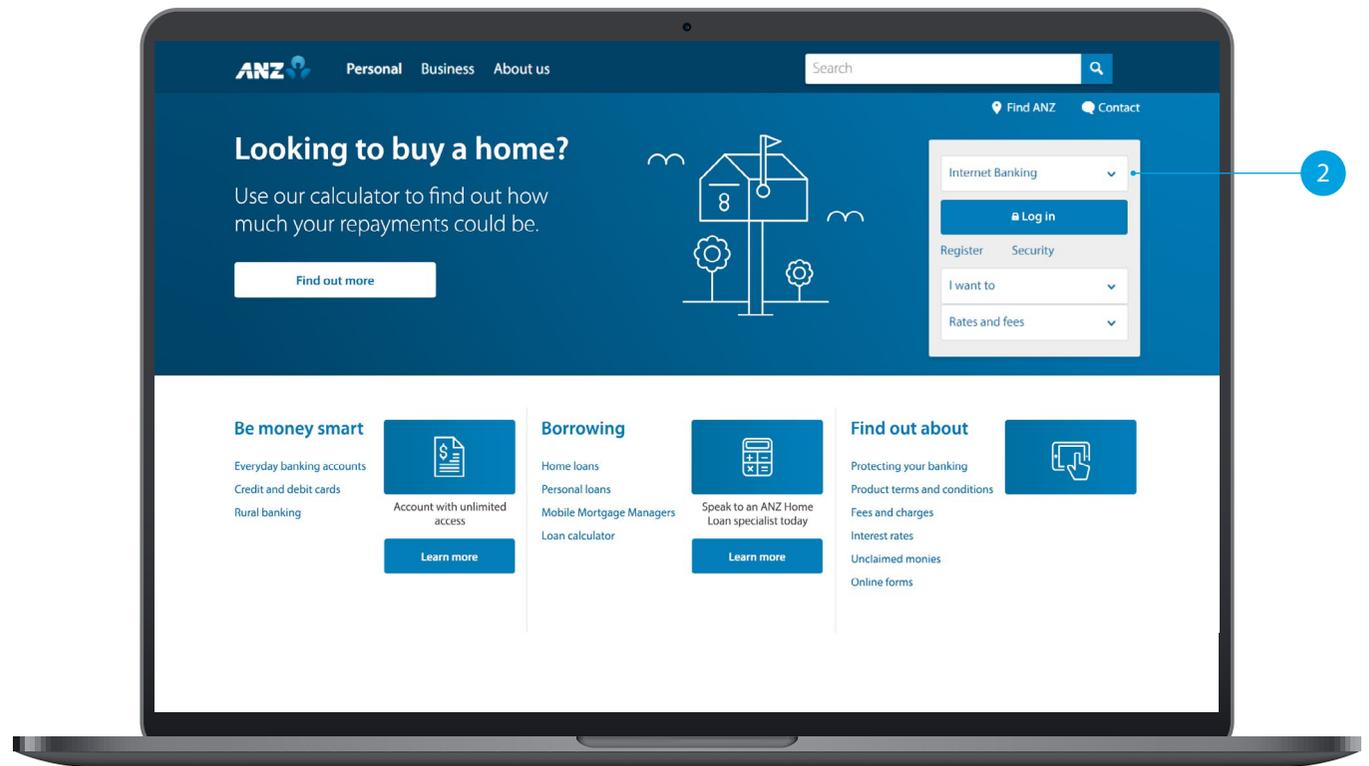


# THE ANZ INTERNET BANKING GUIDE

## HOW TO LOG IN

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

anz.com/vanuatu



If you ever get stuck or need extra help, we're only a phone call away on +678 26355, 8:00am - 6:00pm, Monday to Friday.

Eligibility criteria, terms and conditions apply to ANZ Internet Banking. See our ANZ Internet Banking Terms and Conditions at [anz.com/vanuatu](http://anz.com/vanuatu) 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 Vanuatu 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.

Accept Cancel

**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**

Team

ANZ Vanuatu 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

Accept Cancel

# 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 Vanuatu online banking interface. At the top, there is a navigation bar with the ANZ logo and the word 'Vanuatu'. Below this is a menu with five items: 'Enquiries', 'Funds Transfer', 'Requests', 'Communication', and 'My Profile'. The 'Enquiries' menu is expanded, showing a sub-menu with '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 is titled 'Account Balances' and contains a message: 'To view Transaction History and Account Details, double click on the account below, or highlight the account and select Details:'. Below this message is a table with the following data:

Account Number	Account Name	Currency	Balance	VT Equivalent
▶ 12302419	VT-Access Premium	VT	3,784.00	3,784.00
12302420	VT-Access Premium	VT	5,200.00	5,200.00
Consolidated Balance			VT	8,984.00

There are 'Details' and 'Print' buttons to the right of the table. The page also includes links for 'Messages', 'Contact Us', 'Print', 'Help', and 'Log Out' in the top right corner. Numbered callouts 1 through 6 are placed over the interface to indicate key features: 1 points to the 'Enquiries' menu, 2 to 'Funds Transfer', 3 to 'Requests', 4 to 'Communication', 5 to 'My Profile', and 6 to the 'Log Out' link.

