ANZ INTERNET BANKING FOR BUSINESS

ANZ

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Viewing your accounts and activity

Learn how to use ANZ Internet Banking for Business to keep track of your accounts, including account activity and interest and charges paid.

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• Customising your account name(s)

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For instructions on viewing the activity of an Operator, please see **Viewing an Operators activities** on page 9 of this guide.

Logging on to ANZ Internet Banking for Business

1. Select **Internet Banking** on anz.com. Then select **log on**.

2. Enter your Customer Registration Number (CRN) and Password. Then select **log on**.

3. If you're an Operator, enter your **Operator ID**. Then select **log on**.

Security Options

All ANZ Internet Banking for Business third party payments require authorisation. There are two security options available:

• ANZ Shield (free security app from App Store or Google Play), each Authorised User must download the app and register via ANZ Internet Banking (eligibility criteria apply#)

• ANZ Security Device (a physical device which is posted to the business address), each Authorised User must register via ANZ Internet Banking

Viewing account activity

The **Your Accounts** page is the first screen you will see once you log on to ANZ Internet Banking for Business.

1. Select an account by clicking the account name. This will take you to more detailed information and options related to the chosen account.

Downloading account activity

1. From the **Your Accounts** page select an account and **Download Transaction** history as required.

2. Select an account and date range from the available options in the drop down menu.

3. Select a required software package in the drop down box. Then select **Download**.

   Please note, you can download your transaction activity into Quicken™, Microsoft Money™, MYOB™, Agrimaster™, Phoenix™, or as a CSV text file.

4. Select a location on your computer to save the file. If required, rename the file. Then select **OK**.

Viewing Business Credit Card and Account activity

1. On the **Your Accounts** page, select a credit card account.

   You can choose between viewing activities on a card or viewing statement history.

2. To view:

• Unstatemented transactions, select **Transactions.**

• Available statements, select **Statement**.

Customising your account name(s)

1. Select **Settings** from the menu options and then select **Personalise accounts**.

2. You can change the order of your accounts by selecting an account and dragging it up or down. When you're happy with the order, be sure to save your changes.

3. You can also rename your accounts by selecting Rename in the account list.

4. Enter a new account name. Then select **Save**.

   *Please note, this feature only customises your view of account names in ANZ Internet Banking for Business. It will not change ANZ's official or legal records or any PayID name associated with the account. If changes to your account are required, please contact your ANZ Manager or visit an ANZ branch. Editing of an account name may also be changed by selecting the pencil icon within the **Account Overview** screen.*

Viewing a tax invoice

1. Go to "**Settings**" and then select the "**View tax invoice**" tile.

2. Select the tax invoice period using the drop down list.

   Tax invoices are only issued if fees attracting GST have been incurred during the invoice period. If there are no tax invoices for the account selected, you will receive the following message: **Tax invoices are only issued if fees attracting GST have been incurred during the invoice period and can be viewed and printed on the first day of each calendar month.**

Moving between business & personal entities

To move between your different business entities and personal entities (if applicable), simply select an entity in the drop down box.

Creating and Managing your PayID

ANZ Internet Banking for Business administrators can link a mobile number, email address or ABN/ACN to an eligible bank account to use as a PayID. This PayID can be used instead of a BSB and Account number to receive secure payments quickly to the linked account.

Instructions included in this section:

• Creating a PayID

• Changing the linked account for a PayID

• Changing the name linked to a PayID

• Closing a PayID

• Transferring a PayID to a non-ANZ account

Creating a PayID

PayIDs can only be created by Internet Banking for Business administrators. To create a PayID you'll need to be an administrator of this account, have a Security Device or ANZ Shield, an eligible bank account and a mobile number, email address or ABN/ACN to link it to.

1. Select **Manage your PayIDs** from the **Settings** menu then select **Create a new PayID**.

2. Select the PayID type (**Mobile number, Email address** or **ABN/ACN**).

   Please note, to link an ABN/ACN to an eligible account, the business will need to own it and have it registered to an ANZ business account. If the business owns an ABN/ACN that isn't registered to an ANZ business account and you'd like to use it to create a PayID, please visit a local branch with the relevant business registration documents.

3. For the purpose of this guide, select **Mobile number** as your PayID type then select **Next**.

4. Select the mobile number from the list of available numbers to be used as a PayID or enter a mobile number to be used as a PayID, then select **Next**.

Please note you'll need to verify your ownership of the number you select or enter to use as a PayID. The available mobile number shown will be the mobile number saved in your ANZ business profile. Each mobile number can only be used to create one PayID. If a mobile number is greyed out and can't be selected it's because it's already been used to create a PayID.

5. From the list of accounts, select the eligible account that you'd like payments sent to this Mobile number to be deposited into.

   Please note you can only link associated business accounts that are PayID eligible to your Mobile number to create a PayID. Bank accounts that appear greyed out on this screen cannot be selected as they aren't eligible to be linked to your Mobile number.

6. Confirm the name that will be displayed for payee receipts and confirmations sent to your business' PayID (if there is only one available name), or select the name that will be displayed for payee receipts and confirmations sent to your business' PayID (if there are more than one available names), then select **Next**.

   Please note, the names displayed on this page are the names saved in your business profile and the name associated with the selected account. If these are the same only one name will be displayed.

7. A verification code will be sent to the mobile number being used to create your business' PayID. If a verification code isn't sent to this number within a few minutes, select **Resend** to request a new code.

   Please note for an e-mail PayID, a verification code will be sent to the email address selected.

