



The ANZ goMoney mobile app 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 Profile > Personalise app.

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 and terms and conditions apply to the ANZ goMoney app, Internet Banking, Phone Banking, Voice ID and Pay to Mobile. For details, see our ANZ Electronic Banking Conditions (PDF 138KB).

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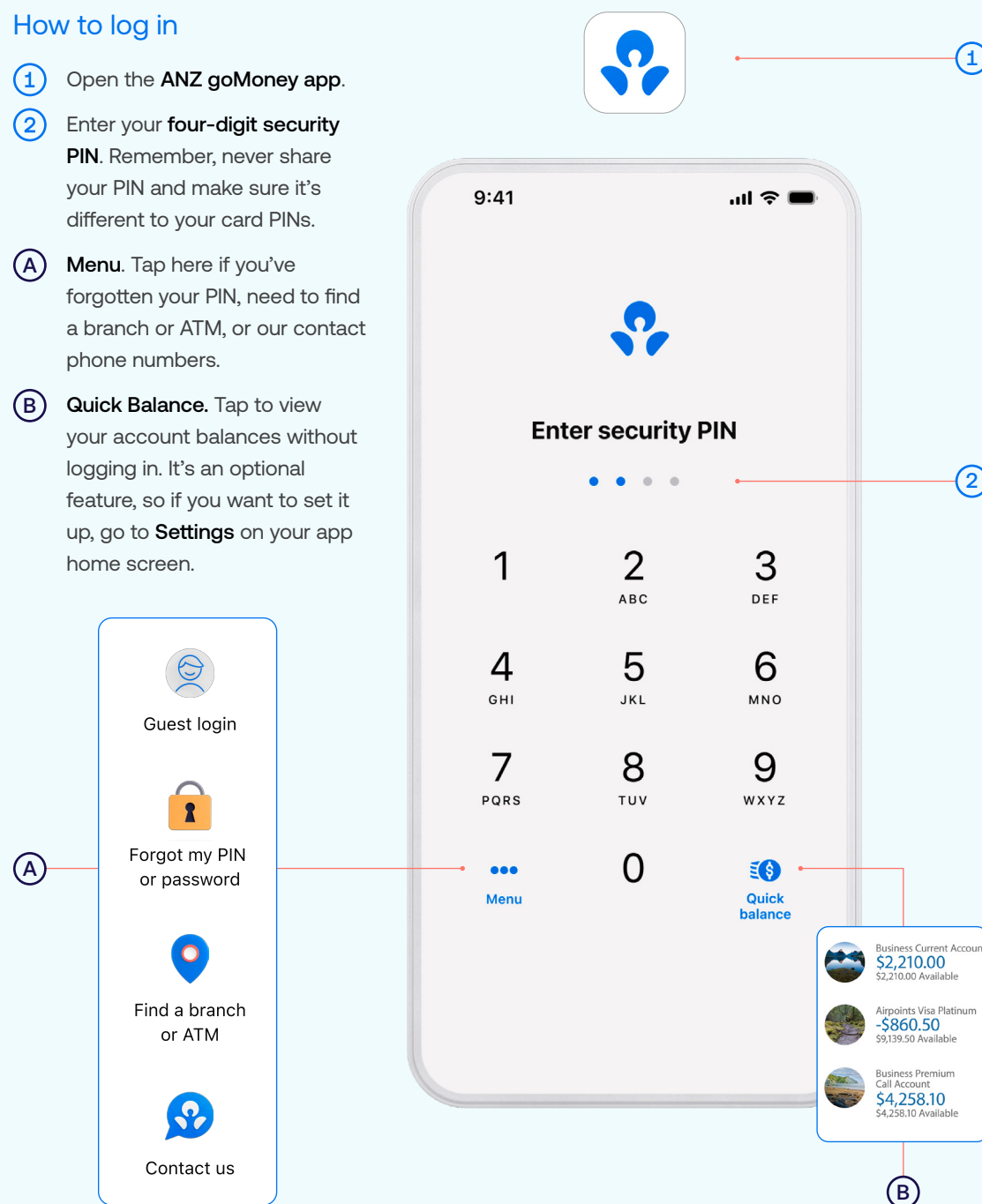
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Please note, the account information, rates and fees in this guide are for example purposes only.

