

ANZ DIGITAL KEY FREQUENTLY ASKED QUESTIONS

Version 2.0

October 2018

ANZ DIGITAL KEY – FREQUENTLY ASKED QUESTIONS

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ABOUT ANZ DIGITAL KEY

What is ANZ Digital Key?

ANZ Digital Key is an app that enables you to authenticate certain ANZ FX Online transactions and activities using Face ID¹, fingerprint or PIN. By eliminating the need for a separate physical security device, ANZ Digital Key provides you with a quick, convenient and simple security experience.

How do I know if I am required to use ANZ Digital Key?

ANZ Digital Key can only be used if you have access to ANZ FX Online as an Approver and you have not been issued with another type of security device for use with any other ANZ digital service.

You will know you are required to use ANZ Digital Key if you see the ANZ Digital Key menu item once you have logged in to ANZ FX Online and/or you receive an email or other notification to notify you that ANZ Digital Key is required.

Which mobile devices will ANZ Digital Key work on?

ANZ Digital Key is compatible with:

- > Apple iPhone¹ running iOS version 11 or later; and
- > Smartphones running Android² version 6.0 (Marshmallow) or later.

Earlier versions and other device types are not supported by ANZ.

ANZ Digital Key cannot be used on mobile devices that do not have a camera or have been jailbroken (ie modified to remove restrictions imposed by the manufacturer or operator, allowing the installation of unauthorised software).

How much does ANZ Digital Key cost?

ANZ Digital Key is free and is available to download from both the App Store³ and Google Play⁴ in Australia and New Zealand.

In downloading and using ANZ Digital Key, you may be subject to charges as stipulated by your mobile telecommunications provider. In turn, you are responsible for charges incurred for data usage in relation to ANZ Digital Key.

Does ANZ Digital Key require an internet connection?

Yes, you will require an active internet connection to access and use ANZ Digital Key.

In downloading and using ANZ Digital Key, you may be subject to charges as stipulated by your mobile telecommunications provider. In turn, you are responsible for charges incurred for data usage in relation to ANZ Digital Key.

GETTING STARTED

How do I get ANZ Digital Key?

ANZ Digital Key is an app available for download from the App Store and Google Play in Australia and New Zealand. Search for 'ANZ Digital Key' and follow the steps to download ANZ Digital Key onto your mobile device.

Once the download is complete, you must be logged on to ANZ FX Online on your computer and have your phone with you in order to commence the activation process. If you do not know your ANZ FX Online log-on credentials, please check with your ANZ FX Online Administrator or contact the [ANZ Customer Service Centre](#).

¹ Face ID and iPhone are trademarks of Apple Inc

² Android is a trademark of Google Inc

³ App Store is a service mark of Apple Inc

⁴ Google Play is a trademark of Google Inc

What do I need to use ANZ Digital Key?

Before downloading ANZ Digital Key, please ensure that you have:

- > your current mobile phone number and email address registered against your ANZ FX Online profile;
- > the mobile phone associated with that mobile phone number on hand; and
- > an Apple ID or Google Play account in Australia or New Zealand in order to find and download ANZ Digital Key.

How do I know if I have my current mobile phone number and email registered against my ANZ FX Online profile?

If you are unsure of the contact details you have registered for use with ANZ FX Online or need to update your details, please contact the [ANZ Customer Service Centre](#).

What do I need to know about using Face ID or fingerprint with ANZ Digital Key?

If you use Face ID or fingerprint with ANZ Digital Key, you must ensure that your biometrics (eg, face print or fingerprint) are the only biometrics stored on your mobile device. If another person has their biometrics stored on your mobile device, they will be able to authenticate banking actions using ANZ Digital Key. These actions will then be treated as having been authenticated by you. Please see the [ANZ Digital Key Terms and Conditions](#) for more information.

Why can't I find ANZ Digital Key in the App Store or Google Play?

ANZ Digital Key is available from the App Store and Google Play in Australia and New Zealand.

What do I do if I can't install ANZ Digital Key on my mobile device?

If applicable, please speak with your IT department/representative to install ANZ Digital Key on your mobile device.

If you are typically able to install other apps on your mobile device but are unable to install ANZ Digital Key, please contact the [ANZ Customer Service Centre](#), as you may need to be issued with an alternative type of security device.

What can I do using ANZ Digital Key?