8. Enter the verification code into the field marked **Verification code** then select **Submit**.

   *Please note, after successfully verifying the verification code, you will be presented with a mandatory shield/RSA token second challenge and once you successfully verify this, your request to create a PayID should now be submitted. Carefully read the information provided on this page then either select Done to return to the **Manage PayIDs** page or select **How to use your PayID** to learn more about how to use your business' PayID.*

9. Your PayID should only take a few minutes to be created and be ready to use but may take up to a few hours in peak times.

   Once complete your business will be able to receive fast and secure payments to the mobile number that you've used to create your business' PayID.

Changing the linked account for a PayID

Once created, your PayIDs can be easily managed and edited by the Internet Banking for Business administrators. Changing the linked account for a PayID will change the eligible bank account that money sent to the PayID is deposited into.

1. Select M**anage your PayIDs** from the **Settings** menu.

2. From your list of PayIDs, select **Edit** on the PayID you'd like to edit.

3. The eligible bank account that a PayID is linked to will be highlighted in blue. To change the linked account, select an account from the list of eligible bank accounts and select **update** to confirm your changes.

Changing the name linked to a PayID

Once created, your PayIDs can be easily managed and edited by the Internet Banking for Business administrators. The name linked to a PayID is the name that will be shown to payees for receipts and confirmations sent to your business' PayID

Please note, the names displayed on this page are the names saved in your business profile and the name associated with the selected account. If these name are the same only one name will be displayed.

1. Select **Manage your PayIDs** from the **Settings** menu.

2. From your list of PayIDs, select **Edit** on the PayID you'd like to edit.

3. The selectable names linked to the PayID are located under **PayID name**. The name that is linked to your PayID will be highlighted in blue. To change the name, select the alternate name from the list. Select **Update** to confirm your changes.

Closing a PayID

Closing a PayID will delete the PayID and means the business can no longer receive fast payments to the nominated mobile number, email address or ABN/ACN. Once a PayID is closed, others may be able to create the same PayID if they can verify the mobile number, email address or ABN/ACN. Any payments made using this PayId would then be directed to the linked account of its new owner. When you close a PayID, you should always update your payment details and inform anyone who may make a payment to the closed PayID.

1. Select **Manage your PayIDs** from the **Settings** menu.

2. From your list of PayIDs, select **Edit** on the PayID you'd like to close and select Close this PayID. This will open a window to confirm that you'd like to **close this PayID**.

3. Select **Close your PayID**.

Transferring a PayID to a non-ANZ account

Transferring a PayID to a non-ANZ account will allow you to change the account linked to a PayID from an ANZ account to a non-ANZ account, provided that it is PayID eligible and that you have completed the transfer with your Other Financial Institution. Once transferred, money sent to this PayID will be deposited into the new account rather than the current ANZ account.

Note: If the new account is not linked in time the PayID will revert back to the original account it was linked to.

1. Select **Manage your PayIDs** from the **Settings** menu.

2. From your list of PayIDs, select **Edit** on the PayID you'd like to transfer to a non-ANZ account.

3. Select **Transfer this PayID to a non-ANZ account** and then select **Transfer this PayID**.

Note: Other Financial Institutions may have requirements to finalise this transfer. You should check this with them.

Making a payment

Learn about the different ways to make a payment to your employees and suppliers accounts at most Australian Financial Institutions. Plus, learn about paying tax and making a payment to your ANZ Credit Card.

Instructions included in this section:

- Making a new single payment
- Making a new multiple payment
- Making a payment by uploading a file from an accounting software
- Making a payment using a saved payment template
- Making a tax payment
- Making a Business Credit Card payment
- Purchasing a bank cheque
- Fixing an unsuccessful payment

Making a new single payment

1. Choose between **Pay Anyone, Pay BPAY® Bills** and **Pay Employees** from the **Payments** menu.

   For the purpose of this guide, select **Pay Anyone**.

2. Select **Pay Anyone** then **Single Pay Anyone**.

3. Select the account you would like to make the payment **from.**

4. Select the Payee you would like to make the payment **to.**

5. Enter the payment amount and a message.

6. If the payment is due today, select **Today**. If it is due later, select **Later** and the date when it is due. You can also select **Recurring** to schedule a regular payment.

7. If you are an Operator, you are required to send the payment for authorisation. Select **Request authorisation**.

   If you are an Administrator or Authoriser, to proceed with the payment enter your **Security Device Code/Shield Code**. If this payment requires authorisation from other Administrators or Authorisers, select **Request authorisation**. If no further authorisation is required, select **Authorise**.

Making a new multiple payment

1. Choose between **Pay Anyone, Pay BPAY® Bills** and **Transfer between my accounts** from the **Payments** menu.

   For the purpose of this guide, select **Pay Anyone**.

2. Select **Multiple Pay Anyone**.

3. Select the account you would like to make the payment **from** in the drop down menu. If the payment is due today, select **Today**. If it is due later, select **Later** and the date when it is due. Then select your business name.

4. Select the Payee you would like to make the payment to in the drop down menu.

5. To amend or add a Payee's details, select **or maintain payee**. Once you are done, select **Save** to return to making your payment. Then select the Payee in the drop down menu.

6. Enter a reference to appear on the payee's statement and the payment amount. Then select **Add to list**.

   To add further payments, repeat Steps 4 - 6.

   If required, change a payment amount by editing the amount box. To delete a payment, select **Remove**.

7. To save as a template for future use, tick **Save this payment as a template**. Enter a template name. Then select **Continue**.

8. If you are an Operator, you are required to send the payment for authorisation. Select **Request authorisation**.

   If you are an Administrator or Authoriser, to proceed with the payment enter your **Security Device Code/Shield Code**. If this payment requires authorisation from other Administrators or Authorisers, select **Request authorisation**. If no further authorisation is required, select **Authorise**.

