



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).

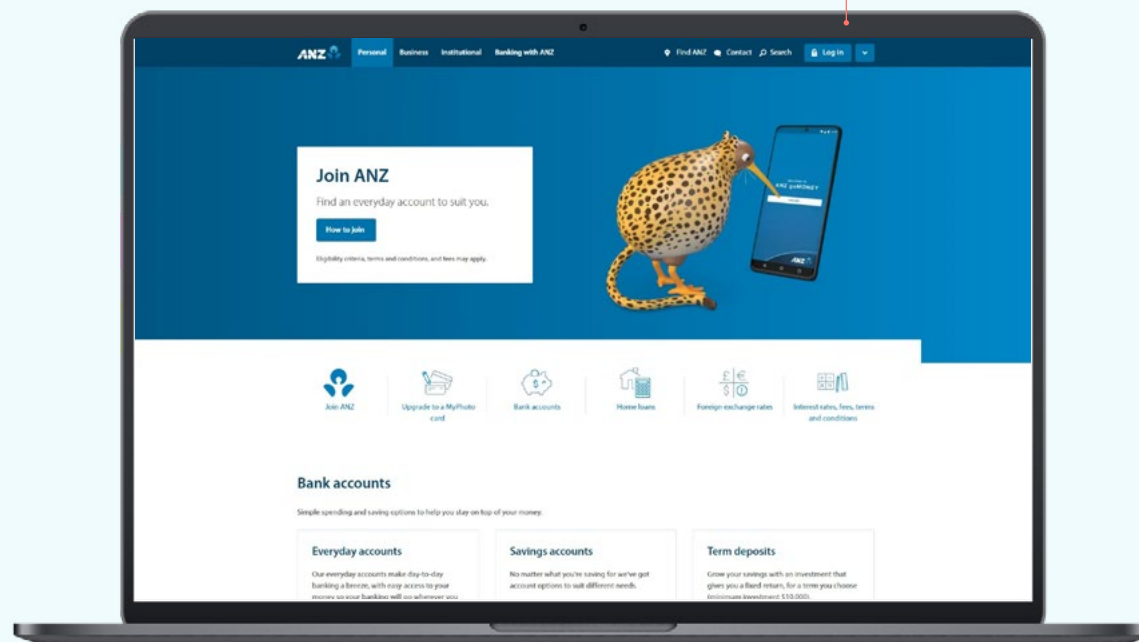
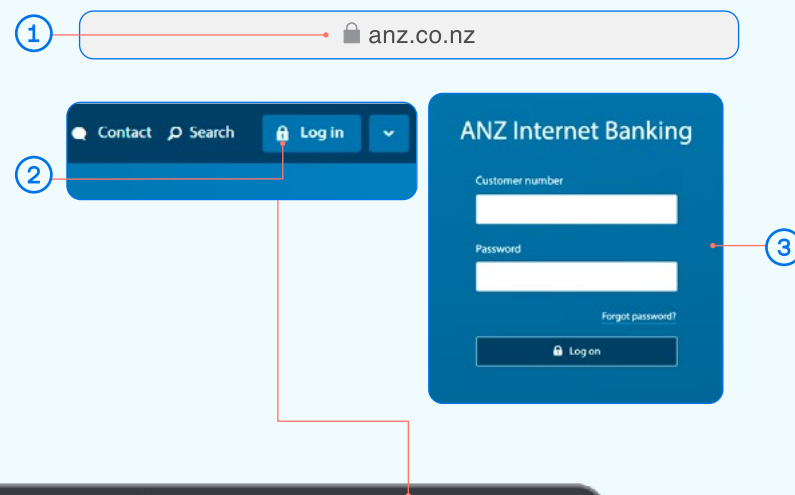
If you ever get stuck or need extra help,
we're only a phone call away on 0800 269 249.

