

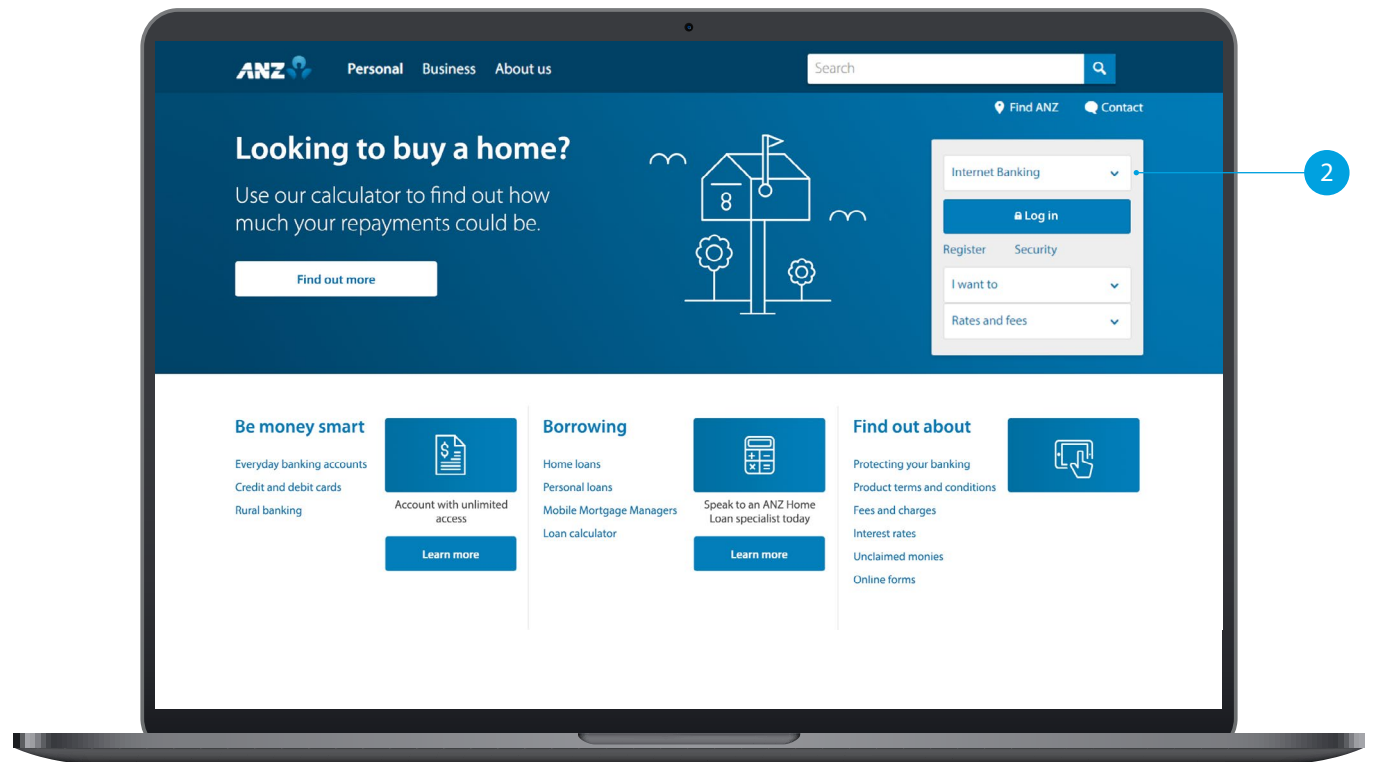
# THE ANZ INTERNET BANKING GUIDE

## HOW TO LOG IN

- 1 Go to **anz.com/fiji**
- 2 Select **Internet Banking** from right-hand side and click **Log in**.
- 3 Enter your **User ID** and **Password**, click **Log in**.

anz.com/fiji

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If you ever get stuck or need extra help, we're only a phone call away on 132411 (local) or +679 3316 644 (overseas), 24 hours, 7 days.

Eligibility criteria, terms and conditions apply to ANZ Internet Banking. See our ANZ Internet Banking Terms and Conditions at [anz.com/fiji](http://anz.com/fiji) for more information.

