



ANZ BUSINESS VISA DEBIT USER GUIDE



CONVENIENT AND SECURE ACCESS TO YOUR MONEY

WHEREVER VISA IS ACCEPTED

Now that you have your ANZ Business Visa Debit card you can access money directly from your business transaction account and stay in control of your business spending.

With the convenience that you can transact in more places and have peace of mind knowing your transactions will be protected by advanced security features.

This guide will provide you with all the information you need to get started, while helping you to optimise the features of your ANZ Business Visa Debit card now and in the future. If you have any questions, please call us on 1800 351 663, visit your local ANZ branch or anz.com.

TIP

Select '**Visa Debit**' or press the **Credit 'CR'** button when you use your ANZ Business Visa Debit card for EFTPOS and ATM transactions to activate the Visa Zero Liability⁵ policy and protect yourself from any unauthorised transactions made on your card⁵.

YOUR NEW ANZ BUSINESS VISA DEBIT CARD

TICKS ALL THE RIGHT BOXES

Convenient access to your money.

Provides you with another payment option other than cheque or cash. ✓

Use your compatible iPhone® or Android™ phone to tap and pay with your eligible ANZ cards when you're out and about.⁷ Find out more at anz.com/mobilepayments ✓

Deposit funds via the ANZ App, ANZ Internet or Phone Banking, ANZ branches or selected ANZ ATMs. ✓

Check your balance at ATMs¹, via the ANZ App, ANZ Internet or Phone Banking². ✓

Convenient access to your funds via ATMs³, online, over the counter, over the phone and overseas at over 29 million locations worldwide. To access your entire available account balance, simply select 'Visa Debit' or press the Credit 'CR' button when using your card through an EFTPOS terminal⁴ or at any ATM. ✓

Deposit funds into your ANZ account via a Visa Direct enabled Original Credit Transaction (where available). ✓

Transfer funds to an account you hold with a Visa Direct enabled merchant or other person via an Account Funding Transaction (where available). ✓

Better control of your business expenses.

Access money directly from your ANZ Business Transaction Account, anywhere Visa is accepted. ✓

Simplify your banking by separating your business and personal expenses, with an ANZ Business Visa Debit card for business purposes and an ANZ Access Visa Debit card for personal use, allowing you to spend more time focussing on your business. ✓

View all outstanding authorisations, i.e. outgoing and incoming funds that are being held by a merchant prior to being fully processed, via ANZ Internet Banking, ANZ Phone Banking and ANZ Mobile Banking, to assist you to better manage your cash flow. ✓

Temporarily block your eligible card if you misplace it or report your card as lost or stolen – all from the app. Choose the account, tap **Manage**, then **Manage Card** and follow the prompts. ✓

Added security and peace of mind.

You have the added security of ANZ Falcon™ monitoring your account for suspicious transactions. ✓

Visa Zero Liability⁵ policy provides peace of mind, simply select 'Visa Debit' or press the Credit `CR' button when making EFTPOS⁴ and ATM transactions and shop with confidence knowing you won't be liable for unauthorised purchases made on your card⁵. ✓

ANZ Fraud Money Back Guarantee protects you from liability for unauthorised or fraudulent purchases on your card⁵. ✓

A daily cash withdrawal limit of \$1,000 protects you against fraud or theft⁶. ✓

A security microchip is embedded in the card making it more difficult to fraudulently copy your Visa Debit card details. ✓

Visa Secure and eftpos Secure are free services that give you extra protection against unauthorised use of your card at participating online merchants. Then you just have to follow the instructions! ✓

Important information.

- ¹ This service may not be available at all ATMs, including overseas.
- ² Temporary service interruptions may occur. Technical requirements apply.
- ³ We recommend you use ANZ ATMs wherever possible to help minimise transaction fees. Fees may apply at non-ANZ ATMs.
- ⁴ For purchases made in-store with 'Cash Out' in Australia you should select 'eftpos CHQ' or press 'Cheque'.
- ⁵ You won't be liable for unauthorised transactions on your ANZ Business Visa Debit Card. Terms and conditions apply - please refer to the ANZ Business Transaction Accounts Terms and Conditions for further detail.
- ⁶ If you would like to increase your daily withdrawal limit visit your local ANZ branch or call 13 13 14.
- ⁷ Mobile payments available on compatible devices and eligible ANZ cards. Terms and conditions apply. Find out more at anz.com/mobilepayments.
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TM ANZ Falcon is a trade mark of Australia and New Zealand Banking Group Limited. Falcon is a trade mark of Fair Isaac Corporation.

START USING YOUR NEW CARD NOW

GET STARTED IN 5 SIMPLE STEPS:

1. Sign the back of your card.
2. To activate your card log in to the ANZ App, tap **More** on the Accounts screen, then **Activate Card** and follow the prompts to set your PIN, or call **1800 652 033**.
3. Deposit funds into your ANZ Business Transaction Account.
4. Enjoy convenient access to your funds when purchasing in person, simply select 'Visa Debit' or press Credit 'CR' at the EFTPOS terminal and sign to activate the Visa Zero Liability⁵ policy and protect yourself from unauthorised transactions made on your card⁵.
5. If you choose to use the PIN received in the mail, memorise the PIN and destroy the letter. You can now enjoy full access to your money using your PIN, including via ATMs.

