

ANZ Online Banking Training Guide for JAWS Screen Reader Users

1	Introduction	1
2	General Navigation Tips	2
3	How to register for online banking	2
4	How to sign-in	2
5	Internet Banking Menu.....	3
5.1	See a list of your accounts, current balances and available funds	3
5.2	View account transactions	3
5.3	Search transactions	4
5.4	eStatements	5
5.5	Pay Anyone	5
5.6	Pay Bills.....	6
5.7	View Online Bills.....	7
5.8	Transfer Between My Accounts.....	8
5.9	Pay ANZ Credit Card	8
5.10	Future Payments/Transfers	9
5.11	Past Payments/Transfers	10
5.12	Changing Contact details.....	11
5.12.1	Change personal address/contact details.....	11
5.12.2	Changing your email address.....	12
5.12.3	To change your Internet banking password.....	13
6	Sign out.....	13
7	Obtaining help with online banking	13
7.1	Online Help.....	13

1 Introduction

This training guide has been developed by Vision Australia and its clients to introduce the basics of online banking. Users of this training guide must have a working knowledge of the keyboard and skills in Windows XP using JAWS 10, Microsoft Word 2003 and Internet Explorer 7. The document was last updated on 13 December 2010. If this training guide is out of date please contact Vision Australia on 1300 847 466 and ask for the AT Helpdesk.

2 General Navigation Tips

Navigating ANZ Online Bank using a screen reader and the keyboard is straight forward, when using JAWS navigation methods. Below is a summary of the common Jaws navigation methods used in this guide.

The JAWS Links List command of INSERT+F7 displays a list of links.

Pressing CONTROL when a Web page loads, stops JAWS from moving through the page, essential for ease of navigation.

Using the JAWS Navigation Quick key of L moves to the list of Internet Banking menus displayed at the top of each Web page. The menus contain links to the different sections / activities you can do on the Website.

Pressing the JAWS Navigation Quick key of G moves to a graphic, note, moving to graphics on a Web page is a quick way to navigate to the contents of a Web page.

Pressing the JAWS Navigation Quick key of T moves to a table.

Using JAWS table navigation commands such as CTRL+ALT+ARROW keys to read tabular information. Note that a lot of information in the website is in a table format to make it easy to read. Using the JAWS table navigation commands is essential to your understanding of the information.

Pressing the JAWS Navigation Quick key of F moves to the next form field on the page, a form field is one of edit box, combo box, check box, radio button or button.

Pressing the JAWS Navigation Quick key of B moves to a button, the JAWS Navigation Quick Keys of C moves to a combo box, X to a checkbox, R to a radio button and E to an edit box.

Using the above key information and the topics below should help in navigating around the ANZ Online Bank. Note: The JAWS Navigation Quick keys will be referred to as "Quick Key" throughout the remainder of the training guide. Also the Jaws 10 Auto Forms feature is not used in this guide, rather the manual Forms mode of pressing the ENTER key on a form field is used.

3 How to register for online banking

To register for online banking, you will need a customer registration number and Telecode. If you do not have a customer registration number or Telecode, call 13 33 50, 24 hours, 7 days a week.

4 How to sign-in

Instructions for navigating this section:

Launch Internet Explorer and open the following web address:

www.anz.com

Press INSERT+F7 to display the Links List, and choose the Log On link.

When the page loads, the focus will be in the Customer Registration edit field, Press ENTER to turn Forms mode on, and type your registration number.

Press TAB to the Password edit field, and type your password.

Press ENTER to activate the Log On button, to load the page.

Use the DOWN ARROW to review the Welcome and security information.

Press Quick Key B to move to the Proceed to Internet Banking button and press ENTER to load the Internet Banking Home page.

5 Internet Banking Menu

The Internet Banking menu located at the top of each Web page, contains five Pull Down menus. The menus provide access to a range of online banking activities. The menu names and a brief summary of the main activities are listed below.

Accounts menu

Access a list of your accounts, view current balances and available funds / online statements. Also view and search transactions.

Pay and Transfer menu

Pay anyone, BPay bills, view online bills, transfer funds / accounts, and pay ANZ credit card.

Apply For menu

Current offers e.g. Investments, loans, credit cards, accounts and Term deposits.

Update details menu

Takes you to a Web page containing forms for changing or adding contact details.

Secure Mail menu

In box / view, create and send mail.

