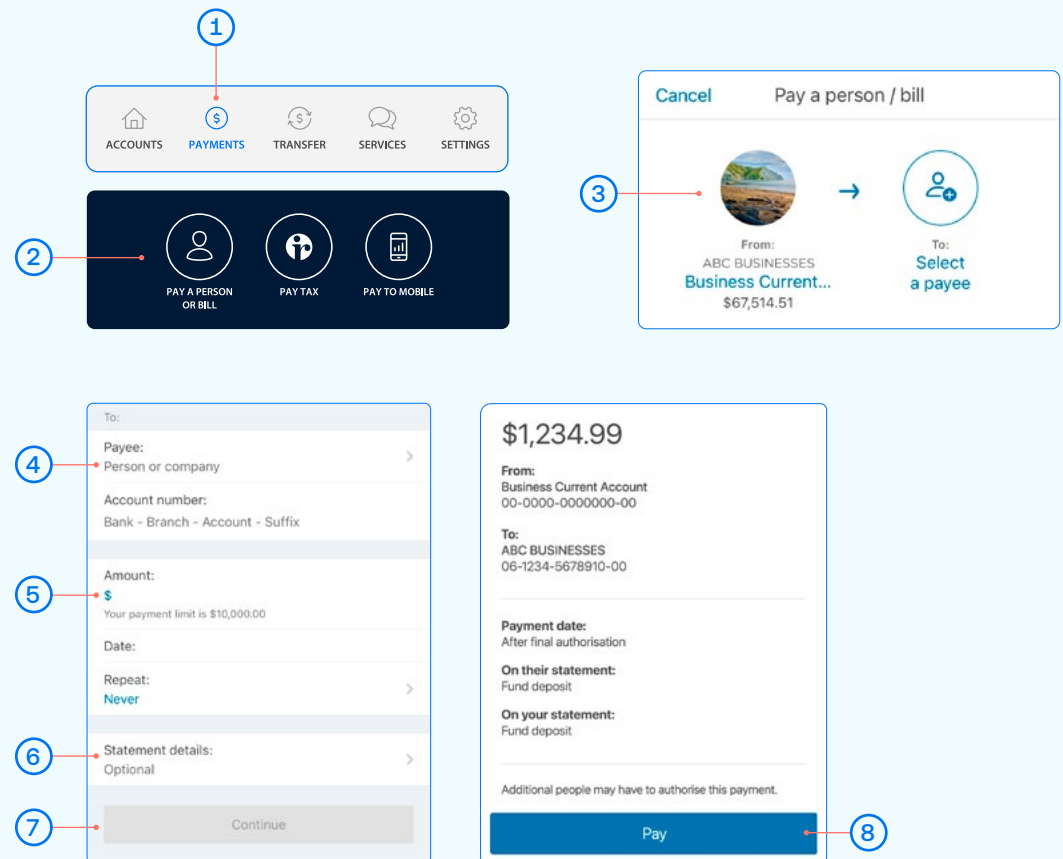


Setting up payments that require multiple people to authorise

- ① Select **Payments** from the bottom of your home screen.
- ② Select **Pay a Person or Bill** or **Pay Tax**.
- ③ Choose the **Account** you want to pay from by selecting an account from the drop-down list.
(See Pay a Person or Bill - page 3, step 3).
- ④ **Select a Payee**, then you can:
 - Select **Find Payee** to choose from your saved payees list or search for an ANZ registered payee.
(The account number will populate automatically).
 - **Set up a new Payee:**
 - Select **Add new** to enter the details of who you are paying, then select **Continue**.
 - After you've paid you'll have the option to **Save** as a new Payee.
- ⑤ Payment details:
 - Enter the **Amount** and tap **Done**.
 - You'll notice the payment date is **"After final authorisation"**.
- ⑥ Type in any **statement details** (i.e. invoice number, reference, and/or your name).
- ⑦ Tap **Continue**. A pop-up will appear, advising additional people must authorise the payment.
- ⑧ Check the details are correct. Tap **Pay** to complete payment. If you need to make a change, tap **Edit**.

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.



To authorise a payment, follow these simple steps:

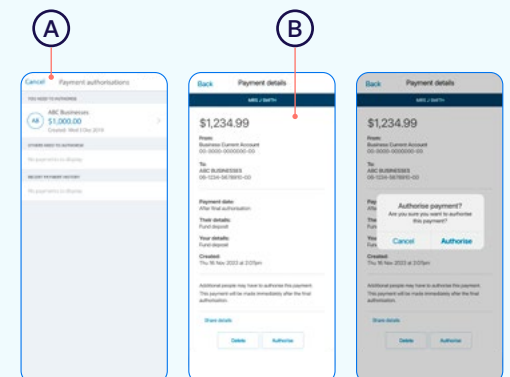
- ① Go to **Payment authorisations**. Payments waiting for your review will be under **"You need to authorise"**

- ② Select the payment to review the details.

To **Authorise** a payment, tap Authorise and then Authorise again.

