ANZ DIGITAL KEY
USER GUIDE
FOR APPLE AND ANDROID DEVICES

November 2023

Contents

Introduction

This user guide contains information and procedures for using the ANZ Digital Key (ADK) app that is available from Apple App Store[*] and Google Play[#] Store.

This user guide will be updated when there is new and/or updated information. Please ensure you regularly check the available version for the most up-to-date copy. We recommend that you read this guide in conjunction with the applicable product terms and conditions.

About ANZ Digital Key

ANZ Digital Key is a security device in the form of an App to be installed on your phone that enables you to logon and authenticate ANZ Digital Channel activities and transactions using Face ID, Fingerprint or PIN on your mobile device. Using ANZ Digital Key as a digital token replaces the need to carry a physical security device.

ANZ Digital Key is available for the following ANZ Digital Channels:

ANZ Digital Channel	Actions available using ANZ Digital Key
ANZ FX Online	• Approve beneficiaries
ANZ Transactive – Global	• Logon • Approve payments (final approval only) • Approve direct debits (final approval only)
ANZ Transactive – Cash Asia	• Logon • Approve payments
ANZ Transactive - Trade	• Logon • Approve trade instruments
ANZ Transactive – APEA	• Logon • Approve payments and trade instruments
ANZ Online	• Logon • Approve trade instruments
ANZ Liquidity Management	• Logon
ANZ Fileactive	• Logon and approve files

[*] App Store is a service mark of Apple Inc.
[#] Google Play and Google Play logo are trademarks of Google Inc.
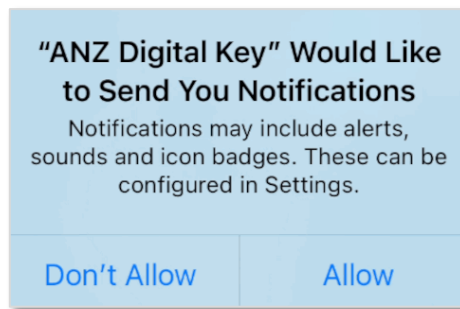
How to download ANZ Digital Key

ANZ Digital Key is a free[1] app available to download from the Apple App Store[*] and Google Play[#] Store in the countries listed below:
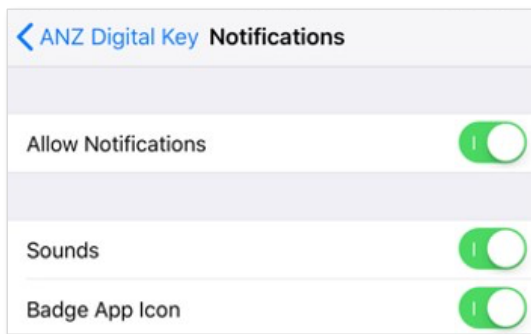
	Australia	China	Fiji	Germany
	Hong Kong	India	Indonesia	Japan
	Laos	Myanmar	New Zealand	Papua New Guinea
	Philippines	Singapore	Solomon Islands	Taiwan
	Thailand	Tonga	United Arab Emirates	United Kingdom
	United States of America	Vanuatu	Vietnam	

Note that ANZ Digital Key is <u>currently</u> not available in China (Google Play[#] Store), Samoa (Apple App Store[*]), Cook Islands, Kiribati, Malaysia, and Timor-Leste.
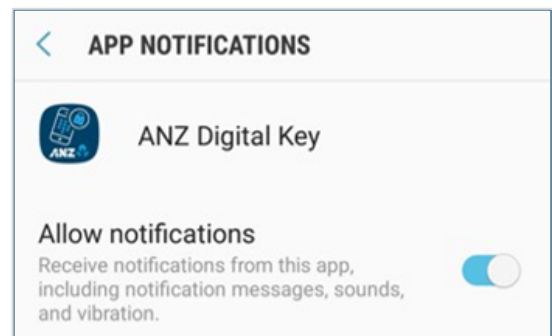
To download, search for 'ANZ Digital Key' in the App Store[*] or Google Play[#] Store and follow the steps to download the app onto your mobile device. For an optimal experience, it is recommended that you allow Notifications when prompted upon opening the app for the first time, or upon reinstallation of the app, for example:

> ### "ANZ Digital Key" Would Like to Send You Notifications
> Notifications may include alerts, sounds and icon badges. These can be configured in Settings.
>
> Don't Allow | Allow

