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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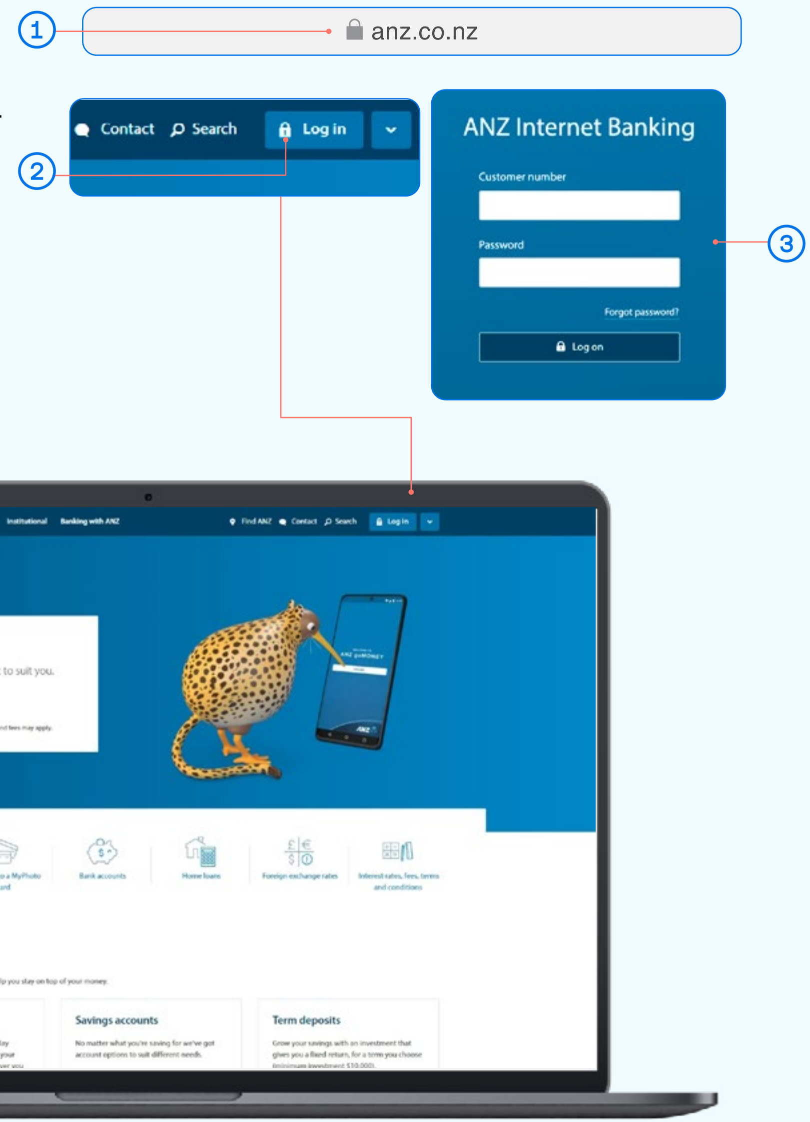
How to log in

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

Ⓐ If you get stuck and can't find your way back to the home screen, click **Home**.

Ⓑ **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.

Ⓒ **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.

Ⓓ **Your settings.** Click here to manage your cards (e.g. **set/change a card PIN**), passwords, contact details and statement options.