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

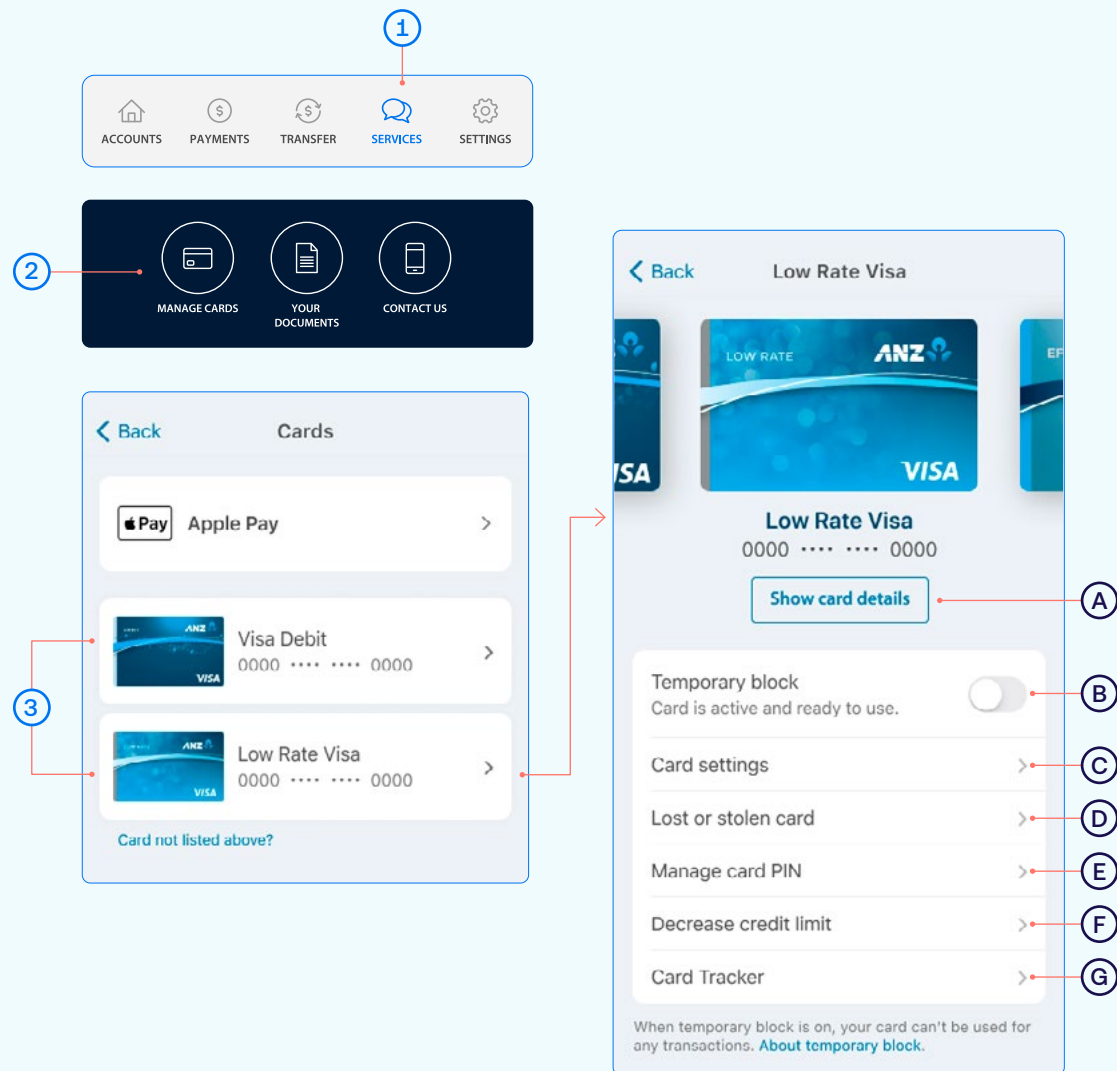
The payment will be made when all required people have authorised it.



Manage your cards

This is a helpful section if you've lost or had your card stolen, want to place a temporary block, change or set your card PIN. You can also enable Card settings for your ANZ Visa Debit card or personal credit card.

- 1 Select **Services** from the bottom of your home screen.
 - 2 Select **Manage Cards**.
 - 3 Select the **card** you want to manage. Here you can place a temporary block, report it lost or stolen, or manage your card PIN and enable Card settings.
- A **Show card details**. Find out how to use your card details and ANZ Dynamic Security Code on page 11.
 - B When a **Temporary block** is on, your card can't be used for any transactions. Any direct debits you've set up from this card won't be made. Any card fees will continue to be charged. Of course you can remove this temporary block at any time by swiping the toggle to the left.
 - C Select **Card settings** to set up what your ANZ Visa Debit card or personal credit card, including any card set up in a Mobile Wallet can and can't be used for.
 - D **Lost or stolen card**. If your EFTPOS, ANZ Visa Debit or personal credit card has been lost or stolen, this is where you can report it. You can also order a replacement card.
 - E **Manage card PIN**. This is where you can create or change a PIN for a particular card. Simply select 'Manage card PIN', ensure you read the guidelines and then enter a PIN of your choice. It will prompt you to re-enter your selected PIN to confirm it's correct.
 - F **Decrease your credit card limit**. Before decreasing your card limit, please ensure you choose a new limit that supports your future credit card use.
 - G Select **Card Tracker** to see where your card details may have been saved.



Note, if you've received a replacement card, the PIN will be the same as you previously selected.

Using your card details

Your ANZ Visa card details are available within the goMoney app. This ensures that your card details are accessible in one, safe place and copying and pasting your card details helps make shopping online via your phone easier. ANZ Dynamic Security Code can be used instead of the 3-digit security code on the back of your card and provides an extra layer of protection when shopping online as the code changes regularly, potentially making it harder for people to use your card details fraudulently.

- 1 From **Manage cards**, select your card, then tap **Show card details** to view your card details in app.
- 2 **Copy** your card number, name and expiry date and paste into the website's card details section when shopping online. Simply press the icon on the right for each detail and paste into your browser.
- 3 **ANZ Dynamic Security Code.** Copy and paste or type it into your website browser when shopping online.

You can also use this code to set up recurring payments, like subscriptions.

Your ANZ Dynamic Security Code will change regularly, but if you've used it to set up a payment for a subscription you won't need to update the payment details.

Important - never share your card details with anyone

When your card is reissued or reported lost or stolen, new card details will be updated in the app so you can start using your card before it arrives.