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.
05/25 H250533

How to log in

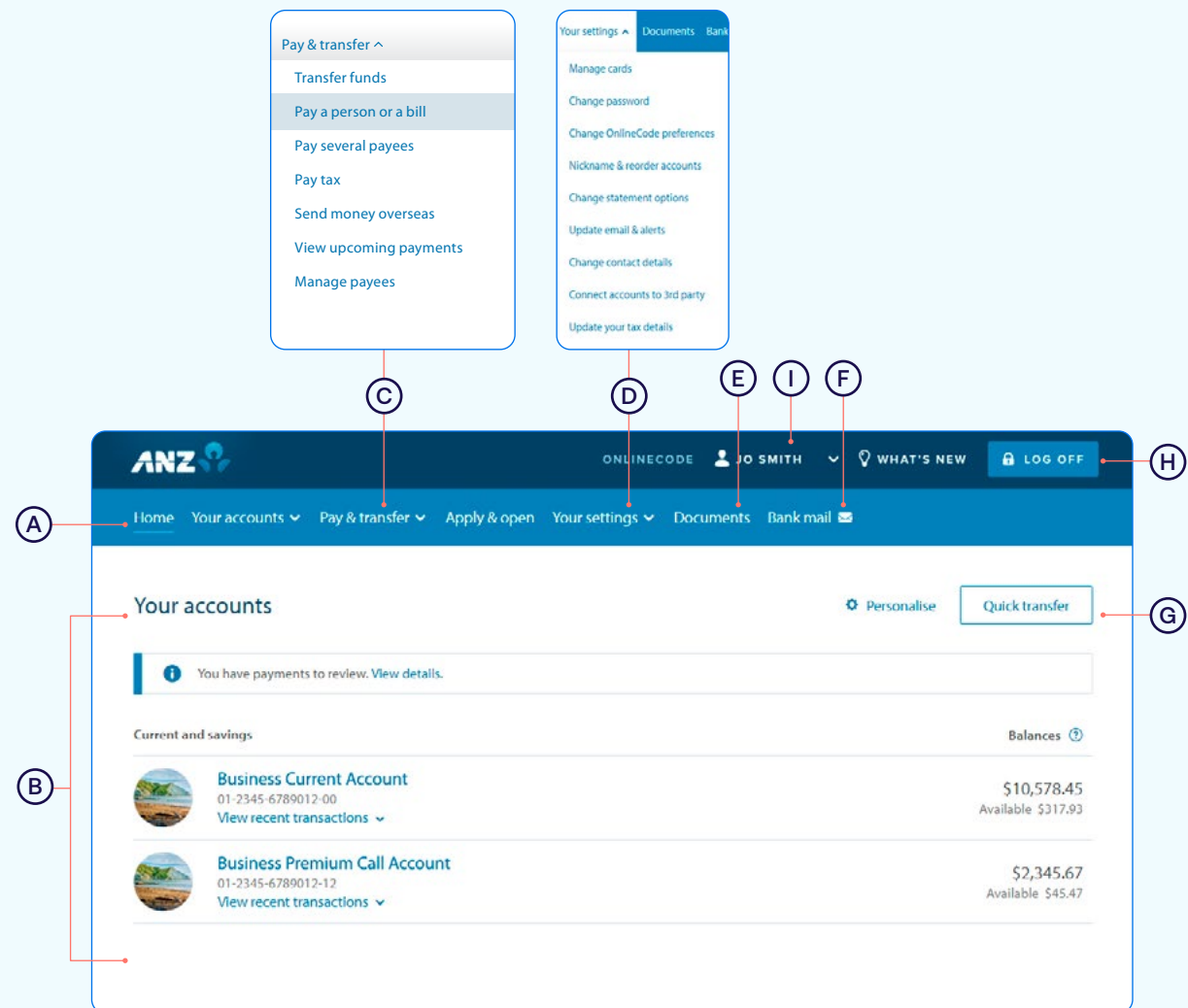
- 1 Go to **anz.co.nz**
- 2 Select **Internet Banking** from the right-hand side and click **Log in**.
- 3 Enter your **Customer number** and **Password**, click **Log on**.

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 main form is titled 'Pay a person or bill' and includes the following fields and options:

- From:** Business Current Account (06-1234-5678901-00, Available \$4,567.89)
- To:** John Smith (Change payee)
- Account number:** 06-1234-5678901-00 (ANZ logo)
- Amount:** \$ 50 (Note: Your limit for each payment is \$1,000. To change your limits call us on 0800 269 296 or visit your branch.)
- Payment date:** 30/04/2025 (Payment made immediately)
- Details:** Fields for Particulars, Code, and Reference (1234) for both 'Your statement details' and 'Their statement details'.
- Buttons:** Continue, Cancel, Change details, Confirm.

Callouts 1-11 and letters A and B point to the following elements:

- 1: 'Pay & transfer' menu
- 2: 'Pay a person or a bill' menu item
- 3: 'From' account dropdown
- 4: 'To' payee search field
- 5: 'Amount' input field
- 6: 'Payment date' calendar
- 7: 'Particulars' and 'Reference' input fields
- 8: 'Make this an automatic payment' checkbox
- 9: 'Continue' button
- 10: Confirmation modal showing payment details and 'Confirm' button
- 11: 'Confirm' button in the main form
- A: 'Someone on your list' dropdown menu
- B: 'Check details' button in the confirmation modal

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. The main screenshot is the 'Pay a person or bill' screen. 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 selection. Callout 4 points to the 'To' payee selection. Callout 4A shows a dropdown menu with 'ABC Company' selected. Callout 5 points to the 'Amount' field. Callout 6 points to the 'Particulars' field. Callout 7 points to the 'Save this payee' checkbox. Callout 8 points to the 'Continue' button. Callout 9 points to the 'Create payment' review screen. Callout 10 points to the 'Confirm' button.

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**.