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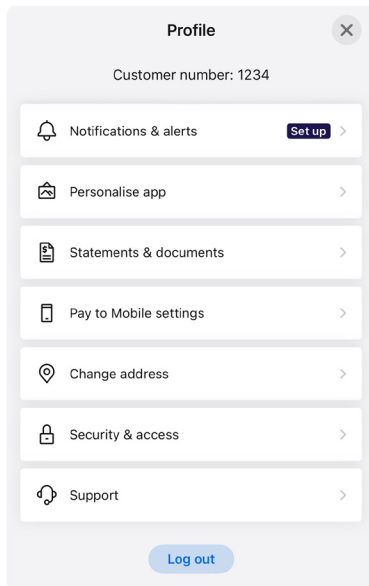
How to log in

- 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.



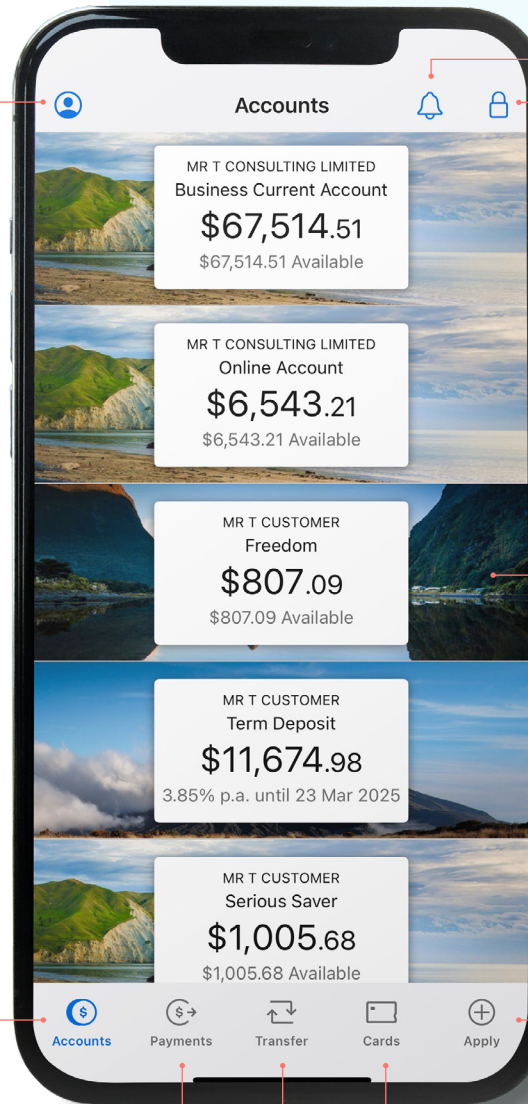
The home screen

Your Profile. View your customer number, manage notifications & personalisation, access statements & documents, update Pay to Mobile settings, change address, security passwords/PINs, find support and more.



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 or bill, Pay to Mobile, make an overseas payment, manage your payees, approve a payment, etc.



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

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

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

Apply. Tap here to open new accounts and services.

Cards. Tap here to manage cards, set/change card PIN or access dynamic security code and card settings.

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 Tap **Select a payee**, then you can:
 - A Select **Find payee** to choose from your saved payees list or search for an ANZ registered payee. (The account number will populate automatically).
 - B Tap **Add new** to add 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. To find out more about Confirmation of Payee, visit anz.co.nz/confirmationofpayee
- 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.

The screenshots illustrate the following steps:

- Step 1:** Home screen with 'Payments' selected.
- Step 2:** 'Pay a person or bill' screen.
- Step 3:** 'Pay a person / bill' screen. From: Select an account. To: Select a payee.
- Step 4:** 'Find payee' screen. Payee name: John Smith. Account number: 01 - 1234 - 1234567 - 00. Check details button.
- Step 5:** 'Pay a person / bill' screen. From: Pony Club Multi Au... \$28,800.99. To: John Smith. Amount: \$50. Date: After final authorisation. Repeat: Never. Continue button.

Pay a person or bill

- ⑥ Type in any **statement details** (i.e. invoice number, reference, and/or your name)
- ⑦ Toggle on **Save payee** to save the payee's details, then tap **Continue**.
- 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

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

The image shows two screenshots of the ANZ mobile app interface for paying a person or bill.

