

ANZ DIGITAL KEY USER GUIDE FOR ANDROID DEVICES

Version 2.1

November 2018

ANZ DIGITAL KEY – USER GUIDE FOR ANDROID DEVICES

Introduction	3
Purpose	3
About ANZ Digital Key	3
What is ANZ Digital Key?.....	3
Security.....	3
On which mobile devices will ANZ Digital Key work?	3
What do I need to know about using fingerprint with ANZ Digital Key?	3
Getting Started	4
Activating ANZ Digital Key	5
Approval of a Beneficiary Registration	6
Approval via notification	6
Approval via QR code	7
Resetting ANZ Digital Key	8
Support	8

INTRODUCTION

Purpose

This user guide is designed to assist you with completing common tasks using the ANZ Digital Key with Android devices. This guide will be updated with new functionality and information when necessary. Please ensure you regularly check the available version to ensure you have the most up-to-date copy. The version number can be found by tapping **Menu** and then **About**.

For more information or troubleshooting tips, please refer to the [ANZ Digital Key Frequently Asked Questions](#).

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 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.

Security

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.

On which mobile devices will ANZ Digital Key work?

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).

¹ iPhone is a trademark of Apple Inc

² Android is a trademark of Google Inc



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

If you use fingerprint with ANZ Digital Key, you must ensure that only your fingerprint is stored on your mobile device. If another person has their fingerprint 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.

GETTING STARTED

ANZ Digital Key is free³ and is available to download from Google Play⁴ Australia and New Zealand.

ANZ Digital Key must be activated before using it for the first time. To activate ANZ Digital Key on your mobile device, please ensure that:



- > you have been granted access to approve beneficiaries in ANZ FX Online;
- > your current mobile phone number and email address are registered against your ANZ FX Online user profile;
- > you are logged on to ANZ FX Online;
- > ANZ Digital Key has been installed on your mobile device; and
- > your mobile device camera and notification settings are enabled for use with the ANZ Digital Key app.

If you are unsure of any of the above, please contact the [ANZ Customer Service Centre](#).

³ Please note that in downloading and using the ANZ Digital Key app you may be subject to your relevant mobile data usage plan as stipulated by your mobile telecommunications provider. In turn, any potential charges in this regard are solely your responsibility.

⁴ Google Play is a trademark of Google Inc

ACTIVATING ANZ DIGITAL KEY

Before proceeding, please ensure you have read the [Getting Started](#) section of this user guide.

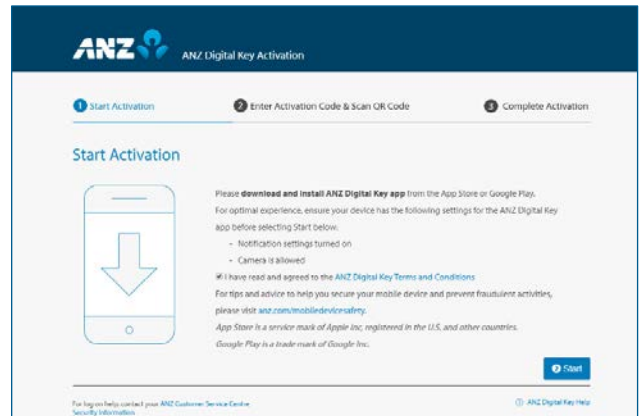
Before you can use ANZ Digital Key, you must first activate it.

To activate ANZ Digital Key, follow the steps below:

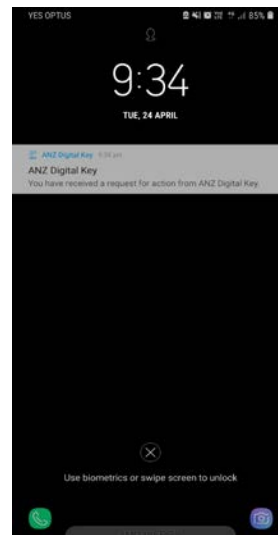
1. Log on to [ANZ FX Online](#) with your User ID and password.
2. In the pop-up window that appears in ANZ FX Online, click **Activate Now** (alternatively, you will be able to activate at a later time by clicking **ANZ Digital Key > Activate** in ANZ FX Online).
3. On the ANZ FX Online activation screen, review and agree to the [ANZ Digital Key Terms and Conditions](#), then click **Start**.
4. An SMS message containing an activation code will be sent to your registered mobile number.
5. Open ANZ Digital Key on your mobile device, tap **Activate Now** and follow the welcome prompts, which will instruct you to enter the 8-digit activation code from the SMS.
6. ANZ Digital Key will switch to camera mode to enable you to scan the activation QR code displayed in ANZ FX Online[^].
7. Once the QR code has been scanned, set a 6-digit PIN and confirm it by re-entering the PIN.
8. If your mobile device has fingerprint ID functionality, indicate whether you would like to use the existing registered fingerprint IDs stored on your device to access ANZ Digital Key. Please see the note about use of fingerprint ID in the [Introduction](#) of this guide.
9. A message will be displayed confirming that your activation has been successfully completed. A confirmation email will be sent to your registered email address to confirm your activation.
10. Tap **OK** to complete the activation process and return to the ANZ FX Online log on page.

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

- > ensure the entire 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 FX Online activation screen (step 3)



Activation code received via SMS (step 4)



ANZ Digital Key app awaiting activation (step 5)



Activation QR code displayed in ANZ FX Online (step 6)

APPROVAL OF A BENEFICIARY REGISTRATION

There are two ways a beneficiary registration can be approved with ANZ Digital Key.

The method available to you will vary based upon whether you enabled notifications when you activated ANZ Digital Key.

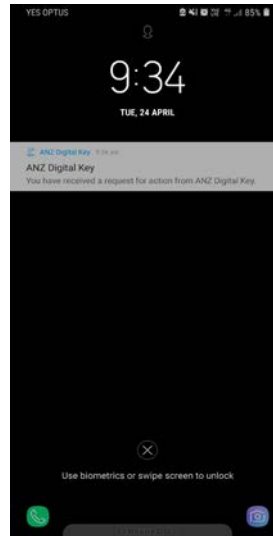
Approval via notification

If you enabled notifications when you activated ANZ Digital Key, you will be advised via notification message whenever you have a beneficiary to be approved.

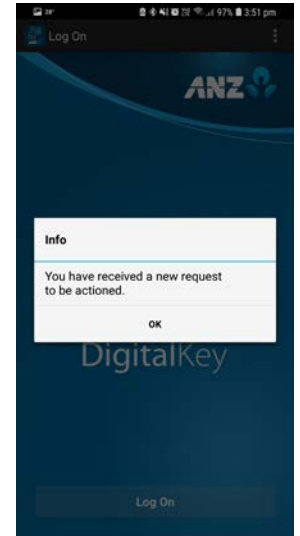
To complete the approval process, follow the steps below:

1. Tap on the notification, which will launch ANZ Digital Key.
2. Tap **Log On** in ANZ Digital Key.
3. Enter your PIN or fingerprint ID.
4. Review the beneficiary details shown in ANZ Digital Key.
5. Tap **Accept** to accept the beneficiary, or tap **Decline** to decline the beneficiary.

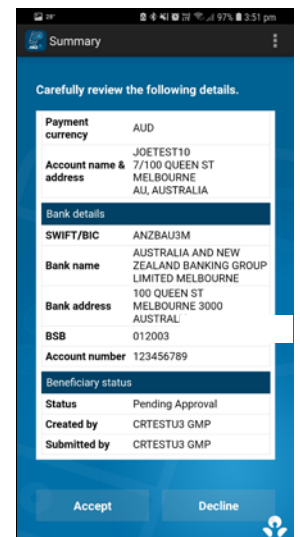
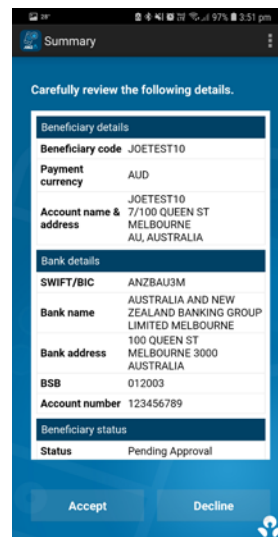
Once the action has been completed, summary details can be viewed within ANZ FX Online.



