# BUSINESS BANKING MADE EASY

Whether you're starting out, well-established or looking to grow — we have everything you need to help your business thrive. Make the most of the tools and resources available so you can save time and get back to business.

## ANZ APP

Save time and manage your business banking anytime, anywhere with the ANZ App.

Get started with the ANZ App by scanning the QR code or by visiting anz.com/anzapp

ANZ App for iPhone
Download now

ANZ App for android
Download now

## ANZ INTERNET BANKING FOR SMALL BUSINESS

Manage your personal and business accounts in one place with ANZ Internet Banking. You can link your accounting software, streamline payroll and supplier payments, and receive payments easily with PayID.*

Learn more at anz.com/internetbanking-smallbusiness

## ANZ INTERNET BANKING FOR BUSINESS

All the benefits of ANZ Internet Banking with added features to help you take care of business. Manage employee access, link your accounting software for more efficient financial management and rest easy knowing your account is fully protected with ANZ Shield.

Learn more at anz.com/internetbanking-business

## ANZ CASH DEVICES

Make fast, easy cash deposits with ANZ Business Cash Machines and Fast Deposit Kiosks. No waiting in line, no time-consuming counting and no cash lying around your office — no brainer.

Learn more at anz.com/businesscashdevice

# WE'VE GOT YOUR BUSINESS BANKING NEEDS COVERED

Here's a look at some of the handy things you can do in the ANZ App and Internet Banking. Check out the table for a full list of features.

## YOUR APP. YOUR WAY.

**Pay the easy way**

Make payments quickly with PayID* and use Voice ID to make high value payments easily and securely.

**Know your spend**

Your transactions are automatically sorted by merchant or category giving you a monthly overview and handy insights into your spending and managing your cashflow. Plus stay on top of your cashflow with push notifications for incoming and outgoing payments. That's handy!

## GET ON TOP OF YOUR BUSINESS BANKING.

**Make transactions a breeze**

Make multiple payments at once, schedule future payments and access payment templates through ANZ Internet Banking. And for high value payments enjoy the extra security with our free ANZ Shield app.

**Link to accounting software**

Spend less time reconciling payments by linking your banking data with a compatible accounting package, like Xero, MYOB or Intuit QuickBooks.

## ACCOUNT ADMIN MADE EASY.

**Keep things secure**

Keep your accounts secure with two-factor authentication in the ANZ App and Internet Banking. You can also update details like your contact numbers, mailing address and your app PIN or password. With up to date details you can help keep your money safe, and we can get in touch with you when it matters.

**Take care of your cards**

Manage your card easily and securely in the ANZ App. You can activate your eligible card, set your card PIN, report it lost or stolen and block and unblock it in a flash.

## PAYID FOR BUSINESS.

**Get set up easily**

Your PayID* is unique to you and your eligible bank account. You can create a PayID* on your eligible account using your mobile number or email in the ANZ App or using your ABN/ACN, mobile or email in Internet Banking. Then share it to get paid quickly.

**Get back to business**

PayID* allows you to receive Fast Payments to your eligible account without the hassle of providing your BSB and account number. Spending less time on admin means more time to focus on your business.

For more great self service features scan the QR code.

# ALL THE FEATURES AT YOUR FINGERTIPS

See all the things you can do for your business in the ANZ App, Internet Banking and Internet Banking for Business.

## DIGITAL

| | ANZ App | Internet Banking | Internet Banking for Business |
|---|---|---|---|
| **Login & security** | | | |
| Biometric log in: Face ID, Touch ID or fingerprint | ✓ | ✗ | ✗ |
| Reset your password using your ANZ card | ✗ | ✓ | ✓ |
| Retrieve your CRN | ✓ | ✓ | ✓ |
| Internet Banking Guarantee | ✗ | ✓ | ✓ |
| SMS one-time passcode when managing your profile details | ✓ | ✓ | ✓ |
| Manage multiple layers of security in settings/set up | ✓ | ✓ | ✓ |
| Multiple layers of security available for payments | ✓ | ✓ | ✓ |
| Automatic time-out/logout feature | ✓ | ✓ | ✓ |
| Additional security with ANZ Shield/Security Device | ✗ | ✓ | ✓ |
| Additional security with Voice ID | ✓ | ✗ | ✗ |
| Security alerts | ✓ | ✓ | ✓ |
| View your personal and business CRNs on one mobile device | ✓ | ✗ | ✗ |
| **Account management** | | | |
| See your CRN | ✓ | ✓ | ✓ |
| View balances and transaction history | ✓ | ✓ | ✓ |
| Search transaction history | ✓ | ✓ | ✓ |
| Share account details | ✓ | ✗ | ✗ |
| View, share and print your statements | ✓ | ✓ | ✓ |
| Provide access to your staff to view and create transactions | ✗ | View only | ✓ |