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

User ID

Password

[Not yet Registered?](#)  
[Forgotten your password?](#)

3



# SITE KEY AND SECURITY QUESTIONS

## Site key

Once you have successfully logged in, your site key will be displayed.

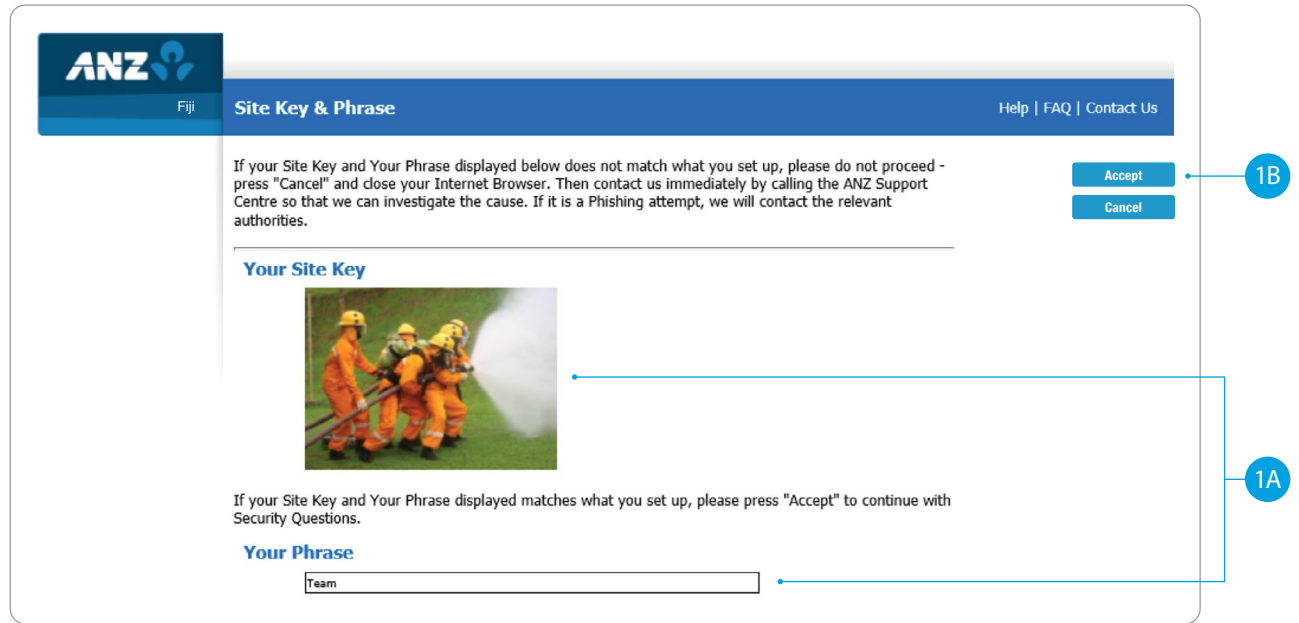
1A Check the picture and the phrase is the **same** as how you have personalised it in your initial set up.

1B Click **Accept**.