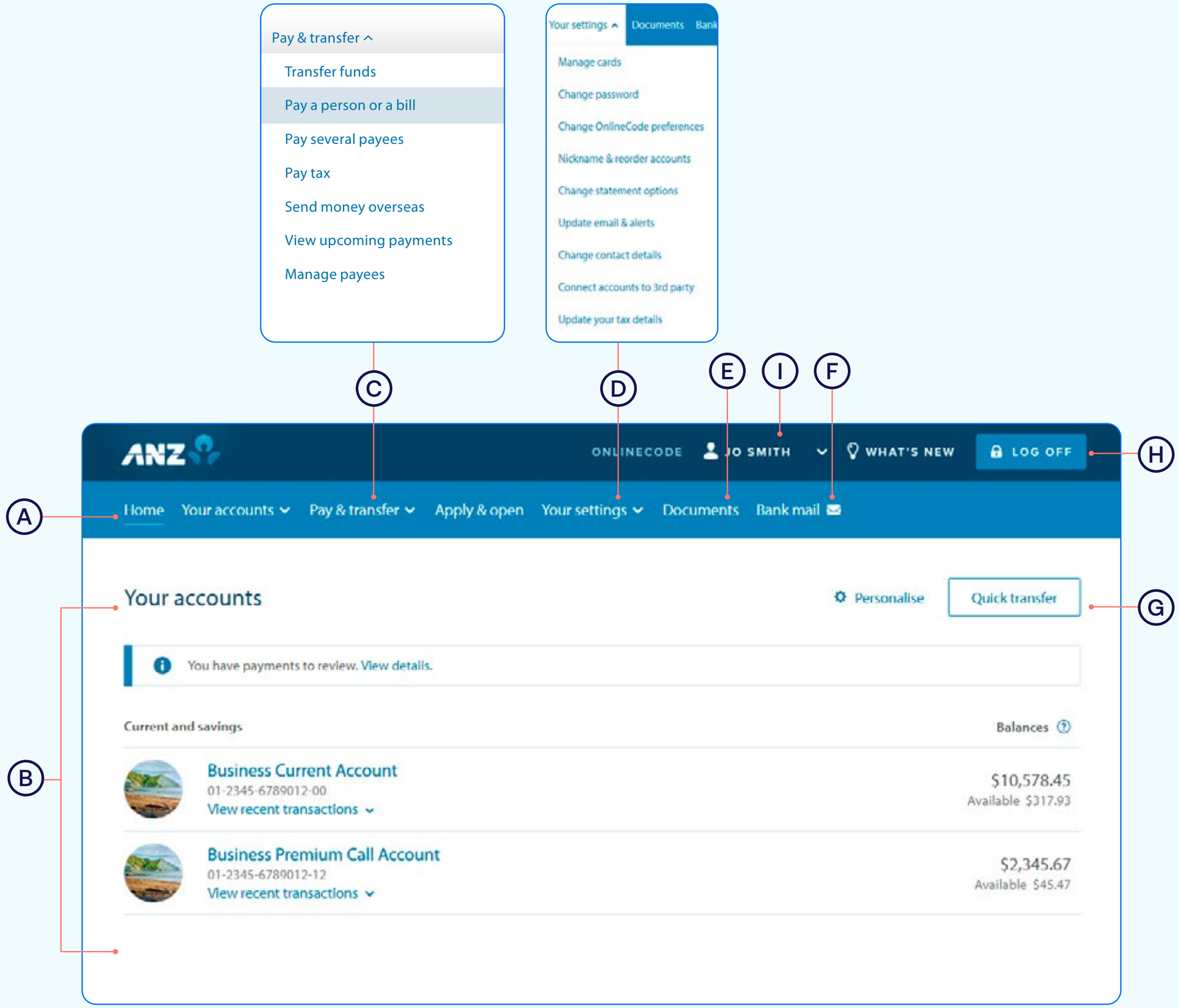
Ⓔ **Documents**. Click here to view, download or print your account statements or tax certificates. You can select account and time period.

Ⓕ **Bank mail.** Send and receive confidential account information about your banking by sending us a message.

Ⓖ **Quick transfer.** Quickly transfer money between your accounts or pay money to your credit card.

Ⓗ **Log off** when you're finished. If you forget, you'll automatically be logged out after ten minutes of inactivity.

Ⓘ **Customer Select.** Switch between personal and business accounts using this simple drop down here.