5.1 See a list of your accounts, current balances and available funds

Instructions for navigating this section:

Ensure the focus is on the ANZ Online Banking Home page.

Press Quick Key T to move to the Account Summaries table.

Use the DOWN ARROW to review the column headings in the following order:

Account name (each account name is a link)

Account number

Current Balance

Available funds

Use the Table commands; CONTROL, ALT, ARROW keys to review the information in tabular form.

5.2 View account transactions

Instructions for navigating this section:

Ensure the ANZ Home page is the active page.

From the Account Summaries table, press ENTER on the linked name of the required account to load the page. Alternatively press INSERT+F7 to display the Links List, and choose the required account link.

Press Quick Key G until the focus is on the “Link Graphic Print”, use the DOWN ARROW to review the account details, including options for:

View specific account details

View Interest and charges

Search transactions

Radio button fields for changing the transactions displayed on this page:

By default the Transaction History is checked

Recent Transactions

Outstanding Authorisations

Note: If checking one of the above radio buttons, activate the View button to display the details.

Download History link, allows you to save the transaction history as a PDF file (accessible with JAWS).

Press Quick Key T to move to the Recent Transactions table, displaying your last 50 transactions.

Use the DOWN ARROW to review the column headings in the following order:

Processed

Description

Debit

Credit

Balance

Use the Table commands; CONTROL, ALT, ARROW keys to review the information in tabular form

Note, there is a Next button underneath the table, when activated displays the previous 50 transactions.

5.3 Search transactions

Instructions for navigating this section:

Press Quick Key L to move to the Internet Banking menus.

Press DOWN ARROW to Payment and Transfer menu, and press ENTER to expand.

Press DOWN ARROW to Past Payment / Transfers, and press ENTER to load the page.

Press Quick Key C to move to the Account Name combo box, and press ENTER to turn Forms mode on.

The default option is All Accounts, if required press DOWN ARROW to highlight an account name.

Press TAB to the Date Range combo box, DOWN ARROW to highlight a range from the last seven to 120 days, or choose the User Defined option. This option allows you to enter a Start and End date for the range.

Continue pressing TAB to the following table which allows you to search:

Check one of the following radio buttons

All Payments / Transfers

Past Bill Payments

Past transfers between my accounts

Past Pay Anyone Payments

Past International Payments

Note: At any time you can press ENTER to activate the Search button.

Once the page loads, press Quick Key G until the focus is on the “Link Graphic Print”, use the DOWN ARROW to review details. The details may contain a message stating there was no history matching your search criteria.

Press Quick Key T to move to the Search Results table, use the Table commands; CONTROL, ALT, ARROW keys to review the information in tabular form.

5.4 eStatements

This section allows you to register for eStatements.

Instructions for navigating this section:

Press Quick Key L to move to the Internet Banking menus.

Press DOWN ARROW to Accounts menu, and press ENTER to expand.

Press DOWN ARROW to View Online Statements, and press ENTER to load the page.

Press Quick Key G until the focus is on the “Link Graphic Print”, press DOWN ARROW to review information on E-statements.

Press Quick Key F to move to the edit field where you are to verify that your email address is correct.

Press Quick Key F to move to the Accounts check boxes, press SPACEBAR to check the required accounts, you would like to receive E-statements for.

Press Quick Key B to move to the Continue button and press ENTER, to load the page.

Press Quick Key G until the focus is on the “Link Graphic Print”, use the DOWN ARROW to review details. The details will include if any of the chosen accounts are not eligible for receiving E-statements.

Press Quick Key B to move to the Confirm button, and press ENTER to load the page.

5.5 Pay Anyone

You can transfer money from your bank accounts to friends, family or business accounts, anywhere in Australia.

Instructions for navigating this section:

Press Quick Key L to move to the Internet Banking menus.

Press DOWN ARROW to Pay and Transfer menu, and press ENTER to expand.

Press DOWN ARROW to Pay Anyone Access, and press ENTER to load the page.

Press Quick Key G until the focus is on the “Link Graphic Print”, press DOWN ARROW to review the information.

Press Quick Key C to move to the Account combo box, and press ENTER to turn Forms mode on.

Press DOWN ARROW to highlight the account you would like to transfer funds from.

Press TAB to move through the fields in the following order:

Your/Business name:

To: Select existing payee (a combo box)

Or you can choose to directly enter payee details below.

