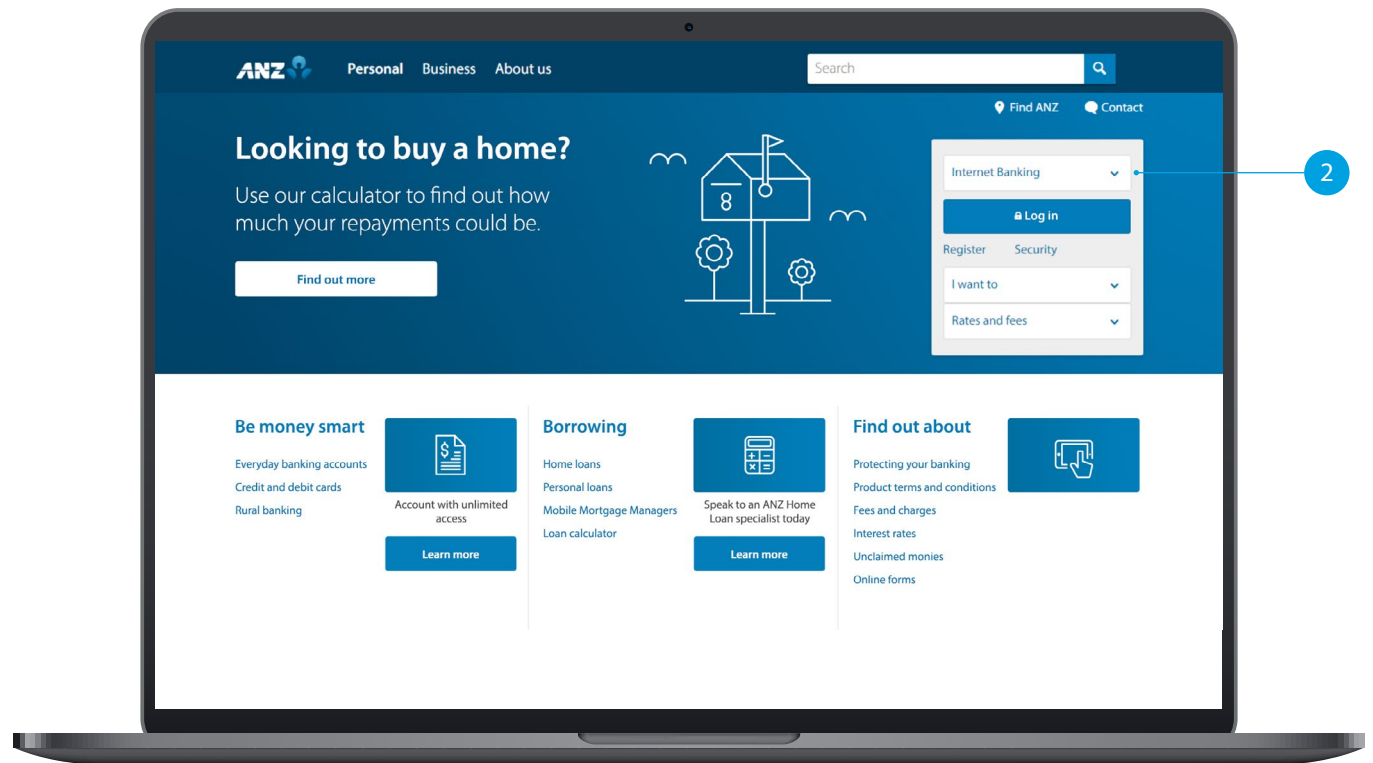


THE ANZ INTERNET BANKING GUIDE

HOW TO LOG IN

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

anz.com/cookislands



If you ever get stuck or need extra help, we're only a phone call away on +682 21 750, 9.00am - 4.00pm, Monday to Friday.

Eligibility criteria, terms and conditions apply to ANZ Internet Banking. See our ANZ Internet Banking Terms and Conditions at anz.com/cookislands 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?](#)



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**.

ANZ
Cook Islands

Site Key & Phrase [Help](#) | [FAQ](#) | [Contact Us](#)

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.

Your Site Key



If your Site Key and Your Phrase displayed matches what you set up, please press "Accept" to continue with Security Questions.

Your Phrase

1A points to the photo of firefighters. 1B points to the Accept button.

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Security Questions [Help](#) | [FAQ](#) | [Contact Us](#)

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.

Your answers are case sensitive and can only be a maximum length of 20 characters.