Pay a person or bill

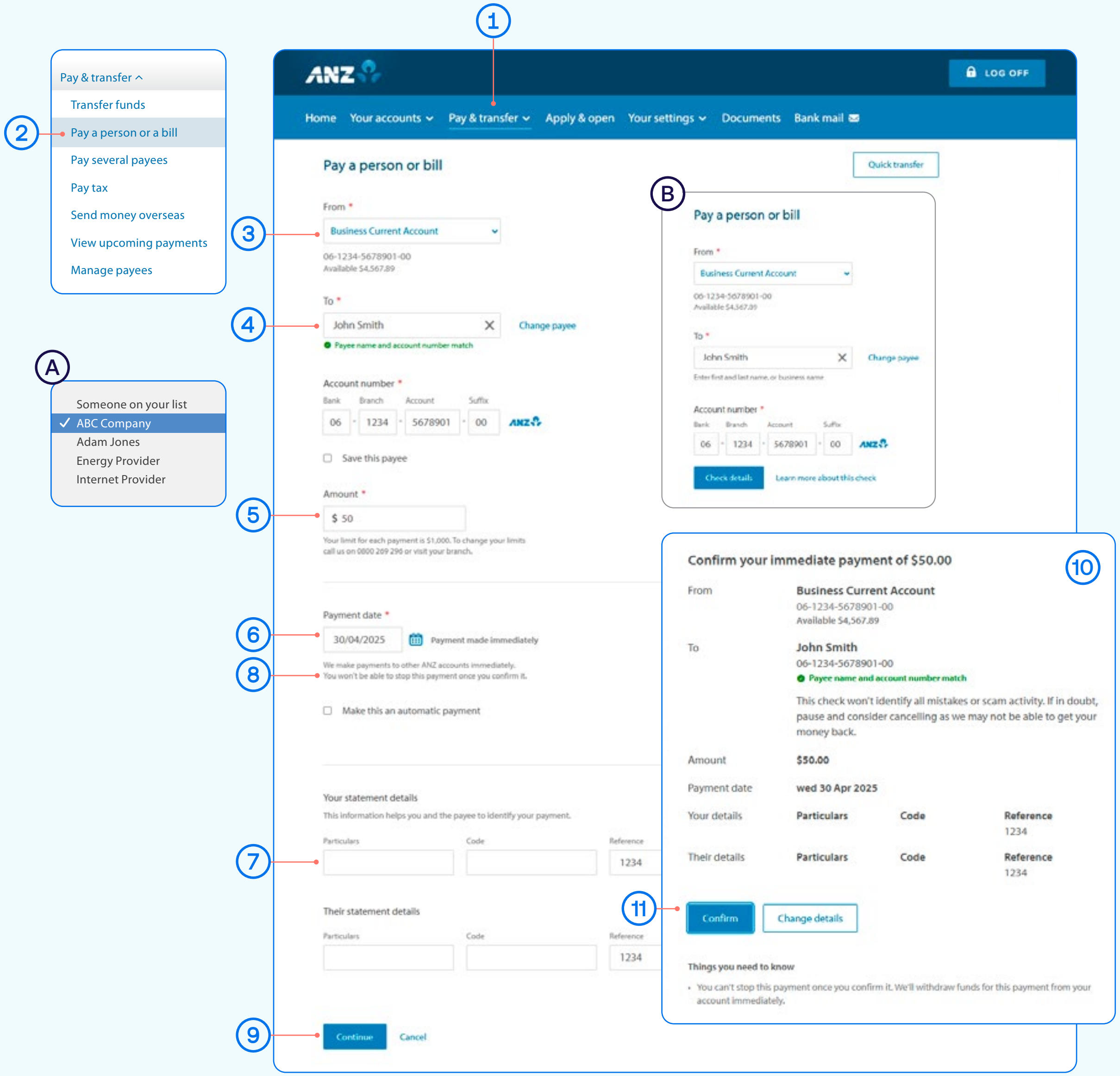
1. Select **Pay & transfer.**
2. Select **Pay a person or bill.**
3. Select which **Account** you want to pay from (e.g. Business Current Account).
4. Enter a **Payee**. You can:

   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.