Making a payment by uploading a file from an accounting software

1. Choose between **Pay Anyone, Pay BPAY® Bills** and **Pay Employees** from the **Payments** menu.

   For the purpose of this guide, select **Pay Anyone**.

2. Select **Import a payment file**. Then select **Continue**.

3. To locate the payment file saved on your computer, select **Browse**. Locate the file you would like to import. Select the file. Then select **Continue**.

4. The Payees from the file that has been imported will appear in the Payee list.

   Select the account you would like to make the payment **from** in the drop down menu. Then enter the date (or pick a date from the calendar) and your business name.

5. To amend or add a Payee's details, select **or maintain payee**. Once you are done, select **Back** to return to making your payment.

6. To add a payment to the list, select the Payee in the drop-down menu. Enter a reference to appear on your statement and the payment amount. Then select **Add to list**. To add further payments, repeat.

   If required, change a payment amount by editing the amount box. To delete a payment, select **Remove**.

7. If you are an Operator, you are required to send the payment for authorisation. Select **Request authorisation**.

If you are an Administrator or Authoriser, to proceed with the payment enter your **Security Device Code/Shield Code**. If this payment requires authorisation from other Administrators or Authorisers, select **Request authorisation**. If no further authorisation is required, select **Authorise**.

Making a payment using a saved payment template

1. Choose between **Pay Anyone, Pay BPAY® Bills** and **Pay Employees** from the **Payments** menu.

   For the purpose of this guide, select **Pay Anyone**.

2. Select **Multiple Pay Anyone using a previously saved template**. Then select **Continue**.

3. Select the template required. Then select **Make a payment/transfer.**

4. Select an account you would like to make the payment from in the drop down menu. If the payment is due today, select **Today**. If it is due later, select **Later** and the date when it is due. Then select your business name.

5. Your Payee's details will be brought in from the template, but can be amended.

   To amend or add a Payee's details, select **or maintain payee**. Once you are done, select **Back** to return to making your payment.

   To add a payment to the list, select the Payee in the drop down menu. Enter a reference to appear on your statement and the payment amount. Then select **Add to list**. To add further payments, repeat.

   If required, change a payment amount by editing the amount box. To delete a payment, select **Remove**.

6. To save as a new template, tick **Save this payment as a template**. Enter a template name. Then select **Continue**.

7. If you are an Operator, you are required to send the payment for authorisation. Select **Request authorisation**.

   If you are an Administrator or Authoriser, to proceed with the payment enter your **Security Device Code/Shield Code**. If this payment requires authorisation from other Administrators or Authorisers, select **Request authorisation**. If no further authorisation is required, select **Authorise**.

Making a tax payment

1. Select **Pay Australian Taxation Office** from the **Payments** menu.

2. Select the account you would like to make the payment **from** in the drop down menu.

3. Enter your EFT Code (refer to your Tax Payment advice) and the payment amount.

4. If required, edit the date.

5. If you are an Operator, you are required to send the payment for authorisation. Select **Request authorisation**.

   If you are an Administrator or Authoriser, to proceed with the payment enter your **Security Device Code/Shield Code**. If this payment requires authorisation from other Administrators or Authorisers, select **Request authorisation**. If no further authorisation is required, select **Authorise**.

Making a Business Credit Card payment

1. Select **Transfer between my Accounts** from the **Payments** menu.

2. Select the account you would like to make the payment from and either the individual Business Credit Card or the Business Credit account to **receive** the payment. Then enter the amount.

   Please note, payments made to an individual Business Credit Card will only be available to that card and are not available to other cards linked to the same billing account. To make a payment to your billing account, always select the Business Credit Card account.

3. If the payment is due today, select **Today**. If it is due later, select **Later** and the date when it is due. Select **Recurring** if you wish

to schedule a regular payment. Then select **Continue** to review the details. Press **Confirm**, if all the details are correct.

4. If you are an Operator, you are required to send the payment for authorisation. Select **Request authorisation**.

   If you are an Administrator or Authoriser, to proceed with the payment enter your **Security Device Code/Shield Code**. If this payment requires authorisation from other Administrators or Authorisers, select **Request authorisation**. If no further authorisation is required, select **Review details** and **Confirm**.

Purchasing a bank cheque

1. Select a cheque/savings account from the **Your Accounts** page.

2. From the **Account Overview** page select **Purchase a Bank Cheque** from the **Account actions** panel.

3. Select the account you would like to make the payment from in the drop down menu.

4. Enter the Payee name, the amount and a description.

5. Enter a delivery address for the bank cheque and an address in the event it is undeliverable. Then select **Continue**.

6. If you are an Operator, you are required to send the payment for authorisation. Select **Request authorisation**.

   If you are an Administrator or Authoriser, to proceed with the payment enter your **Security Device Code/Shield Code**. If this payment requires authorisation from other Administrators or Authorisers, select **Request authorisation**. If no further authorisation is required, select Authorise.

Fixing an unsuccessful payment

1. Select **Repair Payment/Transfer** from the **Payments** menu. You can also access this information from the top of the **Your Accounts** page.

2. Select the payment. Then select **Repair**.

   Alternatively, you can select:

   • View and review the payment. Then select **Repair**.

   • Select **Reject**, input Reason and select **Reject**. Then select OK.

3. Repair the payment, as required. Then select **Continue**.

4. If you are an Operator, you are required to send the payment for authorisation. Select Request authorisation.

   If you are an Administrator or Authoriser, to proceed with the payment enter your **Security Device Code/Shield Code**. If this payment requires authorisation from other Administrators or Authorisers, select **Request authorisation**.

Making an international payment

Learn how convenient and simple it is to make an international payment.

