

# Availability of Payments Services to Individuals and Businesses Provided by ANZ

October - December 2025



|  | Payment service                 |                                       |                                  |                                   |   |  |  |
|--|---------------------------------|---------------------------------------|----------------------------------|-----------------------------------|---|--|--|
|  | Withdraw/deposit cash at an ATM | Transact over-the-counter in a branch | Make card payments (cardholders) | Accept card payments (businesses) | Access accounts using online banking (web browser or mobile device app) | Make/receive account transfers – fast payments | Make/receive account transfers – next business day |
| <b>Service availability %</b>  | 99.85%                          | 99.84%                                | 100%                             | N/A                               | 99.94%  | 100%   | 100%   |
| <b>Significant outages due to problems at ANZ (in hours:minutes)</b>   | 3:16                            | 0:40                                  | 0:00                             | N/A                               | 1:23  | 0:00   | 0:00   |
| <b>Significant outages due to problems at system-wide infrastructure or natural disasters (in hours:minutes)</b> | 0:00                            | 0:00                                  | 0:00                             | N/A                               | 0:00  | 0:00   | 0:00   |

## Description of services and metrics

|  |   |
|--|---|
| <b>Service availability %</b>  | The actual amount of time that the service is not experiencing a <i>significant</i> outage, as a proportion of the amount of time during which the service was planned to be available in the quarter. Planned available time excludes planned outages (e.g. for system maintenance).   |
| <b>Significant outage</b>  | Unplanned unavailability of a service that meets minimum thresholds for duration and the proportion of customers affected.  |
| <b>System-wide infrastructures</b>   | Includes payment systems provided by the RBA, card schemes and other central payment system infrastructure; electricity network; and provider of telecommunications network links to ANZ's operating or data centres.   |
| <b>Withdraw/deposit cash at ATM</b>  | Ability to withdraw or deposit cash, and check account balance, at a ANZ-branded ATM. Excludes issues relating to the cardholder's card.  |
| <b>Transact over-the-counter at a branch</b>                                   | Ability to withdraw or deposit cash or initiate account transfers or make bill payments over-the-counter in a branch. Excludes the ability to draw and deposit cheques. Excludes Bank@Post outlets.   |
| <b>Make card payments (cardholders)</b>  | Ability to use a ANZ branded debit, prepaid or credit card to make a payment either in-store, on a mobile device (e.g. through an app) or online. Outages exclude problems with the business' payments device or payments provider or a customer's mobile device.   |
| <b>Accept card payments (businesses)</b>                                       | Ability of businesses using the payment services of ANZ to accept card payments, either at point-of-sale or online/in-app. Outages exclude problems with the cardholder's bank or payment acceptance devices that are not provided by ANZ.  |
| <b>Access accounts using online banking (web browser or mobile device app)</b> | Ability to log in, transfer between own accounts at ANZ, initiate payments and/or view accurate and up to date account information. Excludes the ability to process payments, which is covered in 'make/receive account transfers (fast payments)' and 'make/receive account transfers (the next business day)'.  |
| <b>Make/receive account transfers – fast payments</b>                          | Ability of ANZ to process fast bank account transfers. This includes account-to-account transfers (Pay Anyone) to a PayID, and other one-off or scheduled payments (for example, direct debits and payroll payments by businesses) made through NPP/Osko. Outages exclude the inability for customers to initiate transfers due to unavailability of web or app banking channels, or a branch.  |
| <b>Make/receive account transfers – next business day</b>                      | Ability of ANZ to process bank account transfers, with funds becoming available to the recipient on the next business day or later. Includes account-to-account transfers (Pay Anyone) and scheduled payments (for example, direct debits, and payroll payments by businesses) not made as fast payments through NPP/Osko, and BPAY payments. Outages exclude the inability to initiate payments due to unavailability of web or app banking channels, or a branch. |

\* For detailed information on the compilation of the disclosure data, see <https://www.rba.gov.au/payments-and-infrastructure/resources/pdf/reliability-disclosures.pdf>