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:

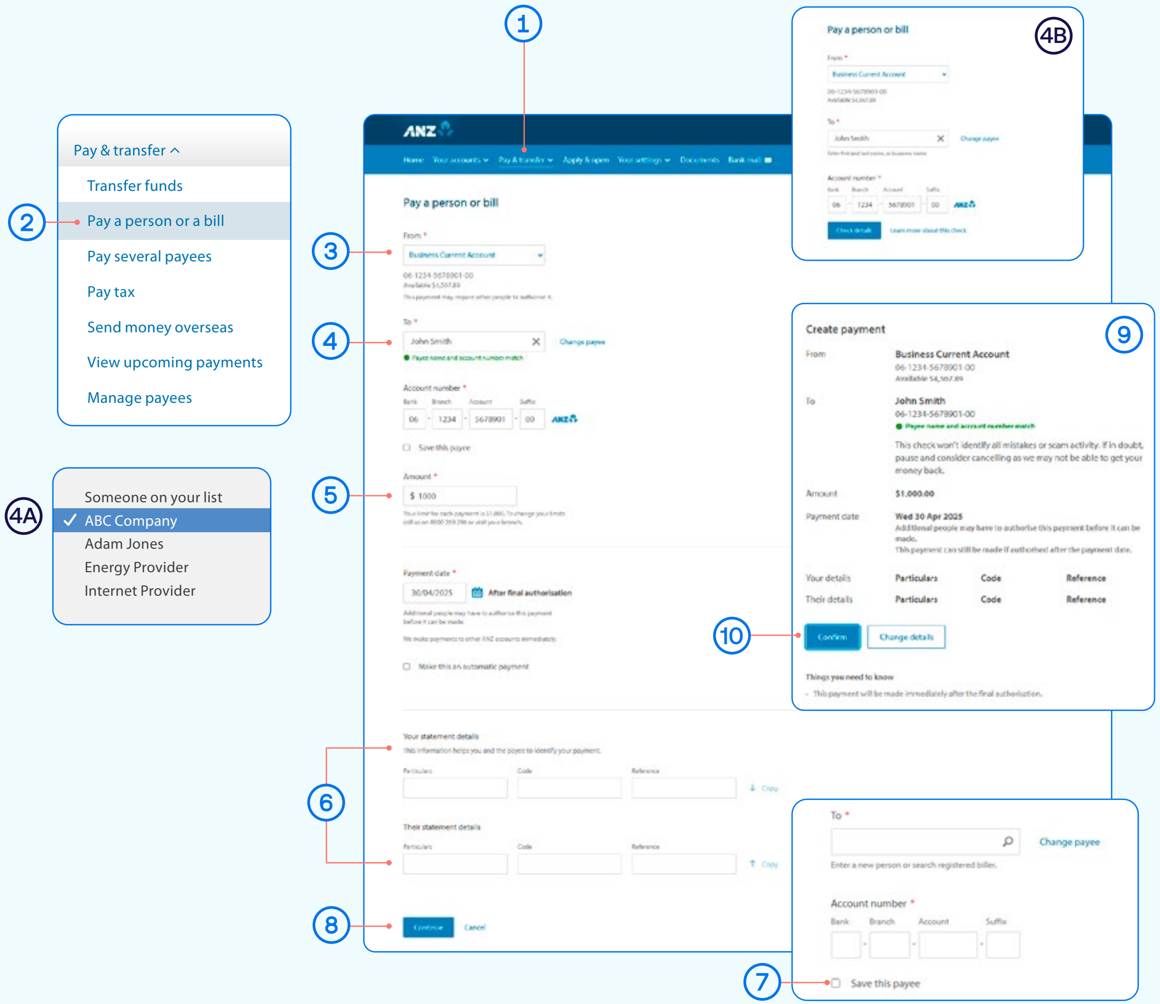
   A. **Select an existing Payee** from your list of saved Payees or search for an ANZ registered payee.

   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.