Instructions included in this section:

• Registering for International Services

• Transferring funds overseas

• Purchasing an International draft

Registering for International Services

Before you can make an international payment, you must register for International Services. You must also be a registered Pay Anyone user.

1. Select **International Services** from the **Payments** menu.

2. Read and accept the Terms and Conditions. Then select **Apply**.

   Please note, International Services will be available the next time you login after midnight on the date of application.

Transferring funds overseas

1. Select **International Services** from the **Payments** menu.

2. Select **Transfer Funds Overseas**.

3. Select the Beneficiary you would like to make the payment to or enter the Beneficiary information required by selecting **Add a new Payee** and completing the details.

4. Select the account you would like to make the payment **from** in.

5. Enter the amount you wish to pay in Australian dollars or the desired foreign currency.

6. Select **Get Rate** to view your temporary exchange rate, the ANZ transfer fee (if applicable), the total amount payable, estimates of the correspondent fee and the total amount of fees, and an estimate of what the beneficiary will receive.

7. Acknowledge your understanding of the ANZ international Money Transfer Terms and Conditions (**"Terms"**).

8. Enter the beneficiary's address details, country and the purpose of the transfer. You can also add a personal note. Once you've added these details, select Continue.

9. Review your request.

   If changes are required, select **Back**.

   If no changes are required and

   • you are an Operator, you are required to send the payment for authorisation. Select Request authorisation.

   • you are an Administrator or Authoriser, to proceed with the payment enter your **Security Device Code/Shield Code**. If this payment requires authorisation from other Administrators or Authorisers, select Request authorisation. If no further authorisation is required, select **Authorise**.

10. Transfer message appears to advise of processing requirements. Select **OK** to acknowledge.

Transferring money between your accounts

Learn how to move money between your accounts linked to ANZ Internet Banking for Business.

Instructions included in this section:

• Making a single transfer

• Making a multiple transfer

• Transferring funds using a saved template

*Please note, to move money between business and personal entities accessible with the same logon, see **Making a payment** on pages 3 - 5.*

Making a single transfer

1. Select **Transfer between my Accounts** from the **Payments** menu.

2. Select **Transfer between my accounts** under Single Funds Transfer.

3. Select the account you would like to make the payment **from** and the business account to **receive** the funds.

   Then enter the amount.

4. If the transfer is due today, select **Today**. If it is due later, select **Later** and the date when it is due. Select **Recurring** if you wish to schedule a regular transfer. Then select **Continue** to review the details. Press **Confirm**, if all the details are correct.

5. If you are an Operator, you are required to send the transfer for authorisation. Select **Request authorisation**.

   If you are an Administrator or Authoriser, to proceed with the transfer, enter your **Security Device Code/Shield Code**. If this payment requires authorisation from other Administrators or Authorisers, select **Request authorisation**. If no further authorisation is required, select **Authorise**.

Making a multiple transfer

1. Select **Transfer between my Accounts** from the **Payments** menu.

2. Select **Multiple transfers**. Then select Continue.

3. Select an account you would like to make the payment **from** in the drop down menu. If the transfer is due today, select **Today**. If it is due later, select **Later** and the date when it is due.

4. Select an account to receive the payment in the drop down menu, and enter the amount. Then select **Add to list**.

   To add further transfers, repeat.

5. If required, change a payment amount by editing the amount box. To delete a payment, select **Remove**.

6. To save as a new template, tick **Save this payment as a template**. Enter a template name. Then select **Continue**.

7. If you are an Operator, you are required to send the transfer for authorisation. Select **Request authorisation**.

   If you are an Administrator or Authoriser, to proceed with the transfer enter your **Security Device Code/Shield Code**. If this payment requires authorisation from other Administrators or Authorisers, select **Request authorisation**. If no further authorisation is required, select **Authorise**.

Transferring funds using a saved template

1. Select **Transfer between my Accounts** from the **Payments** menu.

2. Select **Multiple transfers using a previously saved template**. Then select **Continue**.

3. Select the template. Then select **Make a payment/transfer**.

4. Select an account you would like to make the payment **from** in the drop down menu. If the transfer is due today, select **Today**. If it is due later, select **Later** and the date when it is due.

5. Select an account to receive the payment in the drop down menu. Enter the amount. Then select **Add to list**.

   To add further transfers, repeat.

6. If required, change a payment amount by editing the amount box. To delete a payment, select **Remove**.

7. To save as a new template, tick **Save this payment** as a template. Then enter a template name. Then select **Continue**.

8. If you are an Operator, you are required to send the transfer for authorisation. Select **Request authorisation**.

   If you are an Administrator or Authoriser, to proceed with the transfer, enter your **Security Device Code/Shield Code**. If this payment requires authorisation from other Administrators or Authorisers, select **Request authorisation**. If no further authorisation is required, select **Authorise**.

Collecting a payment using Direct Debit

Learn about the different ways to collect a payment from your customers' bank accounts at most Australian Financial Institutions using Direct Debit.

Instructions included in this section:

- Collecting a new Direct Debit payment
- Collecting a Direct Debit payment by uploading a file from an accounting software
- Collecting a Direct Debit payment using a saved payment template

Collecting a new Direct Debit payment

1. Select **Setup business Direct Debit** from the **Payments** menu.

2. Select **Create Direct Debit batch manually**.

3. Select the user ID. Then select **Continue**.

4. Check the Direct Debit details.

   If the details are correct, select **Continue**. If the details are incorrect, select **Back**. Then select a different user ID.

5. If the payment is due today, select **Today**. If it is due later, select **Later** and the date when it is due.

6. Select the Client you would like to collect the payment **from** in the drop down menu.

   To amend or add the Client's details, select **or maintain clients**. Once you are done, select **Back** to return to making your payment. Then select a Client in the drop down menu.