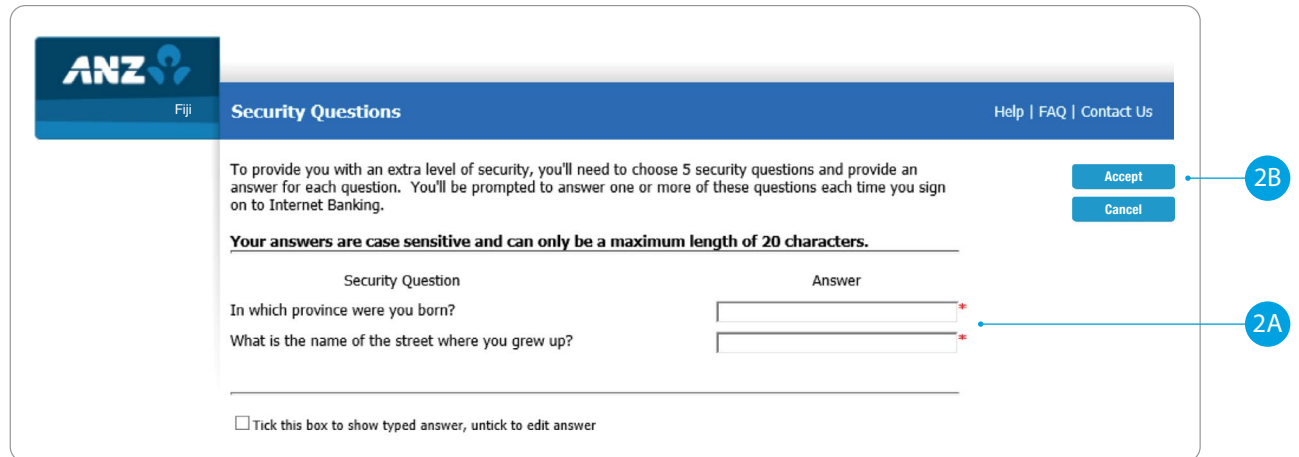
## Security questions

2A Provide the answers to your security questions.

2B Click **Accept**.



The screenshot shows the 'Site Key & Phrase' page for ANZ Fiji. At the top, there is a blue header with the ANZ logo and 'Fiji' on the left, and 'Help | FAQ | Contact Us' on the right. Below the header, a warning message states: 'If your Site Key and Your Phrase displayed below does not match what you set up, please do not proceed - press "Cancel" and close your Internet Browser. Then contact us immediately by calling the ANZ Support Centre so that we can investigate the cause. If it is a Phishing attempt, we will contact the relevant authorities.' To the right of this message are 'Accept' and 'Cancel' buttons. Below the warning is a section titled 'Your Site Key' which contains a photograph of three firefighters in orange gear. Underneath the photo is the instruction: 'If your Site Key and Your Phrase displayed matches what you set up, please press "Accept" to continue with Security Questions.' Below this is a section titled 'Your Phrase' with a text input field containing the word 'Team'. On the right side of the page, there are two callout boxes: '1A' with a line pointing to the firefighter photo, and '1B' with a line pointing to the 'Accept' button.



The screenshot shows the 'Security Questions' page for ANZ Fiji. At the top, there is a blue header with the ANZ logo and 'Fiji' on the left, and 'Help | FAQ | Contact Us' on the right. Below the header, a message states: 'To provide you with an extra level of security, you'll need to choose 5 security questions and provide an answer for each question. You'll be prompted to answer one or more of these questions each time you sign on to Internet Banking.' To the right of this message are 'Accept' and 'Cancel' buttons. Below the message is a bold instruction: 'Your answers are case sensitive and can only be a maximum length of 20 characters.' This is followed by a table with two columns: 'Security Question' and 'Answer'. The first row has the question 'In which province were you born?' and an empty answer field with a red asterisk. The second row has the question 'What is the name of the street where you grew up?' and an empty answer field with a red asterisk. At the bottom of the page, there is a checkbox with the text: 'Tick this box to show typed answer, untick to edit answer'. On the right side of the page, there are two callout boxes: '2A' with a line pointing to the answer input fields, and '2B' with a line pointing to the 'Accept' button.

# HOMEPAGE

- 1 Enquiries.** Click here to view transactions, internet banking activities, account details, upcoming payments and foreign exchange rates.
- 2 Funds Transfer.** Click here to move money between accounts, pay a person or bill, set up automatic payments, do international transfers and view your saved templates.
- 3 Requests.** Click here to open a new term deposit or request a new cheque book.
- 4 Communication.** Send and receive confidential account information about your banking needs, by sending us a message.
- 5 My Profile.** Click here to change your password or security questions or to customise your account names.
- 6 Log Out** when you are finished. Don't worry if you forget, you'll automatically be logged out after a few minutes of inactivity.