Security Question	Answer
In which province were you born?	<input type="text"/>
What is the name of the street where you grew up?	<input type="text"/>

Tick this box to show typed answer, untick to edit answer

1B points to the answer input field for the first question. 2B points 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 Cook Islands online banking interface. At the top, there is a navigation bar with the ANZ logo and 'Cook Islands' text. Below this is a menu with five tabs: 'Enquiries', 'Funds Transfer', 'Requests', 'Communication', and 'My Profile'. The 'Enquiries' tab is selected, and the page title is 'Account Balances'. On the right side of the navigation bar, there are links for 'Messages', 'Contact Us', 'Print', 'Help', and 'Log Out'. A callout '6' points to the 'Log Out' link. On the left side, there is a sidebar menu 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 with columns for 'Account Number', 'Account Name', 'Currency', 'Balance', and 'NZD Equivalent'. The table lists two accounts: 12302419 (NZD-Access Premium, NZD, 3,784.00) and 12302420 (NZD-Access Premium, NZD, 5,200.00). Below the table, there is a 'Consolidated Balance' section with a currency selector set to 'NZD' and a balance of 8,984.00. Callouts 1-5 point to the 'Enquiries', 'Funds Transfer', 'Requests', 'Communication', and 'My Profile' tabs respectively. Callout 6 points to the 'Log Out' link in the top right corner.

Account Number	Account Name	Currency	Balance	NZD Equivalent
12302419	NZD-Access Premium	NZD	3,784.00	3,784.00
12302420	NZD-Access Premium	NZD	5,200.00	5,200.00

Consolidated Balance: NZD 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 to ANZ Transfer' form. Callout 1 points to the 'Funds Transfer' menu item. Callout 2 points to the 'ANZ to ANZ Transfer' link in the left sidebar. Callout 3 points to the 'From Account' dropdown menu. Callout 4 points to the 'To Account' radio button for 'My Accounts'. Callout 5 points to the 'Other ANZ Accounts (Enter Account Number)' radio button. Callout 6 points to the 'Transfer Amount' input field. Callout 7 points to the 'Notes for Recipient' input field. Callout 8 points to the 'Submit' button.

The screenshot shows the 'ANZ to ANZ Transfer - Review Transfer' form. Callout 9 points to the 'Review Transfer' title. Callout 10 points to the 'Confirm' button. The form displays the details entered in the previous step, including the 'From Account', 'To Account', 'Transfer Amount', and 'Notes for Recipient'.

The screenshot shows a box titled 'Your Reference' containing the text: 'Transaction Posted' and 'Transaction Number ADC00612'. Callout 11 points to the transaction number.

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.

The screenshot shows the ANZ Bill Payment form. At the top, the ANZ logo and 'Cook Islands' are visible. The navigation menu includes 'Enquiries', 'Funds Transfer' (highlighted with callout 1), 'Requests', 'Communication', and 'My Profile'. Below the menu, the 'Bill Payment' section is active. A sidebar on the left lists 'Funds Transfer' options: 'ANZ to ANZ Transfer', 'Bill Payment' (highlighted with callout 2), 'ANZ to Other Bank Transfer', 'International Transfer Request', 'Cross Currency Transfer Request', and 'My Templates'. The main form area contains the following fields and callouts: 'From Account' dropdown (12302420 - NZD-Access Premium, callout 3), 'Available Balance' (NZD 5,200.00), 'Biller Name' dropdown (Water Authority of Cook Islands, callout 4), 'Customer Reference' (KN54338, callout 5), 'Account Number 12 digits' (blank), and 'Bill Amount' (NZD 75.26, callout 6). At the bottom right, there are 'Submit' and 'Cancel' buttons (callout 7).

The screenshot shows the 'Bill Payment - Review' form. It features a blue header with the title and navigation links. The main content area contains the following fields and callouts: 'From Account' dropdown (12302420 - NZD-Access Premium, callout 8), 'Available Balance' (NZD 5,200.00), 'Biller Name' dropdown (Water Authority of Cook Islands, callout 8), 'Customer Reference' (KN54338, callout 8), 'Account Number 12 digits' (blank), and 'Bill Amount' (NZD 75.26, callout 8). At the bottom right, there are 'Confirm' and 'Back' buttons (callout 9).

The screenshot shows a blue box titled 'Your Reference' containing the text: 'Transaction Posted' and 'Transaction Number ADC00612' (callout 10).

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.

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.

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 a list of options: "ANZ to ANZ Transfer", "Bill Payment", "ANZ to Other Bank Transfer", "International Transfer Request", "Cross Currency Transfer Request", and "My Templates". The "International Transfer Request" option is selected.

The form fields are as follows:

- 1** Funds Transfer: Select "Funds Transfer" in the navigation menu.
- 2** International Transfer Request: Select "International Transfer Request" in the left-hand menu.
- 3** From Account: Select "12302419 - NZD-Access Premium" in the "From Account" dropdown.
- 4** Transfer Currency: Select "NZD - New Zealand Dollar" in the "Transfer Currency" dropdown.
- 5** Transfer Amount: Enter "560.00" in the "Transfer Amount" field.
- 6** Purpose of Transfer: Select "32 - Wedding expenses" in the "Purpose of Transfer" dropdown.
- 7** Documents Required: Upload "flowchart1.pdf" in the "File Attachment" field.
- 8** Bank Charge Option: Select "BEN - Beneficiary pays all charges" in the "Bank Charge Option" dropdown.
- 9** Beneficiary Bank Account Details: Enter "Commonwealth Bank of Australia" in the "Bank" field, "CTBAAU2S" in the "Swift BIC (if known)" field, "320" in the "Branch Number (if known)" field, and "7377409" in the "Account Number / IBAN" field.