7. Enter a reference to appear on the Client's statement and the payment amount. Then select **Add to list**.

   To add further payments, repeat.

8. If required, change the payment amount by editing the amount box. To delete a payment, select **Remove**.

9. To save as a new template, tick **Save this payment as a template**. Enter a template name. Then select **Continue** to proceed with the payment.

10. If you are an Operator, you are required to send the request to collect from your Clients' accounts for authorisation. Select **Request authorisation**.

    If you are an Administrator or Authoriser, to proceed collecting the payments enter your **Security Device Code/Shield Code**. If collecting the payments requires authorisation from other Administrators or Authorisers, select **Request authorisation**. If no further authorisation is required, select **Authorise**.

Collecting a Direct Debit payment by uploading a file from an accounting software

1. Select **Setup business Direct Debit** from the **Payments** menu.

2. Select **Import File**.

3. To locate the payment file saved on your computer, select **Browse**. Locate the file you want to import. Select the file. Then select **Continue**.

4. Select the user ID. Then select **Continue**.

5. Check the Direct Debit details.

   If the details are correct, select **Continue**. If the details are incorrect, select **Back**. Then select a different user ID.

6. If the file upload is due today, select **Today**. If it is due later, select **Later** and the date when it is due.

7. To amend or add the Client's details, select **or maintain clients.** Once you are done, select **Back** to return to making your payment.

   To add a new payment to the list, select a Client in the drop down menu. Enter a reference to appear on Client's statement and the payment amount. Then select **Add to list**. To add further payments, repeat.

8. If required, change the payment amount by editing the amount box. To delete the payment, select **Remove**.

9. To save as a template, tick **Save this payment as a template**. Enter a template name. Then select **Continue**.

10. If you are an Operator, you are required to send the request to collect from your Clients' accounts for authorisation. Select **Request authorisation**.

    If you are an Administrator or Authoriser, to proceed collecting the payments enter your **Security Device Code/Shield Code**. If collecting the payments requires authorisation from other Administrators or Authorisers, select **Request authorisation**. If no further authorisation is required, select **Authorise**.

Collecting a direct debit payment using a saved payment template

1. Select **Setup business Direct Debit** from the **Payments** menu.

2. Select **Create Direct Debit batch using a template**.

3. Select the template. Then select **Set up a Direct Debit**.

4. Select the user ID. Then select **Continue**.

5. Check the Direct Debit details.

   If the details are correct, select **Continue**. If the details are incorrect, select **Back**. Then select a different user ID.

6. If the direct debit is due today, select **Today.** If it is due later, select **Later** and the date when it is due. Then enter your business name.

7. To amend or add a Client's details, select **or maintain clients.** Once you are done, select Back to return to making your payment.

   To add a new payment to the list, select a Client in the drop-down menu. Enter a reference to appear on the Client's statement and the payment amount. Then select **Add to list**. To add further payments, repeat.

8. If required, change the payment amount by editing the amount box. To delete a payment, select **Remove**.

9. To save as a new template, tick **Save this payment as a template**. Enter a template name. Then select **Continue**.

10. If you are an Operator, you are required to send the request to collect from your Clients' accounts for authorisation. Select **Request authorisation**.

   If you are an Administrator or Authoriser, to proceed collecting the payments enter your **Security Device Code/Shield Code**. If collecting the payments requires authorisation from other Administrators or Authorisers, select **Request authorisation**. If no further authorisation is required, select **Authorise**.

   Direct Debit is available on application. Eligibility criteria and ANZ's normal credit approval criteria apply.

Authorising a payment

Learn about authorising and rejecting a payment that has been made and requires your approval.

How do I know if I have a payment requiring my authorisation?
Each time you log on to ANZ Internet Banking for Business, a message page will display important information including any payments requiring your authorisation. Take a moment to read the message page before clicking **Proceed to Internet Banking**.

Instructions included in this section:

• Viewing the authorisation queue

• Authorising a payment

• Sending a payment back to be changed

• Declining a payment

Viewing the authorisation queue

1. Select **Authorise Payments/Transfers** from the **Payments** menu.

   Please note, Authorise Payments/Transfers can only be accessed by Administrators and Authorisers.

2. Each payment will have a status associated with it. The status of a payment can be any of the following:

   • **For approval** – The payment/transfer requires further authorisation.

   • **Expired** – The payment date for a future-dated payment/transfer has passed, or the payment authorisation period has lapsed. The payment/transfer can no longer be authorised. Payments with a status of 'expired' cannot be authorised and must be created again.

   • **Rejected** – The payment/transfer was rejected by an Administrator or Authoriser and cannot be authorised. Also see **Fixing an unsuccessful payment** on page 5.

   • **Under Repair** – The payment/transfer has been sent for repair and is currently in the 'Repair Payment/Transfers' queue. Only the user who initiated the payment can repair it.

   Here you can authorise, send for a repair, view details, reject or immediately delete a payment/transfer.

Authorising a payment

1. Select **Authorise Payments/Transfers** from the **Payments** menu.

2. Select the payment. Enter your **Security Device Code/Shield Code**. Then select **Authorise**.

   *Please note, if the payment/transfer requires further authorisation, it will remain in the authorisation queue as **Pending**.*

3. Once the required number of Signatories have authorised the payment, a lodgement receipt containing details of your lodgement and receipt numbers will be displayed. The lodgement number is your confirmation that the request has been lodged for processing by ANZ. The receipt number is confirmation that your transfer has been processed by ANZ.

   If you set up a future-dated transfer, you should log on to ANZ Internet Banking for Business after the transfer date and select on the 'Past Payment/Transfers' option to confirm that your transfer has been processed. See **Viewing account activity** on page 3 for assistance.