The screenshot shows the ANZ Fiji Account Balances page. At the top, there is a navigation bar with the ANZ logo and the word 'Fiji'. Below the logo, there are five tabs: 'Enquiries', 'Funds Transfer', 'Requests', 'Communication', and 'My Profile'. The 'Enquiries' tab is selected. The main heading is 'Account Balances'. To the right of the heading, there are links for 'Messages', 'Contact Us', 'Print', 'Help', and 'Log Out'. On the left side, there is a sidebar with 'Enquiries' and 'My Favourites' sections. The 'Enquiries' section includes links for 'Account Balances', 'Internet Requests', 'Internet Activity History', 'Foreign Currency Rates', 'Scheduled Payments', and 'Credit Cards'. The 'My Favourites' section shows 'No Items'. The main content area displays a table of account balances and a consolidated balance. The table has columns for 'Account Number', 'Account Name', 'Currency', 'Balance', and 'FJD Equivalent'. The consolidated balance is shown as 'FJD 8,984.00'. There are 'Details' and 'Print' buttons on the right side of the table. Numbered callouts 1 through 6 point to various elements: 1 points to the 'Enquiries' tab, 2 to 'Funds Transfer', 3 to 'Requests', 4 to 'Communication', 5 to 'My Profile', and 6 to the 'Log Out' link.

Account Number	Account Name	Currency	Balance	FJD Equivalent
12302419	FJD-Access Premium	FJD	3,784.00	3,784.00
12302420	FJD-Access Premium	FJD	5,200.00	5,200.00
Consolidated Balance			FJD	8,984.00

# ANZ TO ANZ TRANSFER

This function allows you to transfer money between your own accounts and pay someone within ANZ (Pay to other ANZ Accounts).

- 1 Select **Funds Transfer**.
- 2 Select **ANZ to ANZ transfer**.
- 3 Select which **Account** you want to transfer **from**.
- 4 Select **My Accounts** if you want to transfer to your linked accounts, then select the **Account** you want to transfer **to**.

OR

- 5 Select **Other ANZ Accounts** if transferring to any other ANZ accounts and enter the **Account Number**.
- 6 Enter the **Transfer Amount**.
- 7 Enter the **Details** that will show on your statement and theirs (i.e. reference and particulars).
- 8 Select **Submit**.
- 9 **Review** the payment including who you're paying and how much you're paying them.
- 10 If everything looks correct, select **Confirm**.
- 11 A **Transaction Number** is given for your reference.

The screenshot shows the ANZ Funds Transfer interface. The top navigation bar includes 'Enquiries', 'Funds Transfer' (highlighted), 'Requests', 'Communication', and 'My Profile'. The main header is 'ANZ to ANZ Transfer' with links for 'Messages', 'Contact Us', 'Print', 'Help', and 'Log Out'. On the left, there is a sidebar with 'Funds Transfer' options: 'ANZ to ANZ Transfer' (selected), 'Bill Payment', 'ANZ to Other Bank Transfer', 'International Transfer Request', 'Cross Currency Transfer Request', and 'My Templates'. Below that is 'My Favourites' with 'No Items'. The main form area contains:
 

- From Account:** A dropdown menu showing '12302419 - FJD-Access Premium' and a currency/amount field showing 'FJD 3,784.00'.
- To Account:** Radio buttons for 'My Accounts' and 'Other ANZ Accounts (Enter Account Number)'. The 'Other ANZ Accounts' option is selected, with a text input field containing '12302420'.
- Transfer Amount:** A currency/amount field showing 'FJD 50.00'.
- Notes for Recipient:** A text input field containing 'Dad's Tablets'.
- Notes for Myself:** A text input field containing 'Dad's Tablets'.

 At the top right of the form area are 'Submit' and 'Cancel' buttons. Numbered callouts (1-8) point to various elements: 1 to the Funds Transfer menu, 2 to the ANZ to ANZ Transfer sidebar option, 3 to the From Account dropdown, 4 to the To Account dropdown, 5 to the Other ANZ Accounts radio button, 6 to the Transfer Amount field, 7 to the Notes for Recipient field, and 8 to the Submit button.

The screenshot shows the 'ANZ to ANZ Transfer - Review Transfer' interface. The top navigation bar is the same. The main header is 'ANZ to ANZ Transfer - Review Transfer' with links for 'Messages', 'Contact Us', 'Print', 'Help', and 'Log Out'. The main content area contains:
 

- A message: 'Please check the details you have entered below. Once you have confirmed that all details are correct, and have read the 'Important Information' section below, select Confirm to lodge this transaction for processing.'
- From Account:** Same as the previous screenshot.
- To Account:** Same as the previous screenshot.
- Transfer Amount:** Same as the previous screenshot.
- Notes for Recipient:** Same as the previous screenshot.
- Notes for Myself:** Same as the previous screenshot.