Notification of a beneficiary requiring approval



ANZ Digital Key log on page where there is a beneficiary requiring approval



Beneficiary details requiring approval (step 4)

Approval via QR code

If you did not enable notifications when you activated ANZ Digital Key, after submitting an approval request in ANZ FX Online you must perform the following steps to complete the approval process:

1. Open ANZ Digital Key.
2. Tap **Log On** in ANZ Digital Key.
3. Enter your PIN or fingerprint ID.
4. ANZ Digital Key will switch to camera mode. Use the camera to scan the beneficiary registration approval QR code in ANZ FX Online[^].
5. Review the beneficiary details shown in ANZ Digital Key.
6. Tap **Accept** to accept the beneficiary, or tap **Decline** to decline the beneficiary.

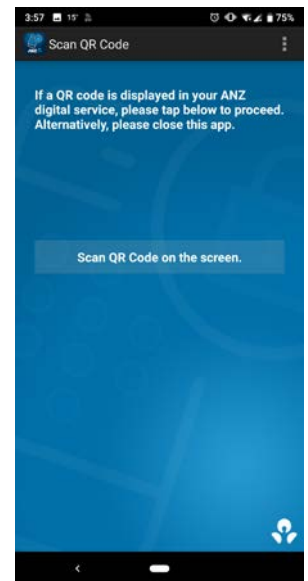
Once the action has been completed, summary details can be viewed within ANZ FX Online.

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

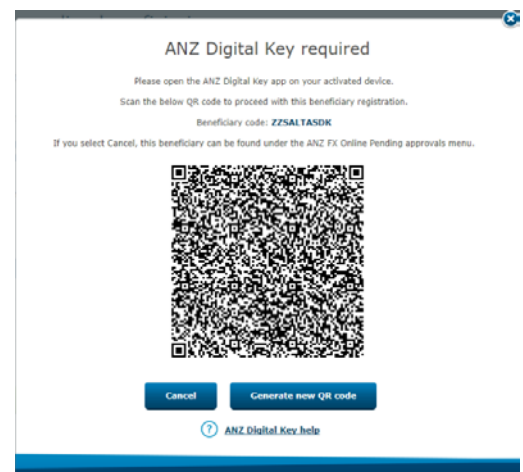
- > ensure the entire QR code is visible before attempting to scan the QR code (you may need to scroll down)
- > try moving your device closer to/away from your screen



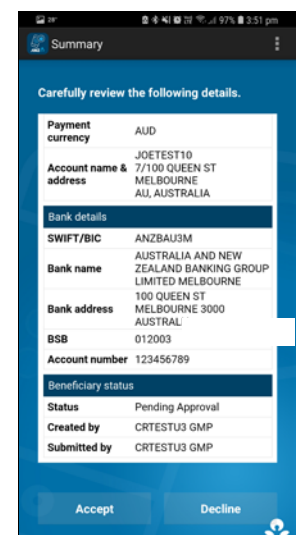
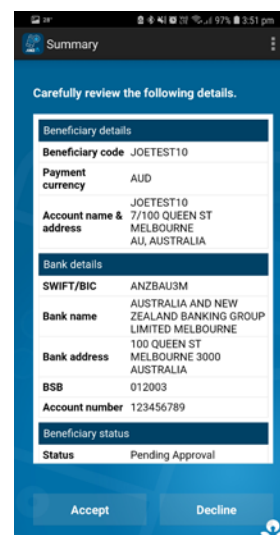
ANZ Digital Key log on page with no notification of a beneficiary requiring approval



ANZ Digital Key log on page where there is a beneficiary requiring approval (step 4)



Beneficiary registration approval QR code in ANZ FX Online (step 4)



Beneficiary details requiring approval (step 5)