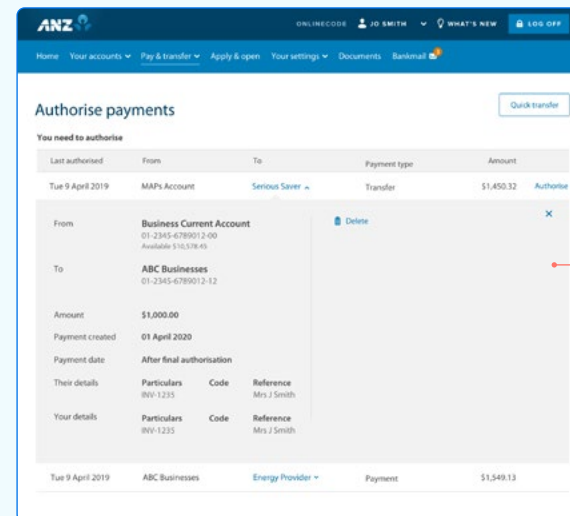
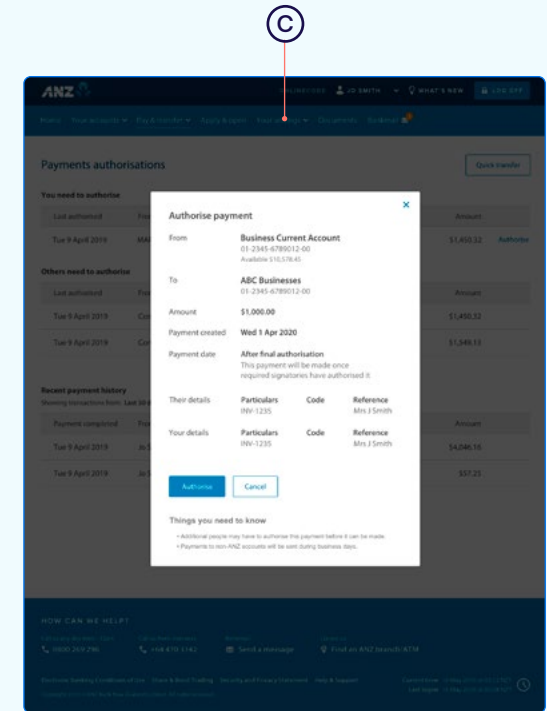
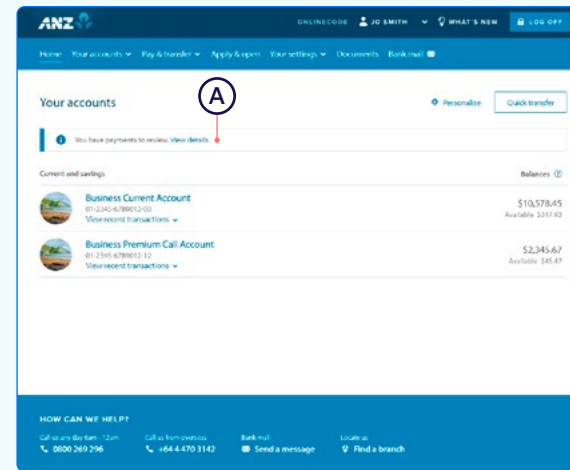
You can also select **Authorise Payments** from the **Pay & transfer** menu.

- 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 main form includes fields for 'From' (Business Current Account), 'To' (John Smith), 'Amount' (\$50.00), 'Make the first payment on' (30/04/2025), 'Frequency' (Fortnightly), and 'Repeat payment' (Until further notice). There are also sections for 'Your statement details' and 'Their statement details'. A 'Confirm your repeating payment' summary screen is shown on the right, displaying the payment details and a 'Confirm & schedule' button. Callouts 1-13 and callout boxes A and B are used to highlight specific steps in the process.

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 screenshots illustrate the process of amending an automatic payment in the ANZ online banking system. The process starts with navigating to the 'Pay & transfer' menu, then selecting 'View upcoming payments'. A table of upcoming payments is displayed, with a specific payment highlighted. From this table, users can choose to 'Edit', 'Delete', or 'Skip' a payment. The 'Edit payment' screen allows users to modify the payment details, including the source account, destination, amount, next payment date, frequency, and repeat schedule. The 'Delete this automatic payment?' dialog box provides a confirmation step for deleting a payment, showing the amount and scheduled date. The 'Skip automatic payment' dialog box provides a confirmation step for skipping a payment, showing the amount, scheduled date, and next payment due date.

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**.

The screenshot shows the ANZ Document Library interface. At the top, the ANZ logo is on the left, and navigation links for Home, Your accounts, Pay & transfer, Apply & open, Your settings, Documents, and Bank mail are on the right. The 'Documents' link is highlighted with a blue circle and a red line pointing to callout 1. Below the navigation bar, the 'Document Library' section is titled 'View and download copies of your electronic documents'. It features a search filter area 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 red line connects the 'Statement' dropdown to callout 2. Below the filters, the account number '06-1234-5678910-00' is displayed. The main content area shows 'Showing statements for Business Current Account for last 6 months' with '6 results'. There are buttons for 'Select all', 'View selected', and 'Download selected'. A table lists six statements with columns for date, document type, account number, and actions (View, Download). A red line connects the 'View' and 'Download' links of the first row to callout 5. At the bottom of the table, there is a note: 'You need Adobe Reader to view PDF files. You can download Adobe Reader free of charge.' A dropdown menu is open below the table, showing options: 'Last 30 days', 'Current year', 'Last 3 months', 'Last 6 months' (which is selected and highlighted in blue), 'Last 12 months', '2019', and '2018'. A red line connects this dropdown to callout 3.

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