 At the top right of the form area are 'Confirm' and 'Back' buttons. Numbered callouts (9-10) point to the Confirm button (9) and the Back button (10).

**Your Reference**  
Transaction Posted  
Transaction Number ADC00612

# BILL PAYMENT

- 1 Select **Funds Transfer**.
- 2 Select **Bill Payment**.
- 3 Select which **Account** you want to pay **from**.
- 4 Select the **Biller Name** you want to pay **to**.
- 5 Enter the **Details** that will show on your statement and theirs (i.e. reference and particulars).
- 6 Enter the **Amount** you want to pay.
- 7 Select **Submit**.
- 8 **Review** the payment including who you're paying and how much you're paying them.
- 9 If everything looks correct, select **Confirm**.
- 10 A **Transaction Number** is given for your reference.

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# ANZ TO OTHER BANK TRANSFER

- 1 Select **Funds Transfer**.
- 2 Select **ANZ to Other Bank Transfer**.
- 3 Select which **Account** you want to pay **from**.
- 4 Enter the **Amount** you want to pay.
- 5 Enter the **Details** that will show on **your statement** (i.e. reference and particulars).
- 6 Enter the **Account Name** of the person you're paying.
- 7 Enter the **Account Number** of the person you're paying.
- 8 Select the **Bank Name**.
- 9 Enter the **Details** that will show on **their statement** (i.e. reference and particulars).
- 10 Select **Submit**.
- 11 **Review** the payment including who you're paying and how much you're paying them.
- 12 If everything looks correct, select **Confirm**.
- 13 A **Transaction Number** is given for your reference.

The screenshot displays the ANZ online banking interface for performing an ANZ to Other Bank Transfer. The interface is divided into several sections:

- Navigation:** Includes tabs for Enquiries, Funds Transfer (highlighted), Requests, Communication, and My Profile. A top bar contains links for Messages, Contact Us, Print, Help, and Log Out.
- Left Sidebar:** Lists 'Funds Transfer' options: ANZ to ANZ Transfer, Bill Payment, ANZ to Other Bank Transfer (selected), International Transfer Request, Cross Currency Transfer Request, and My Templates. Below this is 'My Favourites' with 'No Items'.
- Main Form (ANZ to Other Bank Transfer):**
  - Instructions:** 'To submit an ANZ to Other Bank Transfer please complete the form below. To transfer funds to another ANZ customer's account, please enter account number in "Other ANZ Accounts" field on "ANZ to ANZ Transfer" Screen.'
  - Submit Button:** Located at the top right of the form.
  - Templates:** A dropdown menu set to 'New bank'.
  - From Account:** A dropdown menu set to '12302419 - FJD-Access Premium'.
  - Available Balance:** Displayed as 'FJD 3,784.00'.
  - Transfer Amount in Local Currency:** Input field set to 'FJD 50.00'.
  - OR:** A separator between the transfer amount and the transfer from amount.
  - Transfer From Amount:** Input field set to 'FJD 50.00'.
  - Indicative Exchange Rate:** A field for the exchange rate.
  - My Reference:** Input field set to 'Saving Bred Bank'.
  - Payment Details:**
    - Account Name:** Input field set to 'Other banks'.
    - Account Number:** Input field set to '6865677'.
    - Bank Name:** A dropdown menu set to 'Bred Bank'.
    - Reference To Payee:** Input field set to 'Savings from ANZ'.
- Review Screen (ANZ to Other Bank Transfer - Review Transfer):**
  - Instructions:** 'Please check the details you have entered below. Once you have confirmed that all details are correct, and have read the "Important Information" section below, select Confirm to lodge this request for processing.'
  - Confirm/Back Buttons:** Located at the top right of the review screen.
  - From Account:** Dropdown menu set to '12302419 - FJD-Access Premium'.
  - Available Balance:** Displayed as 'FJD 3,658.74'.
  - Transfer Amount in Local Currency:** Input field set to 'FJD 50.00'.
- Your Reference:** A box at the bottom right showing 'Transaction Posted' and 'Transaction Number ADC00612'.