If you wish to select a new PIN, simply log in to the ANZ App and select the card, tap **Manage** then **Manage card** and follow the prompts or you can visit any ANZ ATM in Australia and go to the PIN change screen.

VISA ENTERTAINMENT

Be one of the first to know when tickets are available for concerts, cinema, sporting events and travel offers with Visa Entertainment. Register free at visaentertainment.com.au

Important.

- An ANZ Business Visa Debit card is not a credit card. You must ensure you have sufficient funds in your ANZ Business Transaction Account before use.
- There can be a short delay with some purchases for Visa transactions before they show in your account.
- Check your balance regularly and keep in mind any transactions that may still be outstanding.



Remember to select '**Visa Debit**' or press **Credit 'CR'** to activate Visa Zero Liability⁵ and protect yourself from unauthorised transactions made on your card.

MAXIMISE THE SECURITY ON YOUR CARD

FOLLOW THESE STEPS TO KEEP YOUR TRANSACTIONS SECURE

1. Select 'Visa Debit' or press 'Credit' to activate Visa Zero Liability⁵ protection.

Visa Zero Liability⁵ provides peace of mind knowing that you will not be liable for unauthorised or fraudulent purchases made on your ANZ Business Visa Debit card, simply select 'Visa Debit' or press the Credit 'CR' button when making EFTPOS and ATM transactions to activate.

2. Authenticate your identity online.

Visa Secure and eftpos Secure are free services offered by Visa and eftpos respectively that will automatically send a One Time Passcode via SMS to your mobile number in order to authenticate the purchaser and protect your card against unauthorised usage at participating online merchants.

3. Report theft or misuse of your card promptly.

Report a lost or stolen card or any suspicious transactions, as soon as possible, within the ANZ App. Choose your account, tap **Manage**, then **Manage Card** or by calling **1800 033 844**, 24 hours a day, 7 days a week. If overseas call reverse charge **+61 3 9683 7043**.

Protection against fraudulent activity.

Your ANZ Business Visa Debit card offers you additional security features, including ANZ Falcon™ fraud protection, alerting us to ask you for confirmation of unusual or suspicious transactions through ATM, EFTPOS, online, over the phone and overseas transactions. And the ANZ Fraud Money Back Guarantee protecting you from liability for unauthorised or fraudulent purchases made on your card, provided you:

- have not caused or contributed to the loss; and
- have notified ANZ of any suspected misuse of your card within a reasonable time of any suspected fraud or misuse of your card.

SET UP YOUR CARD TO SUIT YOUR BUSINESS NEEDS

REGISTER NOW FOR ANZ INTERNET BANKING FOR BUSINESS

Bank online with confidence using ANZ Internet Banking for Business. To find out more or to register for ANZ Internet Banking for Business, simply:

 Visit anz.com;

 Call 1800 351 663; or

 Visit your local ANZ branch.

GET THE ANZ APP

Use the ANZ App to take care of the day to day. Get a better understanding of your spending with extra information about your purchases, see your spending by merchant or category, and more.

Find out more at anz.com/anzapp.

DEPOSIT FUNDS

Use the ANZ App, Internet Banking, Phone Banking, ANZ branches or selected ANZ ATMs to deposit funds into your ANZ Business Transaction Account.

RECURRING PAYMENTS

To make recurring payments using your ANZ Business Visa Debit card, simply provide your 16 digit card number, card expiry date and confirm the card is a Visa. Some organisations may require the Card Validation Code located on the back of your card.

This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you.

A woman with a braid is sitting at a desk, looking at a laptop. She is wearing a pink shirt and has her hand resting on her chin. The desk has a laptop, some papers, and a pair of scissors. There is a window in the background.


TIP

Remember to take your ANZ Business Visa Debit card when you travel overseas and select **'Visa Debit'** or press the **Credit 'CR'** button with every purchase.



USEFUL NUMBERS

CRN:

 Please do not record your PIN.



Card Activation

Activate your card using the ANZ App

Tap **More** on the accounts screen, then **Activate Card**

Call 1800 652 033

If overseas call reverse charge +61 3 8699 6996

Lost and Stolen Cards

Report your eligible card as lost or stolen using the ANZ App

Choose your account, tap **Manage**, then tap **Manage Card** and follow the prompts.

Call 1800 033 844 (24/7)

If overseas call reverse charge +61 9683 7043

ANZ Phone Banking: 13 13 14

If overseas call +61 3 9683 9999

ANZ Internet Banking for Business: 1800 351 663

ANZ General Enquiries: 1800 351 663

TTY service for hearing or speech impaired: 1800 555 677