Sending a payment back to be changed

1. Select **Authorise Payments/Transfers** from the **Payments** menu.

2. Select the payment. Then select **repair**.

3. Enter your reason. Then select **repair**.

Declining a payment

1. Select **Authorise Payments/Transfers** from the **Payments** menu.

2. Select the payment. Then select **Reject**.

3. Enter your reason. Then select **Reject**.

Managing payment templates

Learn how to create and manage templates that will save you time when making payments and transfers.

Instructions included in this section:

• Adding a payment template

• Editing a template

• Renaming a template

• Using an existing template to create a new template

• Immediately delete a template

Adding a payment template

1. Select **Manage Payment Templates** from the **Payments** menu.

2. Select **Add a template**.

3. Select the type of template you would like to create. Choose between **BPAY® Bills, Funds Transfer, Pay Anyone or Pay Employees** payment template.

   For the purpose of this guide, select Pay Anyone.

   Select **Pay Anyone**. Then select **Continue**.

4. Enter template name and your business name.

5. Select a Payee in the drop down box.

   To amend or add a new Payee's details, select **Maintain Payees**. Amend or enter the required details. Then select **Save** to update and return to creating your template.

6. Enter a reference to appear on the Payee's statement and the payment amount. Then select **Add to list**.

   To add further payments, repeat.

7. If required, change a payment amount by editing the amount box. To delete a payment, select **Remove**.

   To finalise the template, select **Save**.

Editing a template

1. Select **Manage Payment Templates** from the **Payments** menu.
2. Select the template. Then select **Edit**.
3. Amend the template as required.
4. To update the template, select **Save**.

Renaming a template

1. Select **Manage Payment Templates** from the **Payments** menu.
2. Select the template. Then select **Rename**.
3. Enter the new template name. Then select **Save**.

Using an existing template to create a new template

1. Select **Manage Payment Templates** from the **Payments** menu.
2. Select the template. Then select **Copy**.
3. Enter a template name.
4. Amend the template as required.
5. To complete new template, select **Save**.

Immediately delete a template

1. Select **Manage Payment Templates** from the **Payments** menu.
2. Select the template. Then select **Delete**.
3. To confirm request, select **OK**.

Managing Payee and Biller Lists

Learn how to create and manage a list of your Payees such as employees and suppliers.

Instructions included in this section:

- Adding someone to a list
- Amending an existing list

Adding someone to a list

1. There are a number of ways to add someone to a list – either by selecting **Pay Anyone**, **Pay BPAY® Bills** or **Payroll**, or by visiting.

   For the purpose of this guide, select **Settings** and select the **Manage payees** option.
2. **Manage payees** from the **Settings** menu.
3. Select **Add a new payee**.
4. Enter your personal description of the Payee and the Payee's account number and name. Then select **Save**.

Amending an existing list

1. There are a number of ways to amend a list – either by selecting **Pay Anyone**, **Bill Pay** or **Payroll**, or by visiting **Settings** and select **Manage Payees**.

   For the purpose of this guide, select **Manage Payees** from the **Settings** menu.
2. Select the Payee. Then select the amendment you would like to make. Edit the payee or select **Delete**.
3. Edit your personal description of the Payee, and the Payee's account number and name. Then select **Save**.

Managing Users

Learn how to provide and manage the access of other Users.

Instructions included in this section:

- Adding a new Operator
- Amending an Operators access
- Viewing an Operators activities
- Viewing an Operators account permissions
- Resetting an Operators password

Adding a new Operator

1. Select **Manage Users** from the **Settings** menu.
2. Select **Add Operator**.
3. Enter the Operator's details including first name, last name and Operator ID. then select **Save**.
4. You will be provided with a CRN (Customer Registration Number), an Operator ID (as previously nominated) and a temporary password. The Operator is required to enter these details to access ANZ Internet Banking for Business.

   Please note, the Operator will be required to change the password at their initial log on.
5. Select the Operator from the Manage Users list and then select Edit. Click on the access permissions that are required for each account.
6. For security purposes, the new Operator's access will initially be suspended. To Unsuspend the Operator, select Enabled and select **Save**.

Amending an Operators access

1. Select **Manage Users** from the **Settings** menu.
2. Select the Operator. Select Edit.
3. Edit the Operators access permissions as required. Then select **Save**.

   The Operator's profile has been successfully updated.

Viewing an Operator's activities

1. Select **Manage Users** from the **Settings** menu.
2. Select **Search activity logs**.
3. Select an Operator (User), the type of activity and the date range must be within the last 120 days you wish to search. Then select **Search**.

Viewing an Operator's account permissions

1. Select **Manage Users** from the **Settings** menu.
2. Select **Edit** on the Operator that you wish to view.
3. This screen outlines which account the operator has view and create transaction access to.

Resetting an Operator's password

1. Select **Manage Users** from the **Settings** menu.
2. Select **Edit** on the Operator you wish to reset the password for.
3. Select **Reset password**, to proceed with resetting, select **Confirm**.
4. The Operator's new password will be displayed. This temporary password needs to be provided to the Operator. They will then need to change this password the next time they log on.

Editing a User*

1. Select **Manage Users** from the **Settings** menu.
2. Select Edit on the User you wish to Edit.
3. Edit a user as required.
4. Review the changes you have made, then select Save.

* Only an Administrator has this functionality.

Editing a User's access

1. Select **Manage Users** from the **Settings** menu.
2. Administrator selects Edit on the User they wish to Edit.
3. Administrator selects 'Administrator' or 'Authoriser'.
4. Review the changes you have made, then select Save.

   Please note, if the user's access is suspended or locked, administrator cannot edit access permissions for that user. Please call ANZ on 1800 269 242.