If you don't allow Notifications, you will need to scan a QR code each time during logon and when approving requests. After the download is complete, you can check the ANZ Digital Key App Notifications settings on your mobile device:

Example **Allow Notifications** setting on iPhone

Example **Allow notifications** setting on Android

---

[1] 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.
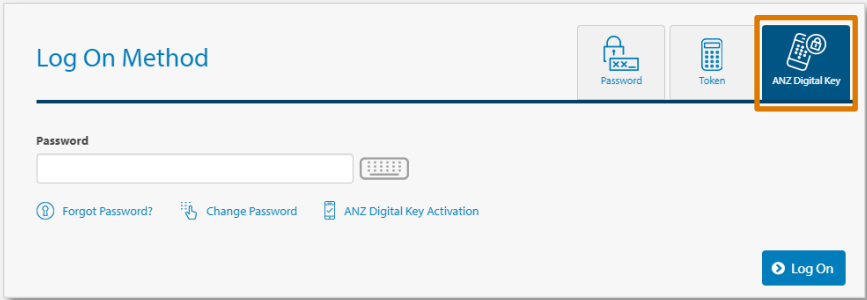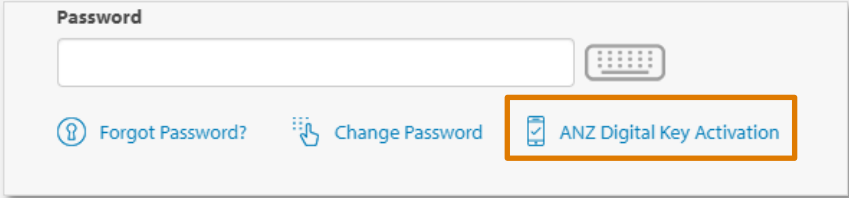[*] App Store is a service mark of Apple Inc.
[#] Google Play and Google Play logo are trademarks of Google Inc.

How to activate ANZ Digital Key

Before activating ANZ Digital Key, please ensure that:

> ANZ Digital Key app has been installed on your mobile device
> ANZ Digital Key has been provisioned to your ANZ Transactive user profile. If you receive the error message: "The log on method you have selected is not available to you at this time." when selecting ANZ Digital Key from the Log On Method screen, please contact the ANZ Customer Service Centre for assistance.

Follow the steps below to complete the one-time activation process:

STEP	ACTION
1.	Open your ANZ Digital Channel log on page on your desktop or laptop computer, enter your User ID and click **Submit**
2.	Click the **ANZ Digital Key** tab from the **Log On Method** screen If you are logging into **ANZ FX Online**: • Log in with your User ID and Password • In the pop-up window, click **Activate Now** – go to step 5
3.	Click the **ANZ Digital Key Activation** link
4.	Enter your password in the **Verify Password** screen and click **Activate** **RESULT**: The **Start Activation** screen is displayed.
5.	Click on the hyperlink to anz.com. This will take you to 'Business fees, taxes and terms' page on anz.com. If you are: - in Australia, read the ANZ Digital Key Terms and Conditions and License Agreement (Australian Edition); or - located outside of Australia, read the ANZ Digital Key Terms and Conditions and License Agreement, return to the 'Start Activation' screen and if you agree to the relevant terms and conditions, select the checkbox and click 'Start'.

STEP	ACTION

An SMS message containing the 8-digit activation code will be sent to your registered mobile number and the **Enter Activation Code and Scan QR Code** screen is displayed on your laptop or desktop computer:

If you have not received your activation code or wish to generate a new activation code, select to generate a new code via SMS or Email.
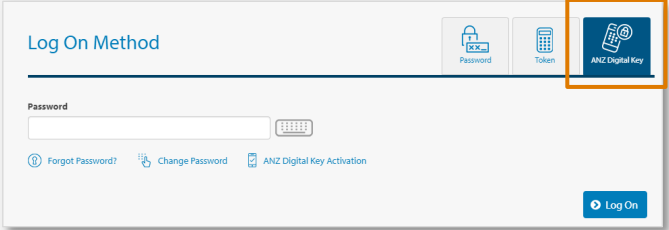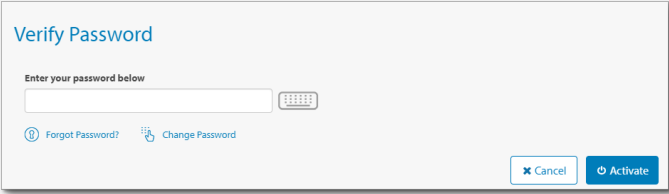
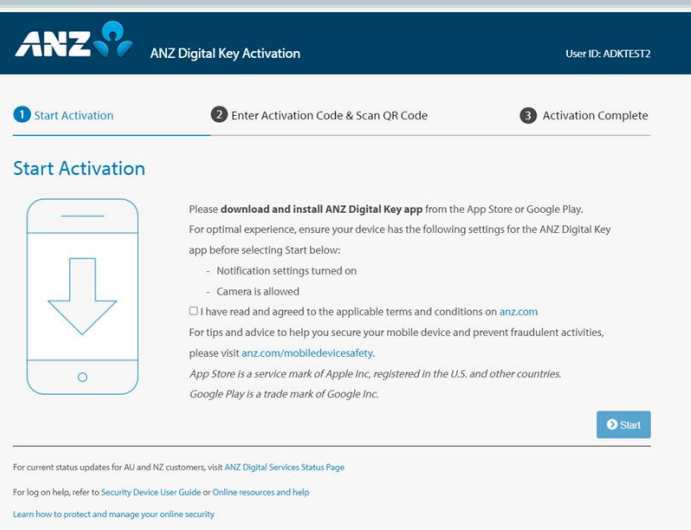| STEP	ACTION
6.	Open the ANZ Digital Key app on your mobile device. If prompted, tap **Allow** to allow ANZ Digital Key to send Notifications to your phone. **"ANZ Digital Key" Would Like to Send You Notifications** Notifications may include alerts, sounds and icon badges. These can be configured in Settings. Don't Allow Allow **NOTE**: If you don't allow Notifications you will need to scan a QR code during log on and when approving requests.
7.	Tap **Activate Now**
8.	Tap **Continue**
9.	Enter the 8-digit activation code received via SMS or email.
10.	If prompted, tap **OK** to allow ANZ Digital Key to access the camera on your device **"ANZ Digital Key" Would Like to Access the Camera** Scan QR Code Don't Allow OK
11.	Scan the QR code displayed on the **Enter Activation Code and Scan QR Code** screen on your desktop or laptop computer. **NOTE**: 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 or further away from your screen • adjust the brightness of your camera
12.	Choose a 6-digit PIN and confirm by re-entering the PIN on your mobile device.
13.	If your mobile device has Face ID or Fingerprint ID functionality, indicate whether you would like to use the existing registered Face ID or Fingerprint IDs stored on your device to access ANZ Digital Key
14.	A message will be displayed on your laptop or desktop computer confirming that your activation has been successfully completed and a confirmation email will be sent to your registered email address to confirm your activation. Tap **OK** on your mobile device.
15.	Click **Return to Log On Page** on the ANZ Digital Key Activation page

How to activate an additional user profile on ANZ Digital Key

Before activating ANZ Digital Key, please ensure that:

ANZ Digital Key has been provisioned to your ANZ Transactive user profile. If you receive the error message: "The log on method you have selected is not available to you at this time." when selecting ANZ Digital Key from the Log On Method screen, please contact the ANZ Customer Service Centre for assistance.
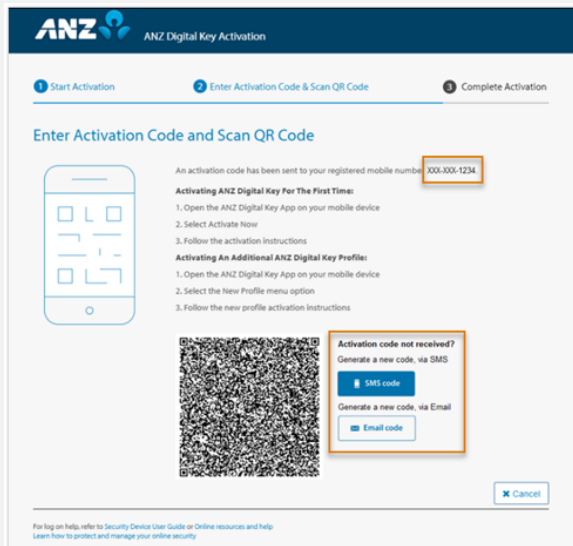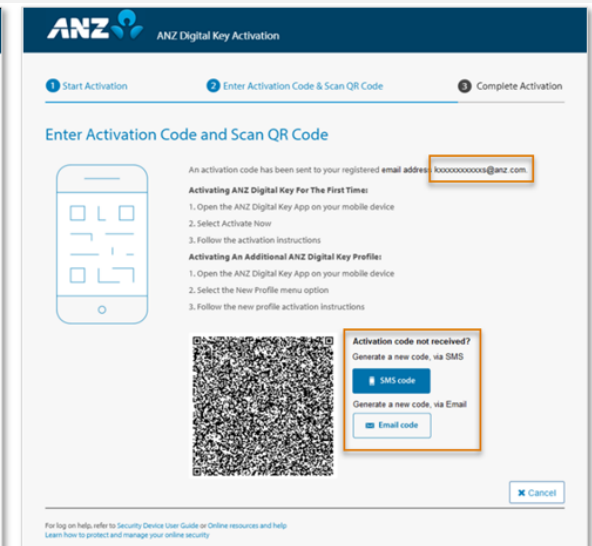
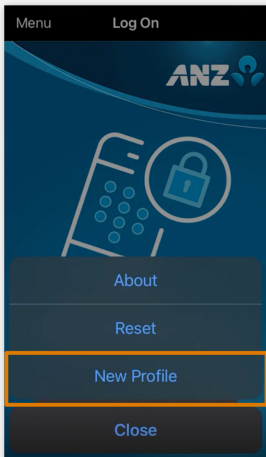Follow the steps below to complete the activation process for an additional user profile:

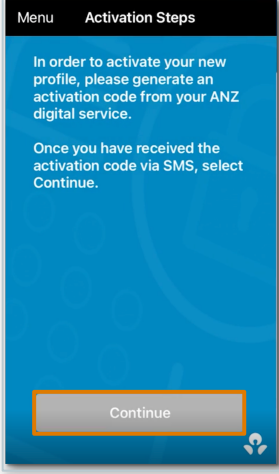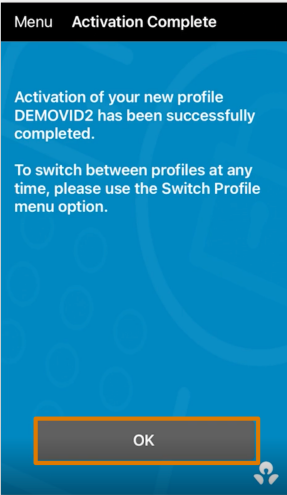| STEP	ACTION
1.	Click the **ANZ Digital Key** tab from the **Log On Method** screen If you are logging into **ANZ FX Online**: • Log in with your User ID and Password • In the pop-up window, click **Activate Now** – go to step 4
2.	Enter your password in the **Verify Password** screen and click **Activate** **RESULT**: The **Start Activation** screen is displayed.
3.	Click on the hyperlink to anz.com. This will take you to 'Business fees, taxes and terms' page on anz.com. If you are: - in Australia, read the ANZ Digital Key Terms and Conditions and License Agreement (Australian Edition); or - located outside of Australia, read the ANZ Digital Key Terms and Conditions and License Agreement, return to the 'Start Activation' screen and if you agree to the relevant terms and conditions, select the checkbox and click 'Start'.

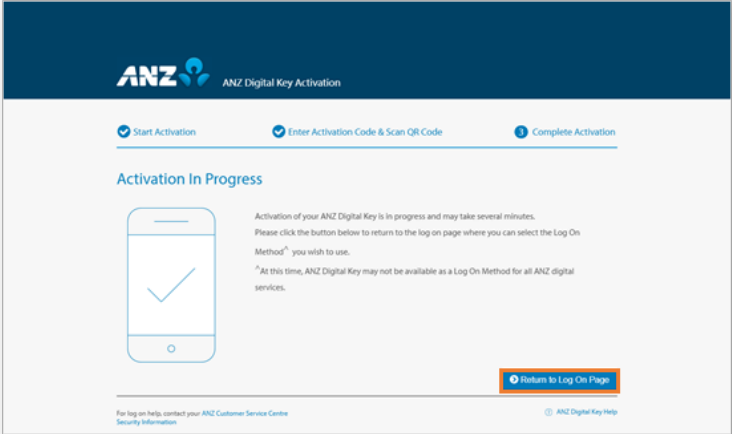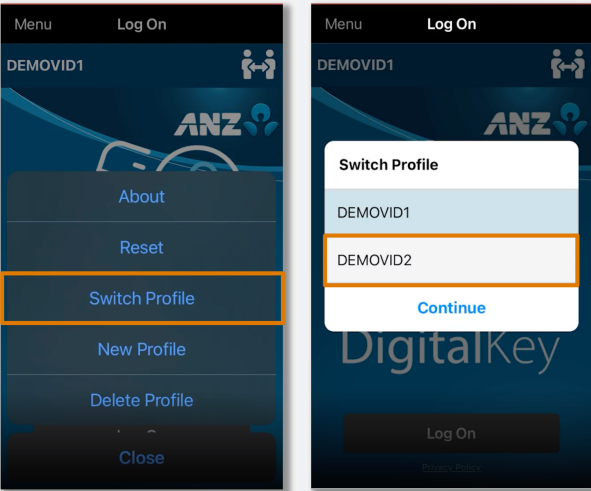| STEP	ACTION
	An SMS message containing the 8-digit activation code will be sent to your registered mobile number. If you have not received your activation code or wish to generate a new activation code, select to generate a new code via SMS or Email.
4.	Tap **Menu > New Profile**