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

- Bank Charge Options:**
 - Please Select -
 - BEN - Beneficiary pays all charges
 - OUR - I pay all charges
 - SHA - I pay ANZ charges, beneficiary pays other bank charges
- Purpose of Transfer:**
 - 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

11 Intermediary Bank Account Details (Optional)

Bank

Swift BIC

Branch Number

Account Number

Branch Address

12 Your Contact Details

Home Address *

Country + Area Code Phone Number

Preferred Contact No

Alternative Contact No x

International Transfer Request – Review Request Messages | Contact Us | Print | Help | Log Out

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.

14

13 From Account

Available Balance

Transfer Currency

Your Reference

Request Submitted
Transaction Number **ADC00616** **15**

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 to ANZ Transfer form. The form includes the following fields and options:

- From Account:** 12302419 - NZD-Access Premium (Callout 1)
- To Account:** My Accounts (radio button selected), Other ANZ Accounts (radio button selected, with account number 12302420)
- Transfer Amount:** NZD 100.00
- Notes for Recipient:** For Mum
- Notes for Myself:** Transfer to Mum
- Transfer:**
 - Now (radio button)
 - Once On (radio button, with date dropdown)
 - Frequency (radio button selected, with dropdown menu: Monthly, Weekly, Fortnightly, Quarterly, Semi-annually, Annually) (Callout 2)
 - Start On (radio button, with date dropdown: 17/09/2020) (Callout 3)
 - No End Date (checkbox)
 - End On (radio button, with date dropdown: 08/11/2021) (Callout 4)
- Submit** button (Callout 5)
- Cancel** button
- Your Reference:** Scheduled Transaction Number ADC00615 (Callout 6)

Additional callouts include:

- Callout 1: Points to the From Account dropdown.
- Callout 2: Points to the Frequency dropdown.
- Callout 3: Points to the Start On date dropdown.
- Callout 4: Points to the End On date dropdown.
- Callout 5: Points to the Submit button.
- Callout 6: Points to the Scheduled Transaction Number field.

COMMUNICATING WITH ANZ VIA BANK MAIL

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

The screenshot shows the ANZ Bank Mail interface. The 'Communication' tab is selected in the top navigation bar. The 'Inbox' section is empty, and the 'New' button is highlighted with a callout number 3. The 'View' button is also highlighted with a callout number 2. The 'Delete' button is visible below the 'New' button. The 'Unread Messages Only' checkbox is unchecked. The table below the 'Inbox' section is empty, with the text 'No Bank Mail Messages' centered.

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.

The screenshot shows the ANZ Bank Mail 'Send Message' form. The 'From' field is 'UAT TEST INC', 'To' is 'ANZ', and 'Subject' is 'Debit Cards or other Cards'. The 'Message' field contains the text: 'Hi My access card is expiring this month, just want to enquire when will I receive my renewal card or from which branch I can pick from. Thanks'. The 'Send' button is highlighted with a callout number 4. The 'Account' field is '- Select Account If Applicable -' and the 'Reference' field is 'ADC00617'. The 'Subject' dropdown menu is open, showing a list of options.

- 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.

The screenshot shows the ANZ internet banking interface. The top navigation bar includes 'Enquiries', 'Funds Transfer', 'Requests', 'Communication', and 'My Profile'. The main header is 'Your Reference' with links for 'Messages', 'Contact Us', 'Print', 'Help', and 'Log Out'. On the left, there is a sidebar with 'Funds Transfer' (including ANZ to ANZ Transfer, Bill Payment, ANZ to Other Bank Transfer, International Transfer Request, and Cross Currency Transfer Request) and 'My Favourites' (No Items). The main content area displays 'Transaction Posted' with 'Transaction Number ADC00613'. Below this is a 'Transaction Details' section showing: 'Bill Payment', 'From Account: 12302419', 'Bill Name: Water Authority of Cook Islands', 'Customer Reference: K154339', 'Payment Amount: NZD75.26', and 'Pay Date : 04/09/2020'. On the right side, there are three buttons: 'Back', 'Template', and 'Print'. A blue circle with the number '1' is positioned to the right of the 'Template' button, with a line pointing to it.

The screenshot shows the 'Add Template' page in the ANZ internet banking interface. The top navigation bar is the same as the previous screenshot. The main header is 'Add Template' with links for 'Messages', 'Contact Us', 'Print', 'Help', and 'Log Out'. On the left, the sidebar is the same. The main content area contains the text: '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.' Below this is a 'Template Details' section with two input fields: 'Template Name' (containing 'EFL-Homd') and 'Template Type' (containing 'Bill Payment'). To the right of the 'Template Name' field is a 'Last Update' field containing '08 September 2020 12:23'. On the right side, there are two buttons: 'Add' and 'Back'. A blue circle with the number '3' is positioned to the right of the 'Add' button, with a line pointing to it.

The screenshot shows a confirmation window titled 'ANZ Internet Banking Alert'. The main text inside the window reads 'Your template has been added.' Below the text is a single 'OK' button. A blue circle with the number '4' is positioned below the 'OK' button, with a line pointing to it.

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.