# INTERNATIONAL TRANSFER ON INTERNET BANKING

- 1 Select **Funds Transfer**.
- 2 Select **International Transfer Request**.
- 3 Select which **Account** you want to pay **from**.
- 4 Select the **Currency** you want to transfer.
- 5 Select the **Amount** you want to transfer.
- 6 Select the **Purpose of Transfer**.
- 7 Upload the **Document Required** for the purpose of the transfer.
- 8 Select from **Bank Charge Options**.
- 9 Enter the **details of person you want to pay**, such as name, street address, phone contact and message.

Continue to next page for additional instructions.

The screenshot shows the ANZ International Transfer Request form. The form is titled "International Transfer Request" and includes a navigation menu with "Enquiries", "Funds Transfer", "Requests", "Communication", and "My Profile". The "Funds Transfer" section is active, showing options like "ANZ to ANZ Transfer", "Bill Payment", "ANZ to Other Bank Transfer", "International Transfer Request", "Cross Currency Transfer Request", and "My Templates". The "My Favourites" section shows "No Items".

The form fields are as follows:

- 1** Funds Transfer: ANZ to ANZ Transfer, Bill Payment, ANZ to Other Bank Transfer, **International Transfer Request**, Cross Currency Transfer Request, My Templates.
- 2** International Transfer Request: Request.
- 3** From Account: 12302419 - FJD-Access Premium.
- 4** Transfer Currency: FJD - Fiji Dollar.
- 5** Transfer Amount: 560.00.
- 6** Purpose of Transfer: 32 - Wedding expenses.
- 7** Documents Required: Documentary evidence of the wedding.
- 8** Bank Charge Option: BEN - Beneficiary pays all charges.
- 9** Beneficiary Bank Account Details: Commonwealth Bank of Australia, Swift BIC (if known): CTBAAU2S, Branch Number (if known): 320, Account Number / IBAN: 7377409, Branch Address: Para Hills.

At the bottom of the form, there are two callout boxes:

- Please Select -**  
 BEN - Beneficiary pays all charges  
 OUR - I pay all charges  
 SHA - I pay ANZ charges, beneficiary pays other bank charges
- Please Select -**  
 27 - Education expenses paid direct to education institution  
 28 - Education expenses paid direct to Student  
 32 - Gifts & Charitable Donations

# INTERNATIONAL TRANSFER ON INTERNET BANKING

- 10 Enter the **Bank Account Details** of the person you want to pay.
- 11 Enter **Intermediary Bank Account Details (Optional)**.
- 12 Enter your **street address and phone contact**.
- 13 **Review** the payment including who you're paying and how much you're paying them.
- 14 If everything looks correct, select **Confirm**.
- 15 A **Transaction Number** is given for your reference.

**10 Beneficiary Bank Account Details**

Bank  \*

Swift BIC (if known)

Branch Number (if known)

Account Number / IBAN  \*

\*\* For Telegraphic Transfers, please note that IBAN (International Bank Account Number) MUST BE ENTERED when transferring to Europe and United Arab Emirates.

Branch Address

Enter pre-arranged exchange rate details for this transfer below.

Quoted Exchange Rate  Reference Number

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**11 Intermediary Bank Account Details (Optional)**

Bank

Swift BIC

Branch Number

Account Number

Branch Address

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**12 Your Contact Details**

Home Address  \*

Country + Area Code  Phone Number

Preferred Contact No

Alternative Contact No   x

[Messages](#) | [Contact Us](#) | [Print](#) | [Help](#) | [Log Out](#)

**International Transfer Request – Review Request**

Please check the details you have entered below. Once you have confirmed that all details are correct, and have read the 'Important Information' section below, select Confirm to lodge this request for processing.

**13** From Account

Available Balance

---

Transfer Currency

**Your Reference**

**Request Submitted**  
**Transaction Number ADC00616**



# SETTING UP A SCHEDULED PAYMENT

After entering details of your payments, you can schedule a payment for the future or make regular automatic payments.