BSB (Branch number)

Account number

Account name

Payee description (details of the payment)

Amount in dollars and cents

Radio buttons, choice of the default One off transfer and a recurring transfer

Press TAB to the Continue button, or exit Forms mode, by pressing NumPad PLUS, then press Quick Key B to move to the Continue button and press ENTER to load the page.

Press Quick Key G until the focus is on the "Link Graphic Print", use the DOWN ARROW to review details.

Press Quick Key B to move to the Confirm button, and press ENTER.

5.6 Pay Bills

Instructions for navigating this section:

Press Quick Key L to move to the Internet Banking menus.

Press DOWN ARROW to Pay and Transfer menu, and press ENTER to expand.

Press DOWN ARROW to Pay BPAY Bills, and press ENTER to load the page.

Press Quick Key C to move to the From Account combo box, and press ENTER to turn Forms mode on.

Using the DOWN ARROW and the TAB key choose the required information in the following order:

To: (select existing biller) combo box

Or you can choose to directly enter biller details:

Biller code

Reference

Description of bill (used to describe for your list)

Check box to add the biller to your BPay Bill list.

Amount in dollars and cents

Radio buttons, choice of the default One off transfer and a recurring transfer

Date edit field by default today's date (can be used to set a future date for the transfer)

Once you have filled out all the details, press TAB until the Continue button is in focus, and press ENTER to load the page.

Press Quick Key G until the focus is on the "Link Graphic Print", use the DOWN ARROW to review details.

Press Quick Key B to move to the Confirm button, and press ENTER.

5.7 View Online Bills

Viewing your bills online is done through the BPAY View TM service. This service allows you to view an online version of a bill, provided on a Web page by the biller. As you can set up specific billers, this guide cannot verify accessibility of the online versions of bills.

Instructions for navigating this section:

Press Quick Key L to move to the Internet Banking menus.

Press DOWN ARROW to Pay and Transfer menu, and press ENTER to expand.

Press DOWN ARROW to View Online Bills , and press ENTER to load the page.

Press Quick Key G until the focus is on the "Link Graphic Print", use DOWN ARROW to review information.

Press INSERT+F7 to display the Links List dialogue box, and choose the Show Me More link, to load the page.

Press Quick Key G until the focus is on the "Link Graphic Print", use the DOWN ARROW to review the information.

The following options are available:

View bill summary (displays a summary of your bill, including billing period and reference number, etc)

View full bill detail (takes you to a page provided by your biller, which will have a full version of the bill including itemisations and credits, etc)

File with Previous Bills (once you have viewed a bill, you can move it from the current list of bills and file it for up to two years)

View Previous Bills (you can view previously received bill summaries for up to two years)

Add/Edit/Remove Billers (you can update the options and preferences for each of your billers, add new billers and remove existing ones)

Press Quick Key G until the focus is on the "Link Graphic Print".

Use the DOWN ARROW to move to the following options, when on a required field, press ENTER to turn Forms mode on, press TAB to move through the remaining fields.

Select existing biller

Search for a bill by biller code

Type biller name.

Either tab to the Continue button, or exit Forms mode, by pressing NumPad PLUS, then press Quick Key B to move to the Continue button and press ENTER.

When the page loads, Press Quick Key G until the focus is on the "Link Graphic Print".

Press Quick Key R to move to the radio buttons to choose whether you would like to notified of new bills when you log on to internet banking, or by email.

Press ENTER to turn Forms mode on, and press DOWN ARROW to move between the two radio buttons.

5.8 Transfer Between My Accounts

This section allows you to move money between your ANZ accounts.

Instructions for navigating this section:

Press Quick Key L to move to the Internet Banking menus.

Press DOWN ARROW to Pay and Transfer menu, and press ENTER to expand.

Press DOWN ARROW to Transfer Between My Accounts, and press ENTER to load the page.

Press Quick Key C to move to the From Account combo box, and press ENTER to turn Forms mode on.

Press DOWN ARROW to highlight your account, and press TAB to the To Account combo box.

Press DOWN ARROW to highlight the account you would like to transfer funds to, and press TAB to the Dollar Amount edit box .

Type in the amount you would like to transfer in dollars and cents.

Press TAB to the radio button fields, use the DOWN ARROW to choose from a Once Off Transfer, or a Recurring transfer.

Press TAB to the Schedule Regular Transfer checkbox, check if required.