ANZ Digital Key will allow Approvers to review and action (accept or decline the approval of) beneficiaries which have been created within ANZ FX Online. You will need to continue using ANZ FX Online for all other features and functionality.

If I have ANZ Digital Key, do I still need to use ANZ FX Online?

Yes, ANZ Digital Key allows you to authenticate creation of a beneficiary in ANZ FX Online. You will need to continue using ANZ FX Online to create beneficiaries and complete all other functions.

Why can't I see the ANZ Digital Key menu item within ANZ FX Online?

The ANZ Digital Key menu item will not be visible unless you have been granted access to ANZ Digital Key by ANZ.

If you believe you require access to ANZ Digital Key, please check with the [ANZ Customer Service Centre](#).

Can I use ANZ Digital Key if I already have an ANZ security device?

No, if you have been issued with another type of security device for use with any other ANZ digital service (i.e. ANZ Transactive or ANZ Transactive Trade), you will need to use that same security device to log on to ANZ FX Online and will not be able to use ANZ Digital Key at this time.

I don't have a smartphone. Can I use ANZ Digital Key?

No, if you do not have a smartphone, you will need to be issued with another type of security device in order to approve beneficiaries within ANZ FX Online. Please contact the [ANZ Customer Service Centre](#) for more information.

USING ANZ DIGITAL KEY

When does ANZ Digital Key use QR codes?

A QR code (quick response code) is a barcode displayed in ANZ FX Online that must be scanned by using your mobile device's camera feature within ANZ Digital Key. You will be required to scan a QR code:



- > when you activate your ANZ Digital Key; and
- > each time you wish to approve a beneficiary only if notifications for ANZ Digital Key were disabled on your mobile device at the time you activated ANZ Digital Key. If notifications were enabled when you activated ANZ Digital Key, you will approve beneficiaries using your PIN, fingerprint or Face ID rather than with a QR code.

If you are experiencing difficulties scanning the QR code, please:

- > ensure the entire full QR code is visible before attempting to scan the QR code (you may need to scroll down)
- > try moving your device closer to/away from your screen

Can I change my PIN via ANZ Digital Key?

Yes, in order to change the PIN used for ANZ Digital Key you will need to reset and reactivate ANZ Digital Key by tapping Reset from the menu in ANZ Digital Key.

Can I approve multiple beneficiaries at the same time using ANZ Digital Key?

No, ANZ Digital Key can only be used to approve one beneficiary at a time. If you need to approve multiple beneficiaries, please complete approval for the first beneficiary before initiating approval for any others.

How long do I have to approve a beneficiary?

There is no time limit to approve a beneficiary after it has been registered - unapproved beneficiaries will remain in pending status in ANZ FX Online until approved.

Once you have submitted the request for approval, you will have five minutes to Accept/Decline it on ANZ Digital Key.

Can I view beneficiaries I have already approved?

No historical data is stored within the ANZ Digital Key app. These details can be viewed via the Manage Beneficiaries menu within ANZ FX Online.

Can I create a new beneficiary via ANZ Digital Key?

No, beneficiaries must be created within ANZ FX Online.

How do I know whether my ANZ Digital Key is setup to receive notifications or to use a QR code?

To check whether your ANZ Digital Key is setup to receive notifications or use a QR code, tap About from the menu in ANZ Digital Key. The mode listed will be 'Push Notifications | QR code', if notifications are enabled for ANZ Digital Key. If the mode shown is 'QR Code' and you wish ANZ Digital Key to receive notifications, ensure that notifications for ANZ Digital Key are enabled in your device settings and then tap Reset from the menu in ANZ Digital Key.

Why is ANZ Digital Key asking me to 'Scan QR code' after I have logged on?

You will be prompted to scan a QR code when your ANZ Digital Key was:

- > setup in QR mode (notifications switched off) and you have a beneficiary awaiting approval; or
- > setup to allow notifications however you do not currently have a beneficiary awaiting approval.

Why was I required to use ANZ Digital Key when I previously approved a beneficiary but not this time?

If your company's FX Online setup requires dual-approval for newly registered beneficiaries, you will only be required to use ANZ Digital Key if you are the second approver for the new beneficiary.

If you are the first to submit approval for a new beneficiary, only the subsequent approver will be required to use ANZ Digital Key.

SECURITY

For information about banking safely online, please visit www.anz.com/onlinesecurity.