| | ANZ App | Internet Banking | Internet Banking for Business |
|---|---|---|---|
| **Update your details** | | | |
| Update your mobile number, email and mailing address | ✓ | ✓ | ✓ |
| Update your ANZ App PIN and Internet Banking password | ✓ | ✓ | ✓ |
| Update your preferred name | ✓ | ✓ | ✓ |
| Mask specific accounts or account details | ⊗ | ✓ | ✓ |
| **Payments and transfers** | | | |
| Daily payment limits | Up to $1,000 without Voice ID and up to $25,000 with Voice ID | Up to $25,000 without ANZ Shield and up to $50,000 with ANZ Shield | Up to $1,000,000 with ANZ Shield |
| Make transfers, payments and pay bills | ✓ | ✓ | ✓ |
| Make Multi Pay Anyone & Mutli BPAY® payments | ⊗ | ✓ | ✓ |
| Make and manage future dated payments | ✓ | ✓ | ✓ |
| Pay your employees | ⊗ | ✓ | ✓ |
| Payment templates to help you make multiple payments | ⊗ | ⊗ | ✓ |
| Create a PAYID* | Mobile/Email | ABN/ACN Mobile/Email | ABN/ACN Mobile/Email |
| Make Fast Payments (NPP)* single payments only | ✓ | ✓ | ✓ |
| Manage PayTo agreements | ⊗ | ✓ | ✓ |
| Link banking data to accounting packages (e.g. MYOB). | ⊗ | ✓ | ✓ |
| Identify interest paid/accrued for tax purposes | ⊗ | ✓ | ✓ |
| Make international payments (IMT) | ⊗ | ✓ | ✓ |
| Add and manage payees | ✓ | ✓ | ✓ |

| | ANZ App | Internet Banking | Internet Banking for Business |
|---|---|---|---|
| **Card management** | | | |
| Add eligible card to your digital wallet (iOS) | ✓ | ⊗ | ⊗ |
| Activate an eligible card | ✓ | ✓ | ✓ |
| Set or change eligible card PIN | ✓ | ⊗ | ⊗ |
| Order a replacement card | ✓ Message Us | ✓ | ✓ |
| Temporary block and unblock your eligible card and report it as lost or stolen | ✓ | ⊗ | ⊗ |
| Dispute transactions | ✓ Message Us | ✓ | ✓ |
| Add a Gambling Block | ✓ | ⊗ | ⊗ |
| **Apply for products** | | | |
| Open an everyday business transaction account | ✓ | ✓ | ✓ |
| Open a retail transaction or savings account (existing customers only) | ✓ | ✓ | ✓ |
| Apply for a business credit card or business savings account | Link to anz.com | Link to anz.com | Link to anz.com |
| **Personalisation, notifications and settings** | | | |
| Manage statement preferences | ✓ | ✓ | ✓ |
| International travel notifications | ✓ Message Us | ✓ | ✓ |
| Offers and promotion preferences | ✓ | ✓ | ✓ |
| Manage transactions and balance notifications (NPP) | ⊗ | ✓ | ✓ |
| Set up push notifications for incoming and outgoing payments | ✓ | ⊗ | ⊗ |
| **Help & Support** | | | |
| Message Us | ✓ | ⊗ | ⊗ |
| Send and receive SecureMail | ⊗ | ✓ | ✓ |
| Contact us information | ✓ | ✓ | ✓ |
| Pre-authenticated calls for support | ✓ | ⊗ | ⊗ |

## CASH DEVICES

| Function | Smart ATMs | Business Cash Machines | Fast Deposit Kiosks |
|---|:---:|:---:|:---:|
| Fast deposit bag deposit | ✗ | ✓ | ✓ |
| Cash and cheque deposit | ✓ | ✓ | ✓ |
| Cash withdrawal | ✓ | ✗ | ✗ |
| Cash for cash for coins and lower denomination notes | ✗ | ✓ | ✗ |
| Fast deposit code authentication | ✓ | ✓ | ✓ |
| Available 24/7 (in some instances) | ✓ | ✓ | ✗ |
| Instant receipt | ✓ | ✓ | ✓ |
| Same day settlement for cash (in most cases) | ✓ | ✓ | ✓ |
| Processing 1 business day | ✗ | ✗ | ✓ |
| Available to SBB, Institutional customers and 3rd parties (staff couriers etc) | ✓ | ✓ | ✓ |
| Dispute a transaction with branch staff | ✓ | ✓ | ✓ |
| Scan fast deposit bag to populate customers deposit details | ✗ | ✓ | ✓ |