Press TAB to the Date edit field displaying current date, note, a future date can be entered.

Press TAB to the Continue button, or exit Forms mode, by pressing NumPad PLUS, then press Quick Key B to move to the Continue button and press ENTER, to load the page.

Press Quick Key G until the focus is on the "Link Graphic Print", use the DOWN ARROW to review details.

Press Quick Key B to move to the Confirm button, and press ENTER to load the page.

Press Quick Key T to move to the table containing Receipt and Lodgement numbers.

5.9 Pay ANZ Credit Card

This section allows you to pay ANZ credit card bills.

Instructions for navigating this section:

Press Quick Key L to move to the Internet Banking menus.

Press DOWN ARROW to Pay and Transfer menu, and press ENTER to expand.

Press DOWN ARROW to Pay ANZ Credit Card , and press ENTER to load the page.

Press Quick Key G until the focus is on the "Link Graphic Print", use the DOWN ARROW to review the information.

Press Quick Key C to move to the From Account combo box, and press ENTER to turn Forms mode on.

Press DOWN ARROW to highlight an account.

Press TAB to the To combo box, press DOWN ARROW to highlight the required Credit card.

Press TAB to the Payment Of Dollar edit field, and type amount in dollars and cents.

Press TAB to the Submit button, and press ENTER, to load the page.

Press Quick Key G until the focus is on the "Link Graphic Print", use the DOWN ARROW to review details.

Press Quick Key B to move to the Confirm button, and press ENTER to load the page.

Press Quick Key T to move to the table containing Receipt and Lodgement numbers.

5.10 Future Payments/Transfers

This section allows you to schedule future payments.

Instructions for navigating this section:

Press Quick Key L to move to the Internet Banking menus.

Press DOWN ARROW to Pay and Transfer menu, and press ENTER to expand.

Press DOWN ARROW to Future Payment / Transfer, and press ENTER to load the page.

Press Quick Key G until the focus is on the "Link Graphic Print", use the DOWN ARROW to review details.

Press Quick Key T to move to the Future Bill Payment table.

Use the DOWN ARROW to review the column headings in the following order:

Select

Status

Payment Date

Payment type

From account

To biller

Lodgement number

Amount

Use the Table commands; CONTROL, ALT, ARROW keys to review the information in tabular form.

Press Quick Key T to move to the second table, the Future Transfers table.

Use the DOWN ARROW to review the column headings in the following order:

Select (radio button)

Status

Transfer Date

Transfer Type

From Account

To (Account name)

Lodgement number

Use the Table commands; CONTROL, ALT, ARROW keys to review the information in tabular form. Note, each entry is a future payment.

Once you have checked the Select radio button for an entry, activate one of the following links underneath the table.

View details

Skip/Unskip next scheduled transfer

Sort by account

Immediately delete payment/transfer

Note: you cannot modify a future dated transfer.

5.11 Past Payments/Transfers

This section allows you to view past payments/transfers.

Instructions for navigating this section:

Press Quick Key L to move to the Internet Banking menus.

Press DOWN ARROW to Pay and Transfer menu, and press ENTER to expand.

Press DOWN ARROW to Past Payment / Transfer, and press ENTER to load the page.

Press Quick Key G until the focus is on the "Link Graphic Print", use the DOWN ARROW to review information.

Press Quick Key C to move to the Account combo box, and press ENTER to turn Forms mode on. This allows you to select the account to search for a Past payment or Transfer.

Press DOWN ARROW to highlight the required account (all accounts is the default)

Press TAB to the Date Range combo box, DOWN ARROW to highlight a range from the last seven to 120 days, or choose the User Defined option. This option allows you to enter a Start and End date for the range.

Press TAB and choose between the following radio buttons, using the DOWN ARROW.

All payments / transfers

Past bill payments

Past transfers between my accounts

Past pay anyone payments

Past international payments

Past Online Bank Cheque Requests

Press TAB to the Search button and press ENTER to load the page.

Press Quick Key G until the focus is on the "Link Graphic Print", use the DOWN ARROW to review details.

Press Quick Key T to move to the Search Results table.

Use the DOWN ARROW to review the column headings in the following order:

Select (radio button)

Status

Payment Date

Payment Type

From Account

To

Lodgement number

Amount

Once you have checked the Select radio button for an entry, activate one of the following links underneath the table.