Is ANZ Digital Key safe?

ANZ Digital Key employs a range of security measures, including data and transport encryption, timeout safeguards, the ability to log out simply by using the Home function on your mobile device and automatic PIN lockout after five incorrect attempts.

What type of security application is ANZ Digital Key?

ANZ Digital Key uses two-factor authentication, which is an extra layer of security that requires something you know (e.g. your username and password) and something you physically have (e.g. your mobile phone). Requiring both those things makes it harder for potential intruders to gain access and steal your personal data or identity.

What do I need to know about using Face ID or fingerprint with ANZ Digital Key?

If you use Face ID or fingerprint with ANZ Digital Key, you must ensure that your biometrics (eg, face print or fingerprint) are the only biometrics stored on your mobile device. If another person has their biometrics stored on your mobile device, they will be able to authenticate banking actions using ANZ Digital Key. These actions will then be treated as having been authenticated by you. Please see the [ANZ Digital Key Terms and Conditions](#) for more information.

What can I do to protect my mobile device?

ANZ recommends that you apply a screen lock (e.g. PIN lock, Face ID or fingerprint) to access your mobile device and do not use devices that have been jailbroken.

Please note that you should not disclose your password/PIN to anyone or write them down.

We also recommend you take precautions against malware and viruses on your mobile device. There are a number of security apps available to keep your device and details secure.

Is my banking information stored on my mobile device?

No banking or transaction information is stored on your mobile device. Details about a beneficiary requiring approval will be displayed only whilst you are logged on to ANZ Digital Key and will no longer be available on your mobile device after you close ANZ Digital Key, which will automatically log you out.

If someone gets hold of my mobile device, can they access my banking details?

No, banking details are not stored on your mobile device. Summary detail about a beneficiary requiring your approval is the only information displayed in ANZ Digital Key, and only after you are logged on to ANZ Digital Key using your PIN, fingerprint or Face ID.

If you are concerned that someone knows your ANZ Digital Key PIN, or your PIN or password for any other online service, it is recommended that you change them immediately. For assistance, contact the [ANZ Customer Service Centre](#).

Can any other ANZ Digital Key users access their ANZ Digital Key on my mobile device?

No, each set of user credentials is uniquely registered to a single mobile device which has ANZ Digital Key installed and activated.

How do I securely log out of ANZ Digital Key?

To securely log out of ANZ Digital Key, simply use the Home function on your mobile device to close the app.

How often will I be required to change my ANZ Digital Key PIN?

ANZ will not require you to change your ANZ Digital Key PIN. However, ANZ recommends you change your PIN periodically to minimise the risk of unauthorised access. To change the PIN you will need to reset and reactivate ANZ Digital Key by tapping Reset from the menu in ANZ Digital Key.

Does ANZ store or have access to my mobile device's contacts?

No, ANZ Digital Key does not have the ability to integrate with contact information stored on your mobile device and therefore cannot access or store your mobile device's contacts.

GENERAL

What do I do if I have lost my mobile device or my mobile device has been stolen?

Please contact the [ANZ Customer Service Centre](#) immediately to have ANZ Digital Key deactivated on your missing mobile device.

How do I use ANZ Digital Key with a new mobile device?

Please delete ANZ Digital Key from the previous mobile device on which it was installed. You will need to download ANZ Digital Key from the App Store or Google Play on your new mobile device and click Activate from the ANZ Digital Key menu within ANZ FX Online.

Can I install ANZ Digital Key on multiple mobile devices?

You can install ANZ Digital Key on multiple devices, however only one mobile device can be registered to use ANZ Digital Key at a time.

If you activate ANZ Digital Key on a new mobile device, it will no longer be usable on the mobile device on which it was previously registered.

How often do I have to update the ANZ Digital Key app?

You will be prompted to update the ANZ Digital Key app whenever there is an update available. Whilst updates are optional, ANZ recommends that ANZ Digital Key is always kept up to date to ensure that you have access to app updates and improvements.

Can I use biometric security methods available on my mobile device with ANZ Digital Key?

Yes. Supported biometric security methods are:

- > Apple iPhone
 - > fingerprint
 - > Face ID
- > Android
 - > Fingerprint

Note: If you use Face ID or fingerprint with ANZ Digital Key, you must ensure that your biometrics (eg, face print or fingerprint) are the only biometrics stored on your mobile device. If another person has their biometrics stored on your mobile device, they will be able to authenticate banking actions using ANZ Digital Key. These actions will then be treated as having been authenticated by you. Please see the [ANZ Digital Key Terms and Conditions](#) for more information.