Left Screenshot: Pay a person / bill

- Buttons: Cancel, Pay a person / bill
- From: Pony Club Multi Au... \$28,800.99
- To: John Smith
- To: John Smith 01-1234-1234567-00 > Payee name and account number match
- Amount: \$50 (Your payment limit is \$10,000.00)
- Date: After final authorisation >
- Repeat: Never >
- Statement details: Optional > (labeled ⑥)
- Save payee (labeled ⑦) [Toggle switch]
- Continue

Right Screenshot: Statement details

- Buttons: Back, Statement details, Done
- On their statement
- Particulars: Invoice 1234
- Code: Optional
- Reference: Mrs J smith
- \$50.00
- From: MR T CUSTOMER Pony Club Multi Auth 06-0123-0123456-004
- To: John Smith 01-1234-1234567-00 Payee name and account number match
- This check won't identify all mistakes or scam activity. If in doubt, pause and consider cancelling as we may not be able to get your money back.
- Payment date: After final authorisation
- Additional people may have to authorise this payment.
- Pay (labeled ⑧)

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.
- 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 the **payment frequency** you'd like and select **Done**.
- ⑨ Toggle on **Save payee** to save the payee's details.
- ⑩ Tap **Continue**. A confirmation 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

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

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.

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 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 the **payment frequency** you'd like and select **Done**.

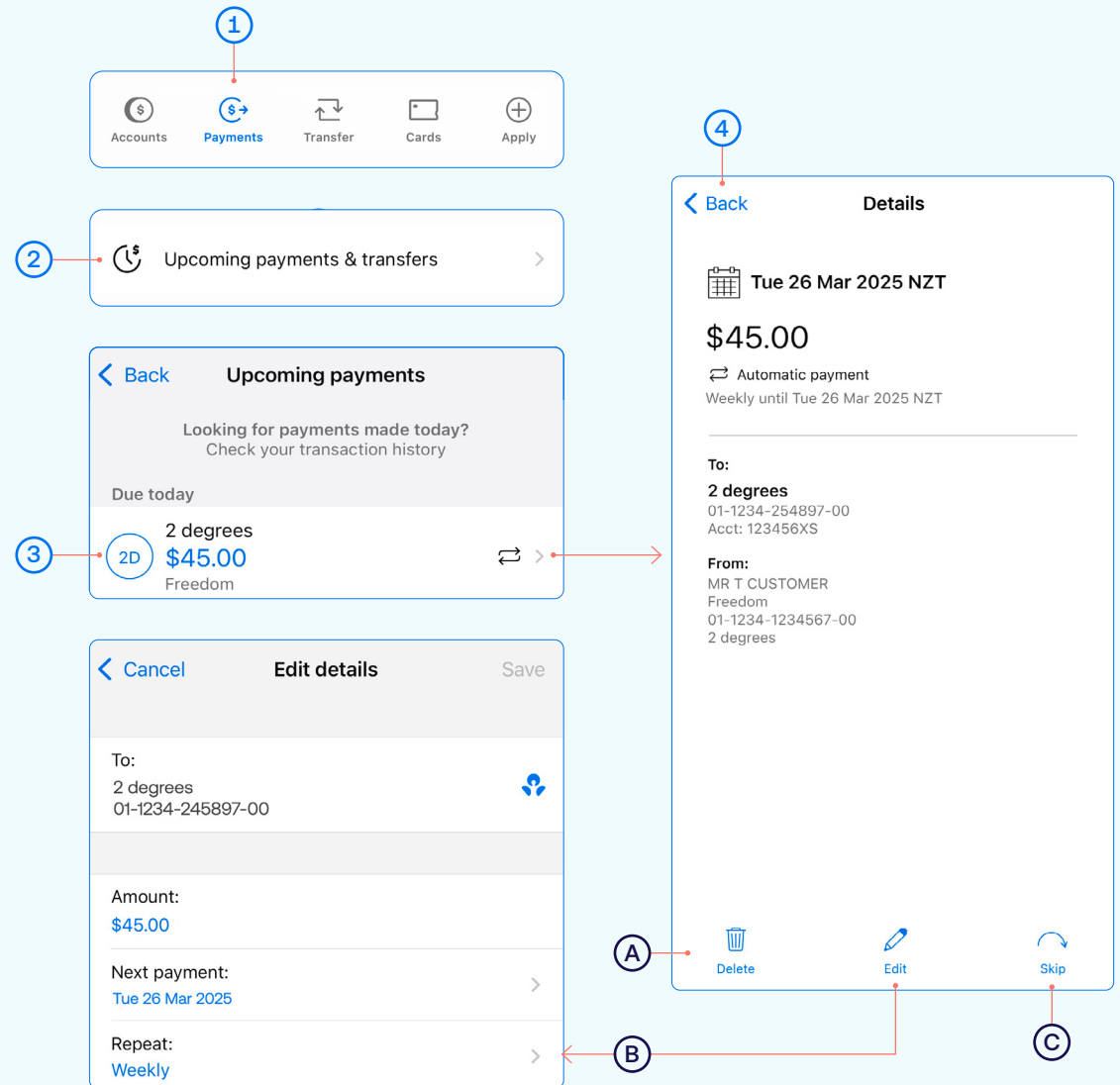
⑨ Toggle on **Save payee** to save the payee's details.