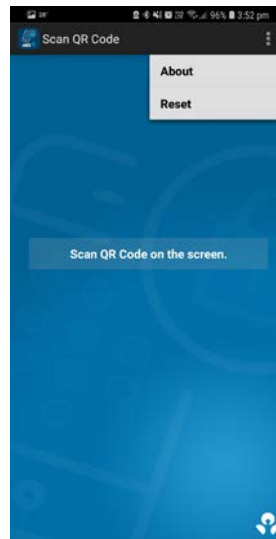
RESETTING ANZ DIGITAL KEY

ANZ Digital Key should be reset in the following scenarios:

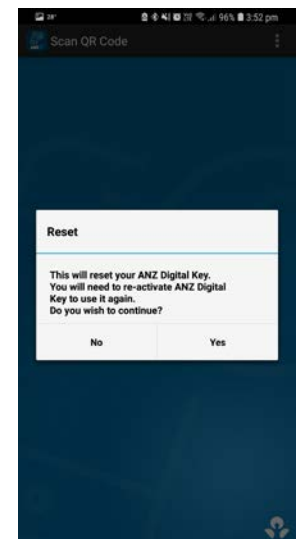
- > you wish to change your PIN;
- > you have forgotten your PIN;
- > you have locked your PIN by entering it incorrectly five times;
- > you have changed the fingerprint settings on your mobile device after having previously activated ANZ Digital Key; or
- > you wish to change between notification mode and QR code mode.

To reset ANZ Digital Key:

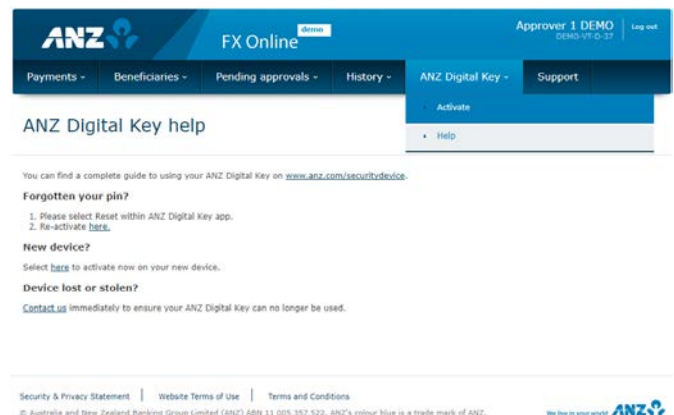
1. Open ANZ Digital Key on your mobile device.
2. Tap **Menu**.
3. Tap **Reset**.
4. A confirmation message will be displayed advising that by resetting you will also need to re-activate ANZ Digital Key. Tap **Yes** to reset ANZ Digital Key.
5. In ANZ FX Online, click **ANZ Digital Key** > **Activate**.
6. Repeat the activation process outlined in the [Activating ANZ Digital Key](#) section of this user guide.



ANZ Digital Key with Reset option selected (step 3)



ANZ Digital Key reset confirmation message (step 4)



ANZ Digital Key activation page within ANZ FX Online (step 5)

SUPPORT

If you have questions not answered above, please contact the ANZ Customer Service Centre via anz.com/servicecentres

Important Information

This document is distributed in Australia by Australia and New Zealand Banking Group Limited ABN 11 005 357 522 ("ANZBGL"); in New Zealand by ANZ Bank New Zealand Limited; and in other countries by the relevant subsidiary or branch of ANZBGL, (collectively "ANZ"). Nothing in this document constitutes a recommendation, solicitation or offer by ANZ to you to acquire any product or service, or an offer by ANZ to provide you with other products or services. All information contained in this document is based on information available at the time of publication. While the document has been prepared in good faith, no representation, warranty, assurance or undertaking is or will be made, and no responsibility or liability is or will be accepted by ANZ in relation to the accuracy or completeness of this document or the use of information contained in this document. ANZ does not provide any financial, investment, legal or taxation advice in connection with any product or service. ANZ recommends you read the terms and conditions which are available on anz.com and obtain independent professional advice before deciding whether to acquire or hold any product or service. The products and services described in this document may not be available in all countries. This document may not be reproduced, distributed or published by any recipient for any purpose. ANZ's colour blue is a trademark of ANZ. "ANZ", and all associated trademarks, are trademarks of ANZ.