My mobile device does not have a camera. Can I use ANZ Digital Key?

If your mobile device does not have a camera, you will not be able to use ANZ Digital Key. You will require a mobile device with a camera to utilise the full functionality of ANZ Digital Key.

Can I use ANZ Digital Key on any type of device?

No, ANZ Digital Key is compatible with and supported only on Apple iPhone devices and Android mobile devices.

TROUBLESHOOTING

I'm unable to locate ANZ Digital Key from my location in the App Store and Google Play.

ANZ Digital Key is available for download from the App Store and Google Play in Australia and New Zealand.

Once downloaded and activated, ANZ Digital Key can be used anywhere there is an internet connection.

I have installed ANZ Digital Key but can't do anything when I open it.

ANZ Digital Key can only be used if you are an Approver in ANZ FX Online and ANZ has set you up to use ANZ Digital Key.

If you believe you require access to ANZ Digital Key, please check with your ANZ FX Online Administrator or contact the [ANZ Customer Service Centre](#).

I never received the ANZ Digital Key activation code by SMS.

If you did not receive the activation code by SMS during the activation process, please tap the Generate New Code button in ANZ Digital Key to send a new code to your registered mobile number.

If you still do not receive the activation code, please contact the [ANZ Customer Service Centre](#) to check that the mobile phone number ANZ has registered against your ANZ FX Online profile is current.

I cannot scan the QR code within FX Online.

If you are experiencing difficulties scanning the QR code, please:

- > ensure the entire full QR code is visible before attempting to scan the QR code (you may need to scroll down)
- > try moving your device closer to/away from your screen

I can't proceed past the Start Activation screen in ANZ FX Online.

Please ensure that you have ticked the box indicating that you have read and agreed to the ANZ Digital Key terms and conditions.

I have been prompted to activate my ANZ Digital Key even though I have already activated my ANZ Digital Key.

All users must receive an email confirmation that activation was successful prior to approving their first beneficiary using ANZ Digital Key. Emails will be sent from anzdigitalsecurity@anz.com and may take up to a couple of minutes to be received.

If you attempt to register a beneficiary before receiving this email, a message will be displayed in ANZ FX Online advising : **"Prior to adding a beneficiary your ANZ Digital Key needs to be activated."**

As soon as the email is received and the activation completed, you can proceed to add the new beneficiary.

I have entered the wrong PIN.

If you enter the wrong PIN, an error will be displayed and you will be prompted to re-enter your PIN. You have five attempts to enter the correct PIN. After five failed attempts, your ANZ Digital Key will be locked.

I have locked my ANZ Digital Key.

After five invalid PIN attempts, ANZ Digital Key will become locked. You will need to reset and reactivate ANZ Digital Key by tapping Reset from the menu in ANZ Digital Key.

I cannot use the PIN of my choice.

Ensure that your PIN does not consist solely of sequential or repeating numbers (i.e. 123456, 654321 or 111111). If these are entered, you cannot proceed until a valid PIN is entered.

I received a message in ANZ FX Online that my ANZ Digital Key is disabled.

If a message is displayed when approving a beneficiary in ANZ FX Online advising that your ANZ Digital Key has been disabled, please contact the [ANZ Customer Service Centre](#).

My fingerprint won't unlock my ANZ Digital Key.

For security reasons, ANZ Digital Key only recognises the fingerprint(s) registered on your mobile device at the time of activation and does not allow new fingerprints to be used. If you have changed your fingerprint settings on your mobile device after activating ANZ Digital Key, you will need to reset and reactivate ANZ Digital Key by tapping Reset from the menu in ANZ Digital Key.

If you use Face ID or fingerprint with ANZ Digital Key, you must ensure that your biometrics (eg, face print or fingerprint) are the only biometrics stored on your mobile device. If another person has their biometrics stored on your mobile device, they will be able to authenticate banking actions using ANZ Digital Key. These actions will then be treated as having been authenticated by you. Please see the [ANZ Digital Key Terms and Conditions](#) for more information.

ANZ Digital Key is requesting my PIN, Face / Touch ID or Fingerprint to be entered after approving a beneficiary.