1 Enter the **Date** you want to make a future payment.

OR

2 Select the **Frequency** you want the payments made.

3 Enter the **Date** you want the first payment made.

4 Select when you want the payment made until:

- **No End Date** means this payment will be automatically paid until you change or stop it.
- **End On** means this payment will be automatically paid until the date you've chosen.

5 If everything looks correct, select **Submit**.

6 A **Transaction Number** is given for your reference.

The screenshot shows the ANZ Fiji 'ANZ to ANZ Transfer' form. The form includes the following fields and options:

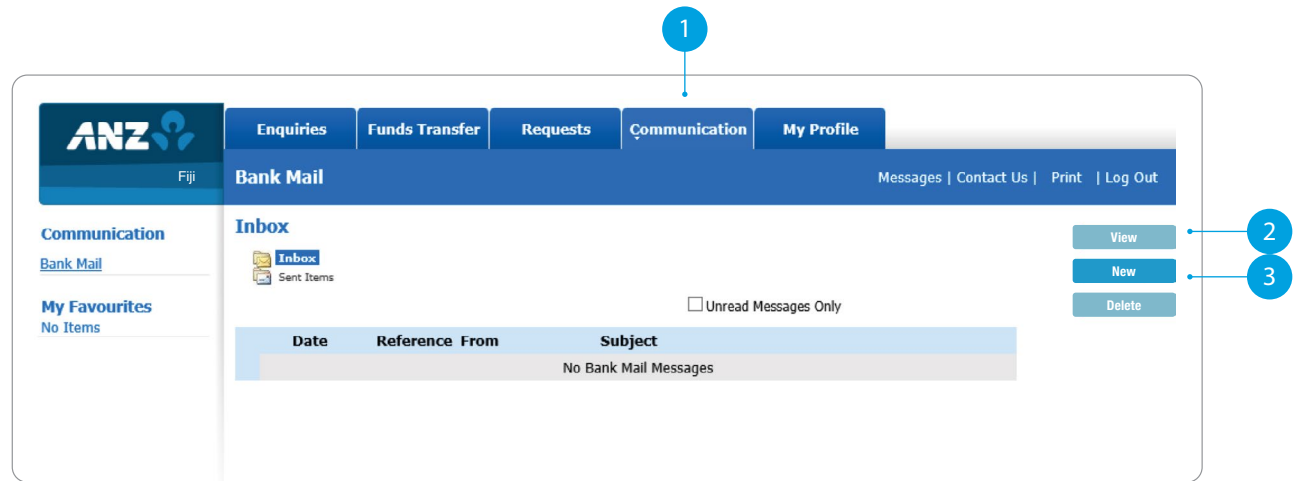
- From Account:** 12302419 - FJD-Access Premium (Callout 1)
- To Account:** My Accounts (radio button), - Select Account - (dropdown), Other ANZ Accounts (Enter Account Number) (radio button, selected), 12302420 (input field)
- Transfer Amount:** FJD 100.00 (Callout 3)
- Notes for Recipient:** For Mum (input field)
- Notes for Myself:** Transfer to Mum (input field)
- Transfer:**
  - Now (radio button)
  - Once On (radio button, dropdown)
  - Frequency (radio button, selected, dropdown: Monthly) (Callout 2)
  - Start On (radio button, dropdown: 17/09/2020) (Callout 3)
  - No End Date (checkbox)
  - End On (radio button, dropdown: 08/11/2021) (Callout 4)

Additional information from the form:

- Submit/Cancel buttons:** Callout 5
- Your Reference:** Scheduled Transaction Number ADC00615 (Callout 6)
- Frequency Options:** Daily, Weekly, Fortnightly, Monthly, Quarterly, Semi-annually, Annually (Callout 6)