Deleting a User

1. Select **Manage Users** from the **Settings** menu.

2. Select Delete User.

3. Review the correct user has selected, then select Confirm.

   Please note, this cancel all the user's scheduled payments. Also administrator cannot delete themselves.

Open Banking* - Data Sharing

From November 2021, Administrators can appoint and revoke a Nominated Representative(s)** to share data on behalf of the Account Holder.

Appointing a Nominated Representative(s)

1. Select Manage Users from the Settings menu.

2. Administrator selects "Edit" on the user they wish to edit.

3. Administrator selects "Yes" on Data sharing access.

4. Review the changes you have made, then select Save.

Revoking a Nominated Representative(s)

1. Select Manage Users from the Settings menu.

2. Administrator selects "Edit" on the user they wish to edit.

3. Administrator selects "No" on Data sharing access.

4. Review the changes you have made, then select Save.

*'Open Banking' means as part of the Consumer Data Right, the ability to share data held by ANZ. For more information on Open Banking, visit www.anz.com/datasharing

** 'Nominated Representative' means a person appointed for the purposes of Open Banking, who is able to manage data sharing on behalf of the Account Holder.

Update Details

- Linking an account
- Unlinking an account
- Maintaining a Business Profile

Linking an account

1. Select **Settings** from the menu.

2. Administrator clicks on 'Maintain Linked Accounts'.

3. Select Link this account.

   Please note, administrator can only add an account where the account is 'anyone to sign'. If the account is 'not anyone to sign', please select Maintenance form link.

Unlinking an account

1. Select **Settings** from the menu.

2. Administrator clicks on 'Maintain Linked Accounts'.

3. Select the account. Select Edit Link Status.

4. Select Unlink this account

Maintaining a Business Profile

1. Select **Profile** from the menu.

2. Administrator clicks on 'Profile & Security' then clicks on 'Maintain business profile.'

3. Select Edit Profile.

4. This screen outlines the contacts details and payment authorisation period.

5. Edit the required details, then select Save.

Operator log in

1. Operator will go to www.anz.com.au and press Log in on the right hand side of the home screen.

2. Operator to enter their CRN (Customer registration number) and their password*.

3. Operator to enter their Operator ID (as previously nominated by their Administrator).

* Please note, the Operator will be required to change the password at their initial log in.

Operator Access

An Operator's Access is determined by the permissions the Administrator has allowed within the 'Edit' section of Manage Users. Under Account access the Administrator can enable access levels for each account. Any transactions submitted by an Operator must be authorised by the Administrators or Authorisers.

- If the Administrator enables '**View**' access for the Operator this allows the Operator to view transactions on the account and view statements.

- If the Administrator enables '**Transfer**' access for the Operator this allows the Administrator to enable the next set of permissions for the Operator (Pay Anyone, Pay bill, Funds transfer, Payroll)

- If the Administrator enables '**Pay Anyone**' access for the Operator this allows the Operator to set up Pay Anyone transactions.

- If the Administrator enables '**Pay bill**' access for the Operator this allows the Operator to set up BPAY® Bills and also allows them to set up BPAY® Bill directly to the Australian Taxation Office

- If the Administrator enables '**Funds transfer**' access for the Operator this allows the Operator to set up transfers between accounts that the Administrator has given them access to.

- If the Administrator enables '**Payroll**' access for the Operator this allows the operator to set up payroll payments using the 'pay employees' functionality.

- If the Administrator enables '**Payroll templates and employee lists**' under Template Access this allows the Operator to make amendments to existing payroll or employee lists. This includes Editing, Copying, Deleting and Renaming the Templates.

- If the Administrator enables '**Payment templates and payee/biller lists**' under Template Access, this allows the Operator to make amendments to existing payment, payee/biller templates. This includes Editing, Copying, Deleting and Renaming the Templates.

Please note that Operators are not able to customise or make changes to the account names

Other administration functions

Administrators can create and manage PayIDs. Please see the Creating and Managing your PayID section on page 3 for more information.

Administrators have access to amend the business's daily payment limit and International Service at any time.

Instructions included in this section:

- Changing or removing the third party daily payment limit
- Immediately removing access to International Services

Changing or removing the third party daily payment limit

1. Select **Settings** from the menu.

2. To change the limit, select your preferred new daily limit. Then select **Change my Pay anyone limit**.

   To remove the daily limit, select **Remove Pay Anyone Access**.

   *Please note, when you select **Remove Pay Anyone Access**, the third party limit (and the Pay Anyone facility) will be removed immediately.*

Immediately removing access to International Services

1. Select **International Services** from the **Payments** menu.

2. Select **Remove International Services**.

   Please note, when you select Remove International Services, International Services will be removed immediately.

PayTo

PayTo® is a new secure digital payment option that allows you to view, authorise and manage your payment agreements on eligible accounts from within your ANZ Internet Banking or in any other digital channel we make available.

Instructions included in this section:

• Authorise a PayTo agreement

• Decline a PayTo agreement

• Pause a PayTo agreement

• Resume a PayTo agreement

• Change the linked account

• Authorise a PayTo agreement amendment

• Cancel a PayTo agreement

Authorise a PayTo agreement

1. Select **PayTo** from the **Payments** menu.

2. Select the PayTo agreement requiring review which will have an 'Action Required' label.

3. Review the agreement details such as (Payee, amount, frequency) prior to actioning.

4. Select **Authorise payment agreement**.

5. Select **Authorise** on the confirmation screen.

6. If you are an Administrator or Authoriser, to proceed with authorising the new PayTo agreement enter your **Security Device Code/Shield Code**.

7. Select **Back to agreements** once the authorisation is submitted.

8. The agreement will now appear under the Active category.

If authorising the new PayTo agreement requires authorisation from subsequent Administrators or Authorisers, they will need to follow the below steps.