Upon clicking OK on the screen advising that their beneficiary has been submitted, you will automatically be returned to the ADK logon page, which will prompt either your PIN, Face/Touch ID or Fingerprint to be entered. There is no need to enter back into ANZ Digital Key unless you're prompted to approve another beneficiary. If you have no further beneficiaries then close ANZ Digital Key.

ANZ Digital Key is requesting a QR Code but no QR Code is displayed in ANZ FX Online.

If you have logged into ANZ Digital Key without the need to approve a beneficiary, you will be displayed a screen prompting to scan a QR code. This may occur because you have inadvertently entered your PIN, Face/Touch ID or Fingerprint after completing approval of the previous beneficiary. In this case close ANZ Digital Key as no further action is required.

My Face ID won't unlock ANZ Digital Key.

For security reasons, ANZ Digital Key only recognises the Face ID registered on your mobile device at the time of activation and does not allow a new Face ID to be used. If you have changed the Face ID registered on your mobile device after activating ANZ Digital Key, you will need to reset and reactivate ANZ Digital Key by tapping Reset from the menu in ANZ Digital Key.

If you use Face ID or fingerprint with ANZ Digital Key, you must ensure that your biometrics (eg, face print or fingerprint) are the only biometrics stored on your mobile device. If another person has their biometrics stored on your mobile device, they will be able to authenticate banking actions using ANZ Digital Key. These actions will then be treated as having been authenticated by you. Please see the [ANZ Digital Key Terms and Conditions](#) for more information.

ANZ Digital Key has crashed.

In the unlikely event that ANZ Digital Key crashes, try the following:

- > Close any apps that are running in the background (multitasking) to free up memory and resources, then restart ANZ Digital Key.
- > Switch your mobile device off and then back on.
- > Delete and reinstall ANZ Digital Key. Note that this will require you to reactivate ANZ Digital Key once it is reinstalled on your mobile device.

I am unable to scan my QR code.

You will be unable to scan a QR code if the camera setting on your mobile device is disabled, in which case you will need to:

- > enable the camera on your mobile device for use with ANZ Digital Key; and
- > reset and reactivate ANZ Digital Key by tapping Reset from the menu in ANZ Digital Key.

If you continue to experience difficulties scanning the QR code, please:

- > ensure the entire full QR code is visible before attempting to scan the QR code (you may need to scroll down)
- > try moving your device closer to/away from your screen

ANZ Digital Key is displaying a message to 'Scan QR code on the screen' but nothing is happening when I hold up my phone to scan the QR code in FX Online

On the screen in ANZ Digital Key, ensure that you tap on the button labelled Scan QR code on the screen.

I am not receiving any notifications on my mobile device?

If push notifications are switched off for ANZ Digital Key, they will need to be enabled in order for you to receive notification of a beneficiary requiring approval.

Once you switch on notifications, you may need to resubmit the beneficiary for approval in ANZ FX Online to ensure you are notified that it requires actioning.

If notifications were not enabled when you activated ANZ Digital Key for the first time on your mobile device, you can either:

- > enable notifications on your mobile device settings and then reset and reactivate ANZ Digital Key by tapping Reset from the menu in ANZ Digital Key; or
- > approve a beneficiary by scanning the QR code displayed in FX Online (camera settings must be enabled to do this).

I received the notification on my mobile device but I didn't tap on it to approve the beneficiary in ANZ Digital Key.

If you received the push notification but deleted it or did not tap on it, resubmit the beneficiary for approval in ANZ FX Online to ensure you are notified that it requires actioning.

I am expecting to see an item awaiting my approval in ANZ Digital Key but there is nothing displayed

Resubmit the beneficiary for approval in ANZ FX Online to ensure you are notified that it requires actioning and ensure that you tap on the notification that will be sent to your phone.

I successfully accepted the approval request in ANZ Digital Key, but it is asking me to log on or to scan a QR code.

After you have successfully accepted or declined the approval request in ANZ Digital Key, no further actions are required and you can simply close the ANZ Digital Key app.

SUPPORT

If you have questions not answered above, please refer to the [ANZ Digital Key User Guide](#) or contact the ANZ Customer Service Centre via www.anz.com/servicecentres.

ANZ Digital Key Terms and Conditions

For more information, please see the [ANZ Digital Key Terms and Conditions](#).

Important Information

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