STEP	ACTION
5.	Tap **Continue** and enter the activation code received via SMS or email.

STEP	ACTION
6.	Enter your **activation code and scan QR Code**.
7.	Enter your **PIN** or continue with **Biometric authentication**.
8.	Tap **OK** to complete the new profile activation process and return to the ANZ Digital Key Log In page.

RESULT: A message will be displayed confirming that your new profile activation has been successful, and a confirmation email will be sent to your registered email address. The email will be sent from anzdigitalsecurity@anz.com and may take a couple of minutes to be received.

STEP	ACTION
9.	Click **Return to Log On Page** on the ANZ Digital Key Activation page.

STEP	ACTION

How to switch user profiles on ANZ Digital Key

To change profiles in ANZ Digital Key, follow the steps below:

STEP	ACTION
1.	Open ANZ Digital Key on your mobile device. **Option 1:** • Tap the Switch Profile icon from the top banner • Tap the User Profile • Tap Continue **Option 2:** • Tap Menu > Switch Profile • Tap the User Profile • Tap Continue

How to login using ANZ Digital Key

Login via a Push Notification

Follow the steps below to login using a Push Notification and the ANZ Digital Key app on your mobile device. You will receive a Push Notification each time you log into your ANZ Digital Channel.

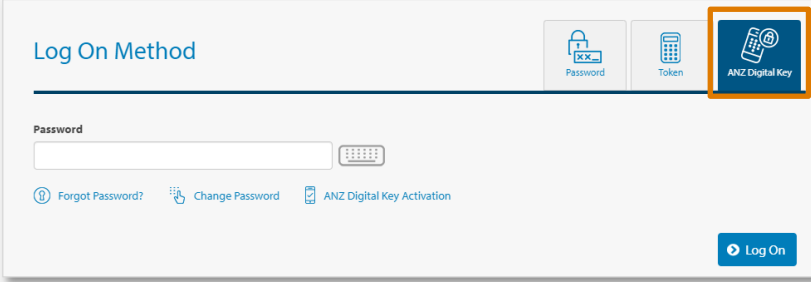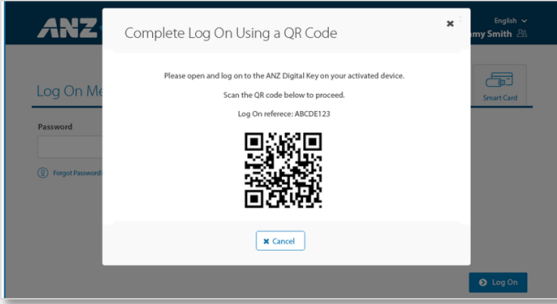| STEP	ACTION
1.	Open your ANZ Digital Channel log on page on your desktop or laptop computer, enter your **User ID** and click **Submit**
2.	Click the **ANZ Digital Key** tab from the **Log On Method** screen
3.	Enter your **Password** and click **Log On** **RESULT**: An **Action Required to Complete Log On** pop-up window is displayed and if notifications are enabled, a push notification will be sent your registered mobile number.
4.	Tap on the push notification received on your mobile device to open the ANZ Digital Key app, then tap **OK** in the **Info** pop-up window **NOTE:** If you have logged in with another profile, ANZ Digital Key will prompt you to switch profiles to action the new request.
5.	Tap **Log On** and authenticate access by entering your PIN, Face ID or Fingerprint ID as set up during the activation process

STEP	ACTION
	 RESULT: ANZ Digital Key will validate the PIN you enter or your Fingerprint or Face ID.
6.	Review the log on attempt details and tap **Accept** **RESULT**: The log on request will be processed and completed. Close the app on your mobile device and return to your desktop or laptop computer to access your ANZ Digital Channel.