# 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 in the ANZ Vanuatu online banking interface. The form is titled 'ANZ to ANZ Transfer' and includes a navigation menu with 'Enquiries', 'Funds Transfer', 'Requests', 'Communication', and 'My Profile'. The 'Funds Transfer' section is active, showing options for 'ANZ to ANZ Transfer', 'Bill Payment', 'ANZ to Other Bank Transfer', 'International Transfer Request', 'Cross Currency Transfer Request', and 'My Templates'. The 'My Favoursites' section shows 'No Items'. The form fields are: 'From Account' (12302419 - VT-Access Premium), 'To Account' (Other ANZ Accounts (Enter Account Number) with account number 12302420), 'Transfer Amount' (50.00), and 'Notes for Recipient' (Dad's Tablets). The 'Submit' and 'Cancel' buttons are visible at the top right.

The screenshot shows the 'ANZ to ANZ Transfer - Review Transfer' form. The form is titled 'ANZ to ANZ Transfer - Review Transfer' and includes a navigation menu with 'Messages', 'Contact Us', 'Print', 'Help', and 'Log Out'. The form contains the following text: '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 transaction for processing.' The form fields are: 'From Account' (12302419 - VT-Access Premium), 'To Account' (Other ANZ Accounts (Enter Account Number) with account number 12302420), and 'Notes for Recipient' (Dad's Tablets). The 'Confirm' and 'Back' buttons are visible at the top right.

**Your Reference**  
Transaction Posted  
Transaction Number ADC00612

# BILL PAYMENT

- 1 Select **Funds Transfer**.
- 2 Select **Bill Payment**.
- 3 Select which **Account** you want to pay **from**.
- 4 Select the **Bill 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 'Funds Transfer' tab is selected. The form includes a navigation menu with 'Enquiries', 'Funds Transfer', 'Requests', 'Communication', and 'My Profile'. The 'Bill Payment' section contains a 'From Account' dropdown menu (12302420 - VT-Access Premium), an 'Available Balance' field (VT 5,200.00), a 'Biller Name' dropdown menu (Water Authority of Vanuatu), a 'Customer Reference' field (KN54338), and a 'Bill Amount' field (VT 75.26). The form also features 'Submit' and 'Cancel' buttons. Callouts 1-7 point to the 'Funds Transfer' tab, the 'Bill Payment' link in the left sidebar, the 'From Account' dropdown, the 'Biller Name' dropdown, the 'Customer Reference' field, the 'Bill Amount' field, and the 'Submit' button respectively.

The screenshot shows the ANZ Bill Payment Review form. The title is 'Bill Payment - Review'. It includes a 'Confirm' button and a 'Back' button. The form displays the same details as the previous screenshot: 'From Account' (12302420 - VT-Access Premium), 'Available Balance' (VT 5,200.00), 'Biller Name' (Water Authority of Vanuatu), 'Customer Reference' (KN54338), and 'Bill Amount' (VT 75.26). Callout 8 points to the 'Review' step in the instructions, and callout 9 points to the 'Confirm' button.

The screenshot shows the 'Your Reference' box. It contains the text 'Transaction Posted' and 'Transaction Number ADC00612'. Callout 10 points to the transaction number.

# 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.

The screenshot shows the 'ANZ to Other Bank Transfer' form. Callout 1 points to the 'Funds Transfer' menu item. Callout 2 points to the 'ANZ to Other Bank Transfer' link in the left sidebar. Callout 3 points to the 'From Account' dropdown menu. Callout 4 points to the 'Transfer Amount in Local Currency' input field. Callout 5 points to the 'My Reference' input field. Callout 6 points to the 'Account Name' input field. Callout 7 points to the 'Account Number' input field. Callout 8 points to the 'Bank Name' dropdown menu. Callout 9 points to the 'Reference To Payee' input field. Callout 10 points to the 'Submit' button.

The screenshot shows the 'ANZ to Other Bank Transfer - Review Transfer' form. Callout 11 points to the 'Confirm' button. Callout 12 points to the 'Confirm' button.