View Details(full details of selected account)

Sort by Account

5.12 Changing Contact details

Instructions for navigating this section:

Press Quick Key L to move to the Internet Banking menus.

Press DOWN ARROW to Update Details menu, and press ENTER to load the page.

Press Quick Key G until the focus is on the "Link Graphic Print".

Use the DOWN ARROW to move through the following links.

Under the My Details section are the following links:

Change personal address/contact details

Change my email address

Under the Biller and Payee section are the following links:

My BPAY biller list

My pay anyone payee list

My international payee list

Under the Internet banking Settings section are the following links:

Link/de-link a personal account to ANZ Internet banking

Link/de-link a business account to ANZ Internet banking

Customize my accounts

Change pay anyone access

De-register from online statements

Under the Security section are the following links:

Change my Internet banking password

Register for ANZ security device

5.12.1 Change personal address/contact details

Instructions for navigating this section:

Activate the Change personal address/contact details link, by either pressing ENTER on the link, or choosing from the Links list using INSERT+F7, to load the page.

Press Quick Key T to move to the table containing information, use the DOWN ARROW, or the Table commands to review the information.

Press Quick Key B to move to the Confirm button, and press ENTER to load the page.

Press Quick Key T to move to the table, containing the form to change your details.

On the first field, press ENTER to turn Forms mode on, and use the TAB key to move through the following fields, entering required information.

New residential address, Street address has two edit fields

Suburb/city edit field

Post code edit field

State edit field

Country edit field

The second table deals with the postal address, You first come to two radio buttons, with the title of "Same as new residential address" there are Yes and No radio buttons, Yes is the default.

If yes, use the letter T to skip to the next table. If no fill out the following edit fields.

Postal address
Suburb/city
Post code
State
Country

The third table deals with your contact details. the fields are:

Home phone number:
Area code edit field
Phone number edit field
Work number:
Area code edit field
Phone number edit field
Fax number:
Area code edit field
Fax number edit field
Mobile number edit field

Below this table there is an Applies to section, which contains two radio buttons:
All Accounts, (default)
Selected accounts

Below these radio buttons, there is a table listing all your accounts. Choosing "All accounts" will cause all accounts in this table to be ticked. choosing selected accounts will require you to check the accounts that you want the address change to apply too.

the table has the following three headers:

Select
Account name
Account number

The select column, (first one) contains the check boxes you need to select.

Press TAB to the Update Details button, and press ENTER to update your details.

5.12.2 Changing your email address

Instructions for navigating this section:

Press Quick Key L to move to the Internet Banking menus.

Press DOWN ARROW to Update Details menu, and press ENTER to load the page.

Press Quick Key E to move to the Email edit field, and press ENTER to turn Forms mode on.

Type your new email address.

Press NumPad PLUS to turn Forms mode off, use the DOWN ARROW to review the information. Note, there is a checkbox for receiving commercial electronic messages from ANZ, use the SPACEBAR to uncheck if not required.
Press Quick Key B to move to the Update Details button and press ENTER.

5.12.3 To change your Internet banking password

Instructions for navigating this section:

Press Quick Key L to move to the Internet Banking menus.

Press DOWN ARROW to Update Details menu, and press ENTER to load the page.

Activate the Change my Internet banking password link, by either pressing ENTER on the link, or choosing from the Links list using INSERT+F7, to load the page.

Press Quick Key G until the focus is on the "Link Graphic Print", use the DOWN ARROW to review information

Once on the edit field to enter existing password, press ENTER to turn Forms mode on, and type.

Press TAB to the New password field, and type.

Press TAB and retype the new password.

Press TAB to the Update Details button, and press ENTER.

6 Sign out

Instructions for navigating this section:

From anywhere within ANZ online banking.

Press INSERT+F5 to display the Form fields dialogue box.

Press L to highlight the Log Out button field, and press ENTER to move to the button.

Press ENTER to activate the Log Out button, to display the Log Out page, containing a confirmation message.

7 Obtaining help with online banking

If you are experiencing difficulty conducting any online banking activities refer to the Online Help (see details below) or contact ANZ on 13 13 14.

7.1 Online Help

Instructions for navigating this section:

Press INSERT+F7 to display the Links List dialogue box, press h to highlight the Help link, and press ENTER to load the page.

You will be placed on a page containing text and links to the various sections of the ANZ Online Banking Site.

This is the end of the ANZ Online Banking Training Guide for JAWS Screen Reader Users.