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

Ⓐ 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.**

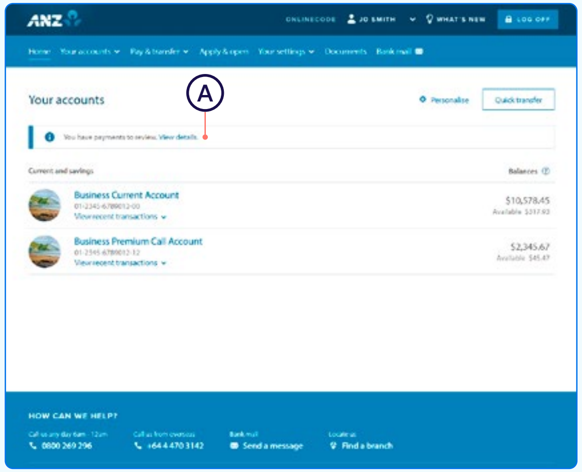
You can also select **Authorise Payments** from the **Pay & transfer** menu.

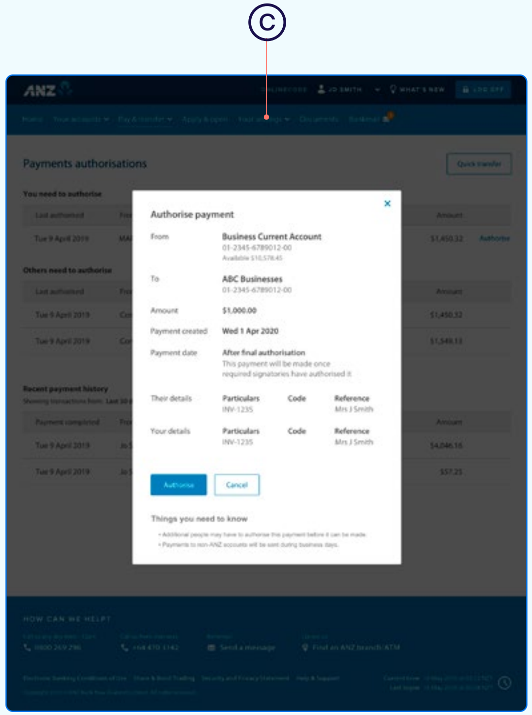
Ⓑ Select the payment to review the details.

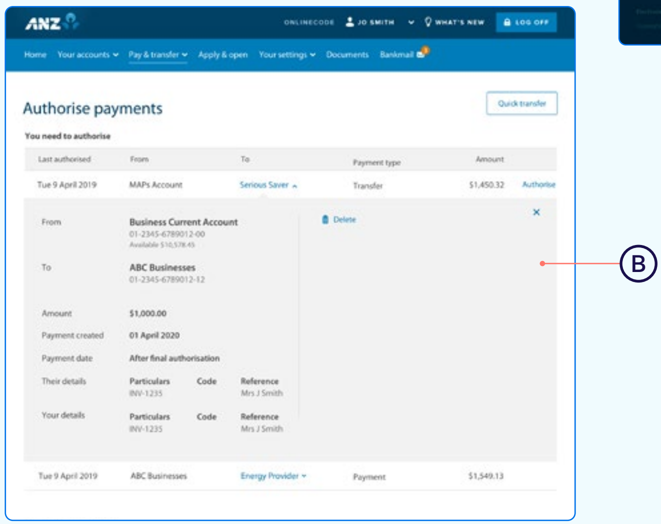
Ⓒ To **Authorise** a payment, click Authorise and then Authorise again.

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.