⑩ Tap **Continue**. A confirmation pop-up will appear.

⑪ Check the details are correct. Tap **Pay** to complete payment. If you need to make a change, tap **Edit**.

Amending an existing automatic payment

- ① Select **Payments** from the bottom of your home screen.
- ② Select **Upcoming payments & transfers**.
- 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.

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 funds in a mobile app:

- Step 1:** The bottom navigation bar of the home screen with icons for Accounts, Payments, Transfer, Cards, and Apply. The 'Transfer' icon is highlighted with a red line and callout 1.
- Step 2:** The 'Transfer funds' screen. It shows 'From: Select an account' and 'To: Select an account' with plus icons. Below is a list of accounts to transfer from: 'Business Current Account' (\$67,514.51 Available), 'Online Account' (\$6,543.21 Available), and 'Freedom' (\$807.09 Available). The 'Freedom' account is selected with a red line and callout 2.
- Step 3:** The 'Transfer funds' screen continues with 'To: MR T CUSTOMER Serious Saver \$1,005.68'. It includes fields for Amount (\$50.00), Reference (optional), Date (Today), and Repeat (Never). Callouts 3 through 7 point to these fields.
- Step 8:** A 'Confirm details' pop-up showing the transfer details: \$50.00 from 'MR T CUSTOMER Freedom' to 'MR T CUSTOMER Serious Saver'. A red line and callout 8 point to the 'Continue' button in the previous screen.
- Step 9:** The 'Confirm details' screen with a large blue 'Transfer' button at the bottom. A red line and callout 9 point to this button.

Access statements

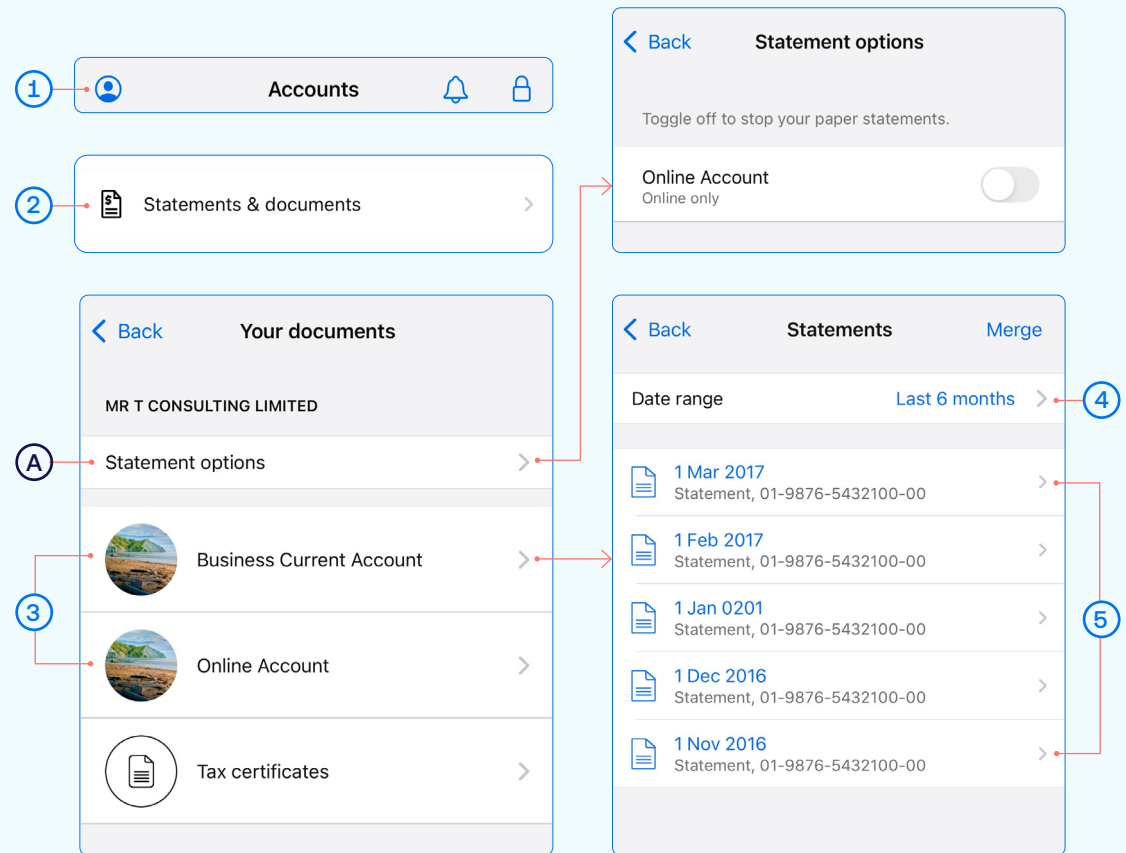
- 1 Tap your **Profile** menu from the top of your home screen.
- 2 Select **Statements & documents**.
- 3 Choose the **Account** you want a statement for.
- 4 Choose the **Date Range** and select **Done**.
- 5 A list of statements will appear, **select one to view**.