Authorise a PayTo agreement (subsequent Administrators or Authorisers)

1. Select **PayTo** from the **Payments** menu.

2. Select the PayTo agreement requiring subsequent authorisation which will have an 'Action Required' label.

3. Review the agreement details such as (Payee, amount, frequency) prior to actioning.

4. Select **Authorise changes**.

5. Select **Authorise** on the confirmation screen.

6. Enter your **Security Device Code/Shield Code**.

7. Select **Back to agreements** once the authorisation is submitted.

Please note, the agreement will only appear under the Active category when the last Administrator or Authoriser has submitted their authorisation.

Decline a PayTo agreement

1. Select **PayTo** from the **Payments** menu.

2. Select the PayTo agreement requiring review which will have an 'Action Required' label.

3. Select **Decline payment agreement**.

4. Select **Decline** on the confirmation screen.

5. Select **Back to agreements list** once the declinal request is submitted.

6. The agreement will now appear under the Cancelled category.

Pause a PayTo agreement

1. Select **PayTo** from the **Payments** menu.

2. Select the PayTo agreement that you wish to pause.

3. Select **Pause agreement**.

4. Read what happens when you pause your agreement and select, **I understand**.

5. Select **Pause agreement** on the confirmation screen.

6. Select **Back to agreements** once the request is submitted.

7. The agreement will now appear under the Paused category.

Resume a PayTo agreement

1. Select **PayTo** from the **Payments** menu.

2. Select the PayTo agreement that you wish to resume in the Paused category.

3. Select **Resume agreement**.

4. Select **Resume agreement** on the confirmation screen.

5. Select **Back to agreements** once the request is submitted.

6. The agreement will now appear under the Active category.

Change the linked account

1. Select **PayTo** from the **Payments** menu.

2. Select the PayTo agreement that you wish to change the debiting account for.

3. Select **Change linked account**.

4. Select, **Select Account** under the Change to section.

5. Select the account you wish to change to, from the list of your eligible accounts.

6. Select **Continue**.

7. Select **Confirm** to submit your change account request.

8. If you are an Administrator or Authoriser, to proceed with updating your change linked account request enter your **Security Device Code/Shield Code**.

9. Select **Back to agreements** once the request is submitted.

If changing the linked account requires authorisation from subsequent Administrators or Authorisers the following steps need to be followed.

Change the linked account (subsequent Administrators or Authorisers)

1. Select **PayTo** from the **Payments** menu.

2. Select the PayTo agreement requiring subsequent authorisation to change the linked account which will have an 'Action Required' label.

3. Ensure the linked account the PayTo agreement is changing to is correct.

4. Select **Authorise changes**.

5. Select **Authorise** on the confirmation screen.

6. Enter your **Security Device Code/Shield Code**.

7. Select **Back to agreements** once the authorisation is submitted.

Please note, the linked account on the agreement will only be changed once the last Administrator or Authoriser has submitted their authorisation.

Authorise a PayTo agreement amendment

1. Select **PayTo** from the **Payments** menu.

2. Select the PayTo agreement requiring review which will have an Action Required label.

3. The agreement details screen is then displayed where the requested changes from the Merchant will be marked as updated.

4. Review the agreement detail changes prior to actioning.

5. Select **Authorise changes**.

6. Select **Authorise** on the confirmation screen.

7. If you are an Administrator or Authoriser, to proceed with authorising an amendment to an existing PayTo agreement enter your **Security Device Code/Shield Code**.

8. Select **Back to agreements** once the authorisation is submitted.

9. The agreement will now appear under the Active category.

If amending an existing agreement requires authorisation from other Administrators or Authorisers, they will need to repeat the above steps.

Please note, when there are subsequent Administrators or Authorisers the agreement will only appear under the Active category once the last Administrator or Authoriser has submitted their authorisation.

Cancel a PayTo agreement

1. Select **PayTo** from the **Payments** menu.

2. Select the PayTo agreement that you would like to cancel.

3. Select **Cancel agreement**.

4. Read what happens when you cancel an agreement and select, **I understand**.

5. Select **Cancel agreement** on the confirmation screen.

6. Select **Back to agreements** once the cancellation request is submitted.

7. The agreement will now appear under the Cancelled category.

Contacting ANZ via ANZ Internet Banking for Business

Learn how to make enquiries (such as requesting a replacement Commercial Card) in ANZ Internet Banking for Business.

Instructions included in this section:

- Sending and receiving a message

- Making a Commercial Card Enquiry

Sending and receiving a message

1. Select **SecureMail** from the menu.

2. Select the message. Then select **Read Message**.

3. To reply, select **Reply to this Message**. Enter your message. Then select **Send**.

   To delete, select **Delete this Message**.

   To return to SecureMail, select Back to Inbox.

   How do I know if ANZ has sent me a message? When you receive a SecureMail from ANZ, you will receive a message the next time you log on to ANZ Internet Banking for Business.

Making a Commercial Card Enquiry

1. Select the **Contact Us** link at the top of the screen.

2. Select **Commerical Cards Enquiries**.

3. Select the type of enquiry you would like to make. Choose between **Add a charge, Change Card Limits, Request Replacement Card, Cancel Card, Dispute a Transaction, Reward Enquiries and General Commercial Card Enquiries.**

   For the purpose of this guide, select **Request Replacement Card.**

4. Select the account in the drop down menu. Then enter the card number the enquiry relates to.

5. Enter your enquiry details.

   Tip: Select **Save message** to keep your message if you reach your ANZ Internet Banking for Business time out.

6. To finalise the enquiry, enter your contact details. Then select **Submit**.

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