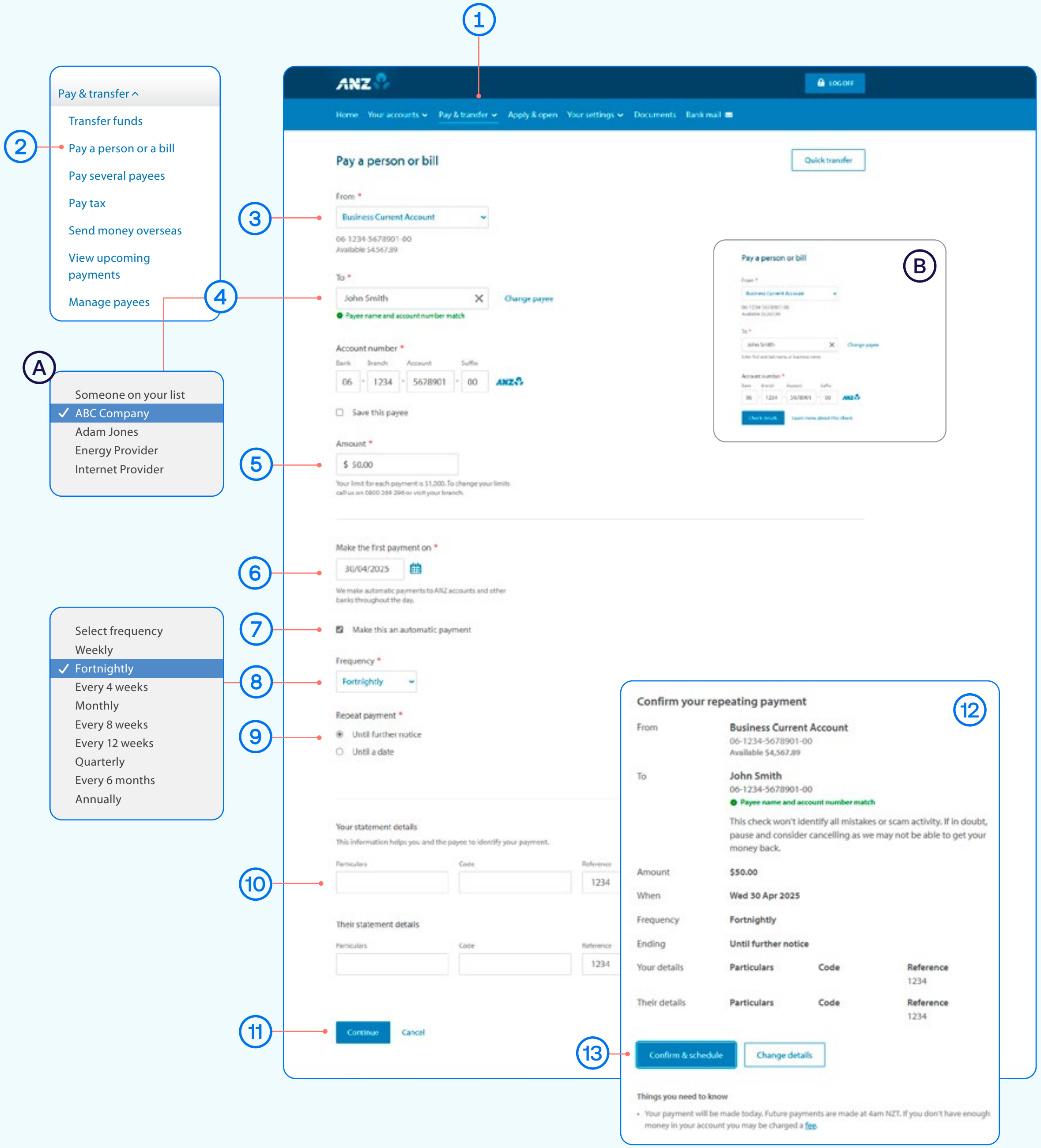
   B. **Set up a new Payee.** Enter the payee name and account number and select **Check details**. This will check if the name entered matches the account number using Confirmation of Payee.
5. Enter the **Amount** you want to pay.
6. Enter the **Date** you want the first payment made.
7. Select the 'make 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.