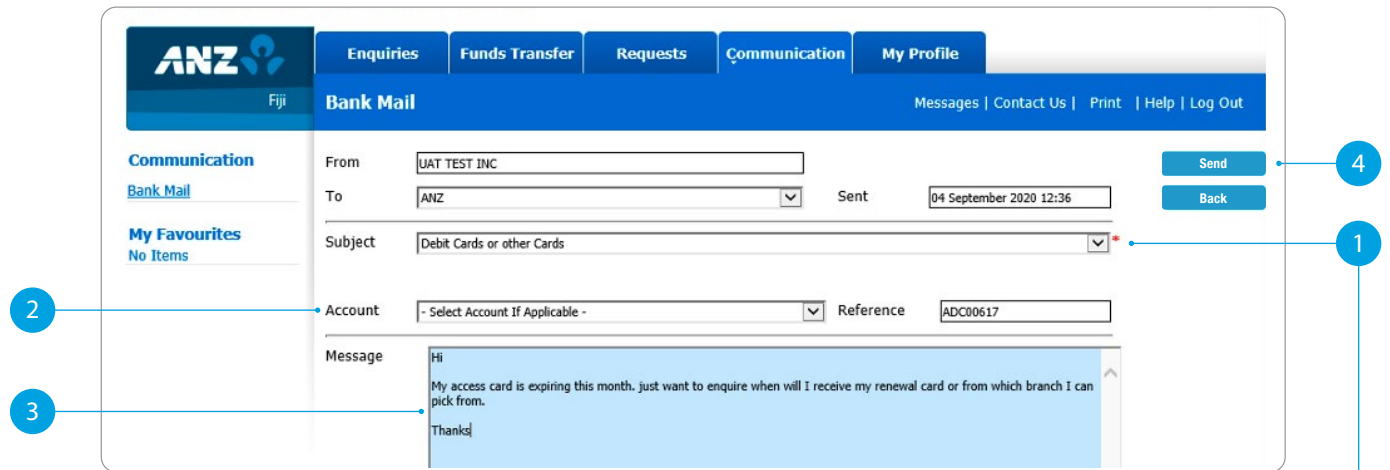
## COMMUNICATING WITH ANZ VIA BANK MAIL

- 1 Select **Communication**.
- 2 Select **View** to view messages.
- 3 Select **New** to send a message to ANZ.



## SENDING A MESSAGE VIA BANK MAIL

- 1 Select your **query type** from the options provided.
- 2 Select the **Account Number** the query refers to (this field is not mandatory).
- 3 Type your **message** here.
- 4 Click **Send** to send message.



- Please Select -
- Internet Banking
- My Accounts
- Credit Cards
- Debit Cards or other Cards
- Lending
- Contact Details Change
- Other

# CREATING A TEMPLATE

- 1 Select **Template**, after completion of any transaction.
- 2 Enter a meaningful **Name** for the template you want to create.
- 3 Select **Add**.
- 4 A **confirmation window** will appear.

ANZ

Enquiries Funds Transfer Requests Communication My Profile

Fiji Your Reference Messages | Contact Us | Print | Help | Log Out

**Funds Transfer**

- ANZ to ANZ Transfer
- Bill Payment
- ANZ to Other Bank Transfer
- International Transfer Request
- Cross Currency Transfer Request
- My Templates

**My Favourites**

No Items

**Transaction Posted**  
Transaction Number ADC00641

Back

Template

Print

**Transaction Details**

Bill Payment  
From Account: 12302419

Bill Name: Energy Fiji Limited  
Customer Reference: 1234567677  
Payment Amount: FJD 23.30

Pay Date : 08/09/2020

Fiji Add Template Messages | Contact Us | Print | Help | Log Out

**Funds Transfer**

- ANZ to ANZ Transfer
- Bill Payment
- ANZ to Other Bank Transfer
- International Transfer Request
- Cross Currency Transfer Request
- My Templates

Adding this selected transaction to your template list will allow you to pre-populate these details when initiating this type of transaction.

We suggest you provide a meaningful template name to more easily identify this template in the future.

**Template Details -**

Template Name  x Last Update

Template Type

Add

Back

ANZ Internet Banking Alert

**Your template has been added.**

OK

# ACCESS STATEMENTS

- 1 Select **Statements**.
- 2 Select **Account** (i.e. Everyday Access).
- 3 Select **Filter by date**.
- 4 Select the **From Date** and **To Date**.
- 5 Click **Search**.
- 6 Select the statement dates you want.
- 7 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.