**Your Reference**  
 Transaction Posted  
 Transaction Number ADC00612

# 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.

**ANZ** Vanuatu

Enquiries **Funds Transfer** Requests Communication My Profile

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

To submit an International Transfer Request please complete the form below. The Request will be processed in the Transfer Amount currency selected and for the Transfer Amount shown. The Transfer From Amount section is for indicative information purposes only.

**Submit**  
**Cancel**

**Funds Transfer**

ANZ to ANZ Transfer  
Bill Payment  
ANZ to Other Bank Transfer  
**International Transfer Request**  
Cross Currency Transfer Request  
My Templates

**My Favourites**  
No Items

**Templates** New TTA

From Account 12302419 - VT-Access Premium \*

Available Balance VT 3,608.74

Transfer Currency VT - Vanuatu Vatu \*

Transfer Amount VT 560.00 \*

OR

Transfer From Amount VT 560.00 \*

Indicative Exchange Rate

Purpose of Transfer Please visit the nearest branch if your purpose of transfer cannot be found below  
32 - Wedding expenses \*

Delegated Limit Up to \$2,000 per applicant per annum

Documents Required Documentary evidence of the wedding

File Attachment flowchart1.pdf \*

Bank Charge Option BEN - Beneficiary pays all charges \*

**Beneficiary Bank Account Details**

Bank Commonwealth Bank of Australia \*

Swift BIC (if known) CTBAAU2S

Branch Number (if known) 320

Account Number / IBAN 7377409 \*

\*\* For Telegraphic Transfers, please note that IBAN (International Bank Account Number) MUST BE ENTERED when transferring to Europe and United Arab Emirates.

Branch Address Para Hills

**- Please Select -**

**BEN - Beneficiary pays all charges**  
**OUR - I pay all charges**  
**SHA - I pay ANZ charges, beneficiary pays other bank charges**

**- 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	<input type="text" value="679"/>	Phone Number	<input type="text" value="2458756"/>
Preferred Contact No	<input type="text" value="679"/>	Alternative Contact No	<input type="text" value="2698523"/> 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 with the following fields and callouts:

- 1** Points to the **From Account** dropdown menu.
- 2** Points to the **Transfer Amount** input field.
- 3** Points to the **Frequency** dropdown menu.
- 4** Points to the **End On** date input field.
- 5** Points to the **Submit** button.
- 6** Points to the **Scheduled Transaction Number ADC00615** in the **Your Reference** box.

The form includes a sidebar with navigation options: **Funds Transfer** (selected), **ANZ to ANZ Transfer**, **Bill Payment**, **ANZ to Other Bank Transfer**, **International Transfer Request**, **Cross Currency Transfer Request**, **My Templates**, and **My Favourites** (No Items).

The main form fields are:

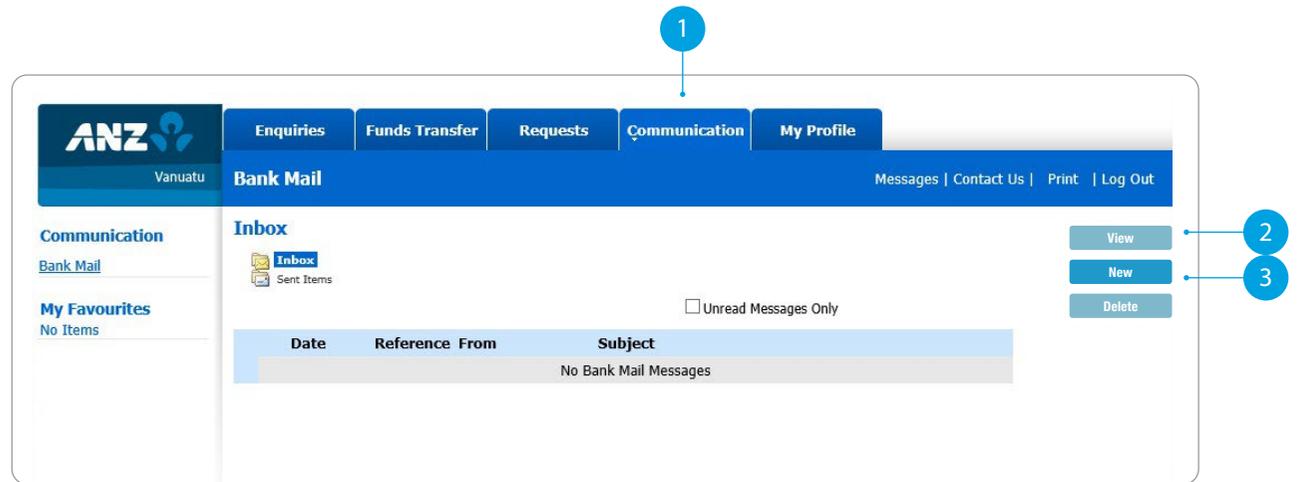
- From Account:** 12302419 - VT-Access Premium
- To Account:** My Accounts (radio button), - Select Account - (dropdown), Other ANZ Accounts (Enter Account Number) (radio button, selected), 12302420
- Transfer Amount:** VT, 100.00
- Notes for Recipient:** For Mum
- Notes for Myself:** Transfer to Mum
- Transfer:**
  - Now
  - Once On
  - Frequency: Monthly
  - No End Date
  - End On: 08/11/2021