Amending an existing automatic payment

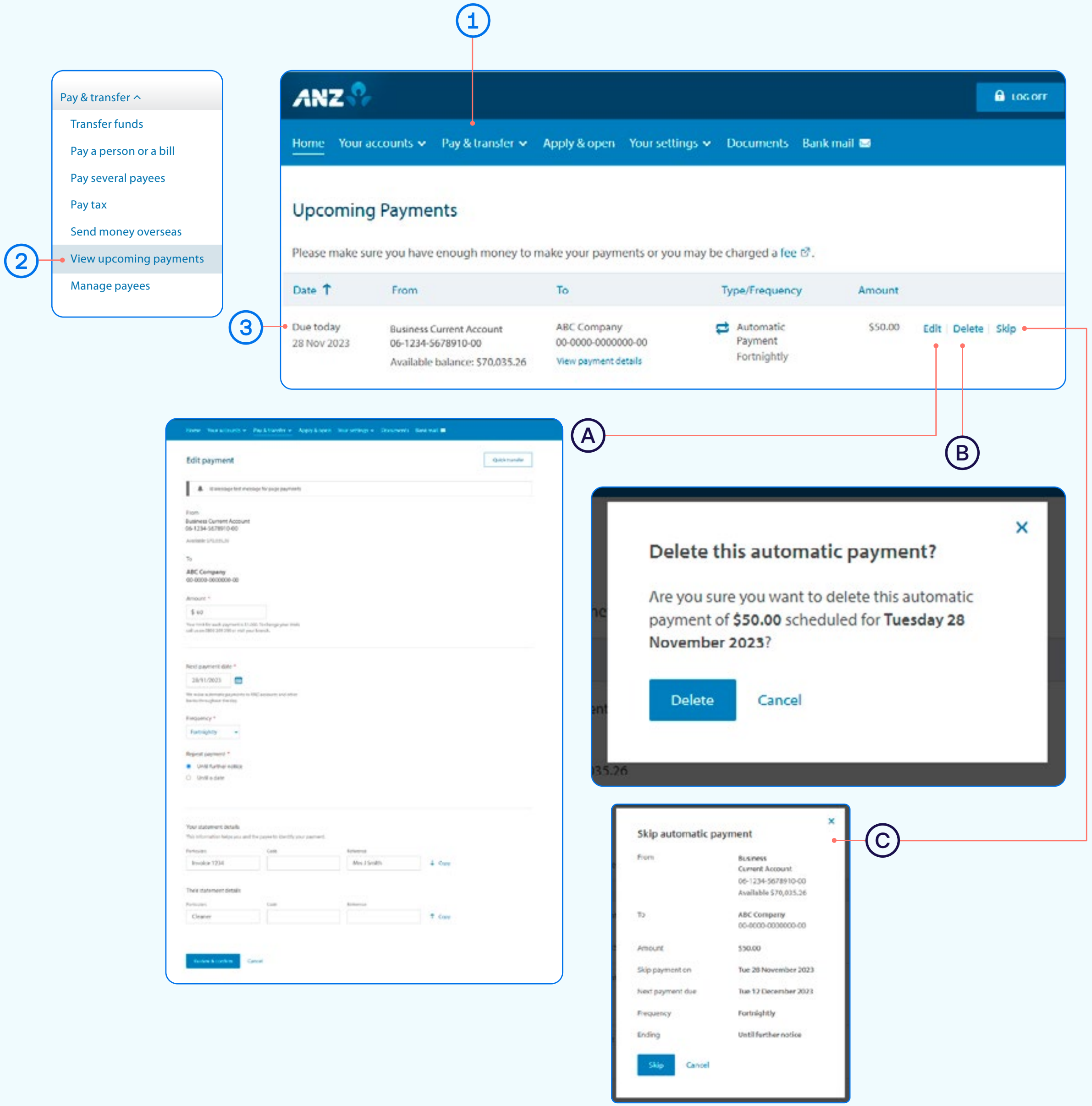
1. Select **Pay & transfer.**
2. Select **View upcoming payments.**
3. Choose the payment you want to amend or delete.