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.



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.

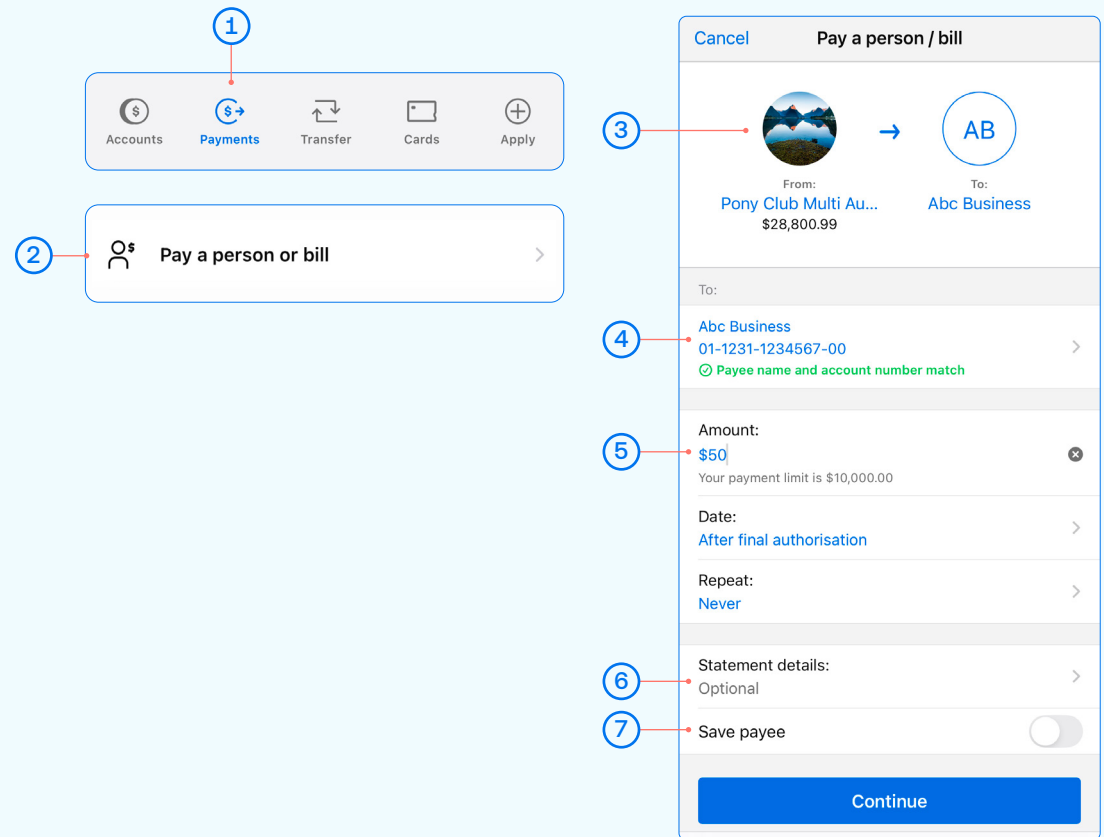


Or scroll down to see the **Print** option.

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**.
- 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 Tap **Select a payee**, then you can:
 - A Select **Find payee** to choose from your saved payees list or search for an ANZ registered payee.
(The account number will populate automatically).
 - B Tap **Add new** to add 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. To find out more about Confirmation of Payee, visit anz.co.nz/confirmationofpayee
- 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 Toggle on **Save payee** to save the payee's details.

See next page for further steps.



