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ANZ to introduce Password-less Web Banking for ANZ Plus

ANZ has announced it will introduce Password-less Web Banking for its digital banking platform ANZ Plus, making it the first Australian bank to offer a fully password-less web banking option.

Launching with ANZ Plus Web Banking in mid-2025, the feature will allow customers to log into ANZ Plus Web Banking without a password. By replacing passwords with stronger authentication methods, ANZ is providing greater security and enhanced protection for accounts, and simplifying the banking experience for customers.

Customers will instead be able to access their ANZ Plus Web Banking through two authentication methods: either by using a passkey, which could be their fingerprint, face or mobile device PIN, or by entering their mobile number and approving a log in request sent to their secure ANZ Plus app.

ANZ Group Executive Australia Retail, Maile Carnegie said: “The introduction of Password-less Web Banking will revolutionise the way customers access their bank account. Not only will it be easier than ever to log into your account, **we’re helping our customers bank with confidence knowing their accounts are secure.**

“By introducing this change, **we’re helping prevent** customer log in details from the risk of data breaches or phishing attacks – providing an extra layer of protection and one less thing for customers to worry about when it comes to banking security.”

The launch of Password-less Web Banking is one of many innovative security features ANZ has invested in to help protect customers against the risk of fraud and scams, including:

- ANZ CallSafe feature for calls to ANZ Plus, to help customers and service teams verify that the person they are speaking to is who they expect without the need to share sensitive information or passwords. Since this feature went live in November 2024, CallSafe has been used to securely authenticate customers more than 20,000 times.
- ANZ Digital Padlock, a new feature to be launched mid-2025 which will give ANZ customers the ability to **instantly ‘lock down’ access to their accounts if they suspect they are being targeted by cybercriminals.**
- ANZ First Responders, a dedicated team of specialists to directly support customers who may have been targeted by cybercriminals. Since its inception 12 months ago, this team has handled around 140,000 calls, with approximately 93% of these calls resolved at the first point of contact.
- ANZ Scam Safe, a suite of security controls including Geolocation & Active Call Status for dating and romance scams, Screen Share Protect for bank impersonation scams, and Crypto Protect for investment scams. Customers who keep Scam Safe's default settings are 34 times less likely to fall victim to scams, with the Crypto Protect feature alone intercepting approximately \$5.5 million in investment scam payments since its launch in April 2024.
- Enhanced biometrics starting at onboarding to ANZ Plus with Selfie and ID Document to help ensure that only the legitimate owner of the document can join. Selfie ID is then utilised when resetting your Access PIN, and when increasing your payment limits, to provide greater security of our customers identity and accounts.

As the first password-less web banking feature in Australia, ANZ Plus Password-less Web Banking will help prevent customer log in details against data breaches, password leaks and phishing attacks. With the launch, ANZ is reminding customers:

- **Don’t give personal information or money to anyone if unsure. Scammers will often impersonate legitimate institutions like banks; government; police; telcos.**
- **Never click a link in a message, and only contact businesses or government using contact information available through their official website or secure apps. If you’re unsure, hang up or delete.**
- **Act quickly if something feels wrong. If you’ve already sent money, contact your bank immediately.**

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