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.**

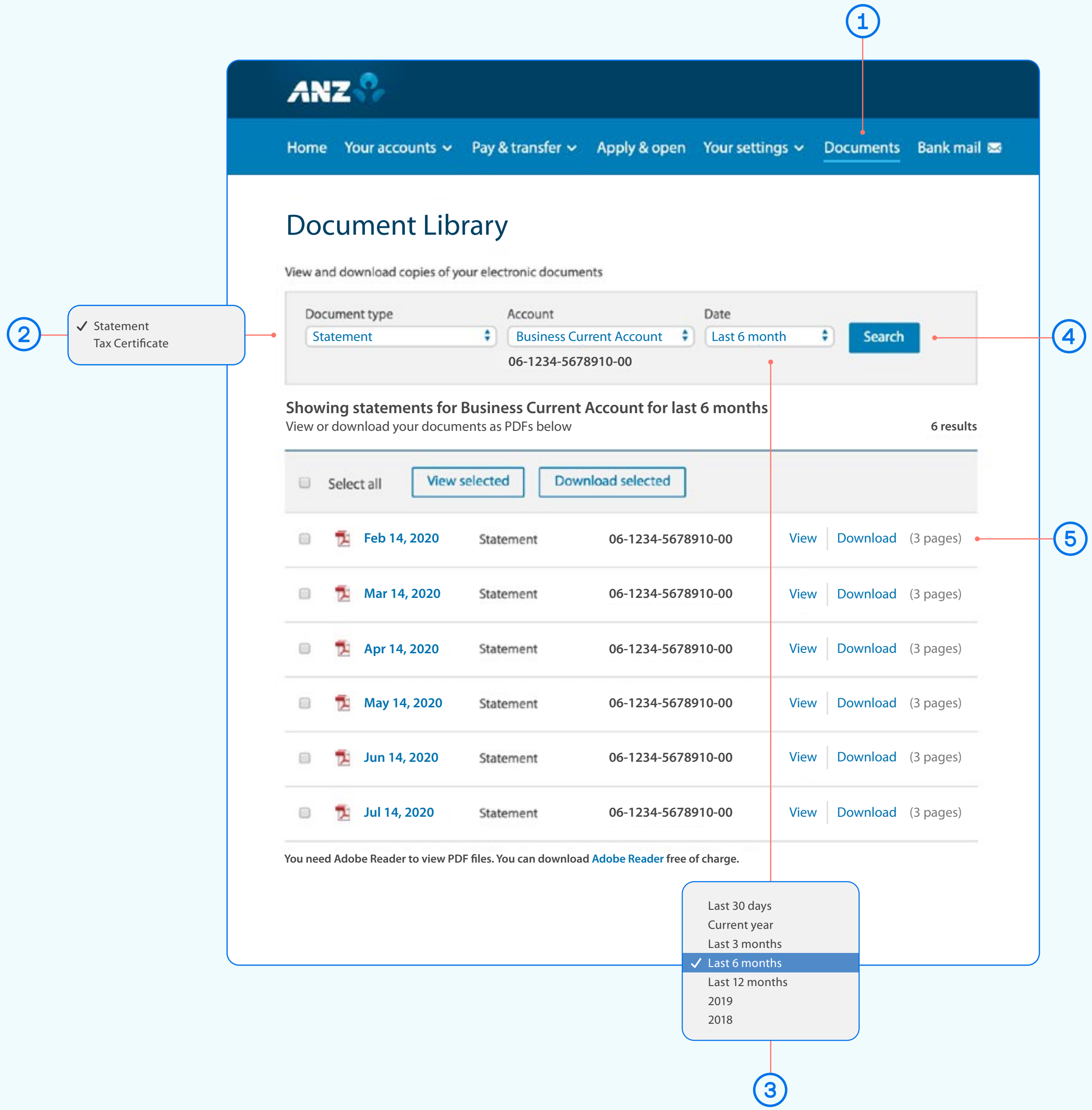


Access statements

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.