Setting up payments that require multiple people to authorise

- ⑧ Tap **Continue**. A pop-up will appear, advising additional people must authorise the payment.
- ⑨ Check the details are correct. Tap **Pay** to complete payment. If you need to make a change, tap **Edit**.

Take extra care when 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

Pay a person / bill

From: Pony Club Multi Au... \$28,800.99

To: ABC Business

To: ABC Business
01-1231-1234567-00
Payee name and account number match

Amount: \$50
Your payment limit is \$10,000.00

Date: After final authorisation

Repeat: Never

Statement details: Optional

Save payee

Continue

Confirm details

\$1,000.00

From: MR T CUSTOMER
Pony Club Multi Auth
06-0123-0123456-004

To: ABC Company
01-1234-1234567-00

Payment date: After final authorisation

On their statement: Invoice 5678

On your statement: Invoice 5678

Additional people may have to authorise this payment.

Pay

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:

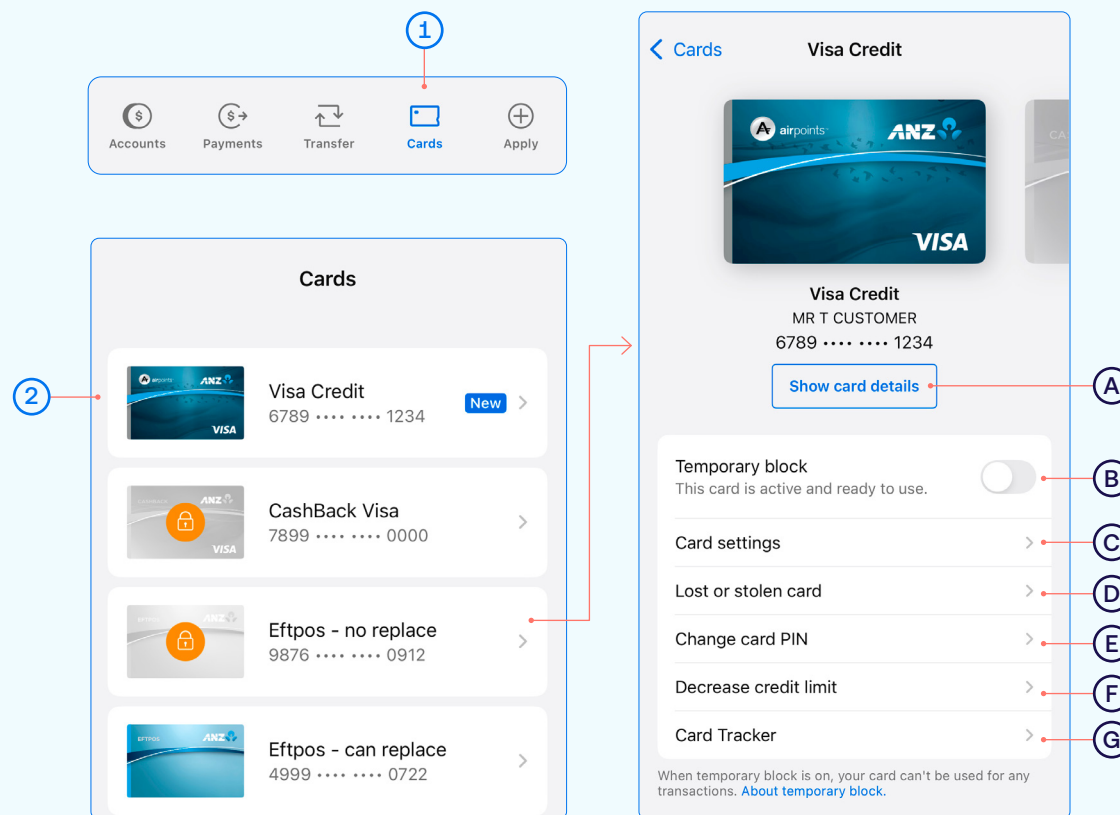
- Go to **Payment authorisations**. Payments waiting for your review will be under "You need to authorise".
- Select the payment to review the details.
- To **Authorise** a payment, tap Authorise and then Authorise again.
- To **Delete** a payment, tap Delete and then Delete again.

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 **Cards** from the bottom of your home screen.
 - 2 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 12.
 - 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.
- Important** – any subsequent credit card limit increase requests will be subject to our full lending application process, including reviewing your financial situation.
- G Select **Card Tracker** to see where your card details may have been saved.



Note, if you've received a replacement of an expiring 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 Select **Cards** from the bottom of your home screen, 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.