Additional callouts include:

- 5** Points to **Submit** and **Cancel** buttons.
- 6** Points to a box titled **- Please Select -** with options: **Daily**, **Weekly**, **Fortnightly**, **Monthly**, **Quarterly**, **Semi-annually**, **Annually**.

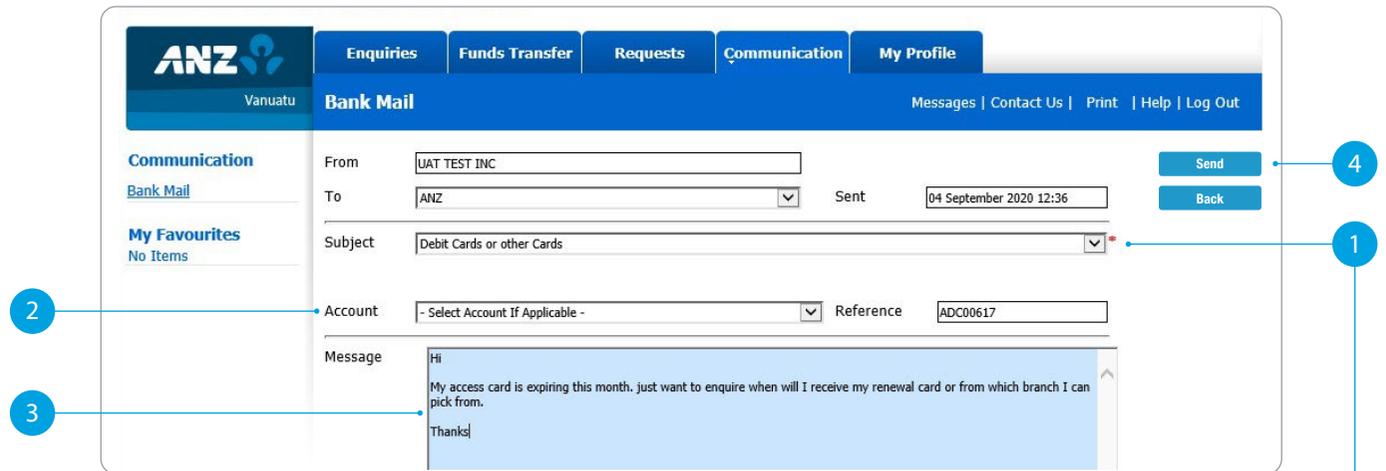
## COMMUNICATING WITH ANZ VIA BANK MAIL

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



## 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.



- 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 Vanuatu website interface. The top navigation bar includes 'Enquiries', 'Funds Transfer', 'Requests', 'Communication', and 'My Profile'. The main header displays 'Your Reference' and navigation links for 'Messages', 'Contact Us', 'Print', 'Help', and 'Log Out'. On the left sidebar, under 'Funds Transfer', the 'Template' link is highlighted with a blue circle and a line pointing to a 'Template' button on the right side of the page. The main content area shows 'Transaction Posted' for 'Transaction Number ADC00613'. Below this, the 'Transaction Details' section lists: 'Bill Payment', 'From Account: 12302419', 'Bill Name: Water Authority of Vanuatu', 'Customer Reference: KNS4339', 'Payment Amount: VT 75.26', and 'Pay Date : 04/09/2020'. A 'Back' button is also visible in the top right corner.

The screenshot shows the 'Add Template' page on the ANZ Vanuatu website. The top navigation bar and header are consistent with the previous screenshot. The left sidebar shows the 'Template' link highlighted. 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 the 'Template Details' section with two input fields: 'Template Name' (containing 'EFL-Homd') and 'Template Type' (containing 'Bill Payment'). A 'Last Update' field shows '08 September 2020 12:23'. An 'Add' button is highlighted with a blue circle and a line pointing to it.

The screenshot shows a confirmation window titled 'ANZ Internet Banking Alert'. The message inside the window reads: 'Your template has been added.' Below the message is an 'OK' button.

# 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.