Login via a QR Code

Follow the steps below to login using a QR Code on your desktop or laptop computer and the ANZ Digital Key app on your mobile device. You will need to scan a QR Code each time you log onto your ANZ Digital Channel.

NOTE: If you would prefer to login using Push Notifications, change the ANZ Digital Key settings on your mobile device to allow notifications, and then Reset the app.

STEP	ACTION
1.	Open your ANZ Digital Channel log on page on your desktop or laptop computer, enter your **User ID** and click **Submit**
2.	Click **ANZ Digital Key** tab from the Log On Method screen

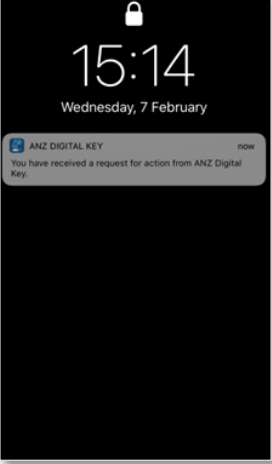| STEP	ACTION
3.	Enter your **Password** and click **Log On** RESULT: The **Complete Log On Using a QR Code** pop-up window is displayed:
4.	Open the ANZ Digital key app on your mobile device
5.	Tap **Log On** and authenticate access by entering your PIN, Face ID or Fingerprint ID as set up during the activation process RESULT: ANZ Digital Key will validate the PIN you enter or your Fingerprint or Face ID.
6.	Tap **Scan QR Code on the screen** (your mobile device will switch to camera mode) and use the camera to scan the request approval QR code that is displayed on your desktop or laptop computer screen

STEP	ACTION
	RESULT: ANZ Digital Key will retrieve the logon attempt details
7.	Review the logon attempt details and tap **Accept** **RESULT**: The logon request will be processed and completed. Close the app on your mobile device and return to your desktop or laptop computer to access your ANZ Digital Channel.

How to approve using ANZ Digital Key

The ANZ Digital Key app can be used to approve transactions and activities that require a digital signature.

Approve via a Push Notification

Follow the steps below to approve a request using a Push Notification and the ANZ Digital Key app on your mobile device.
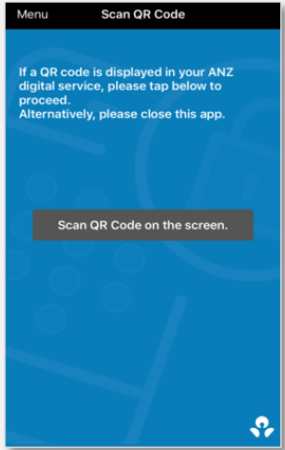
STEP	ACTION
1.	From the ANZ Digital Channel on your desktop or laptop computer or via the ANZ Transactive – Global mobile app, select the payments, direct debits, trade instruments or FX beneficiaries[2] that require approval, and click **Approve or Authorise**. **RESULT**: A push notification will be sent to your mobile device.
2.	Tap on the **ANZ Digital Key notification** on your mobile device to launch the ANZ Digital Key app
3.	Tap **Log On** and authenticate access by entering your PIN, Face ID or Fingerprint ID as set up during the activation process **RESULT**: Details of the request requiring approval will be displayed.
4.	Review the pending request details shown in the ANZ Digital Key app and tap the appropriate option to **Accept** or **Decline** the request. **RESULT**: The request will be processed and completed. Close the app as no further action is required.

---

[2] FX beneficiaries cannot be approved via the ANZ Transactive – Global mobile app.

Approve via a QR code

Follow the steps below to approve requests using a QR Code and the ANZ Digital Key app on your mobile device.

NOTE: If you would prefer to approve requests using Push Notifications, change the ANZ Digital Key settings on your mobile device to allow notifications, and then reset the app.

STEP	ACTION
1.	From the ANZ Digital Channel on your desktop or laptop computer or via the ANZ Transactive – Global mobile app, select the payments, direct debits, trade instruments or FX beneficiaries[3] that require approval, and click **Approve or Authorise**. **RESULT**: A QR Code is displayed.
2.	Open the ANZ Digital Key app on your mobile device
3.	Tap **Log On** and authenticate access by entering your PIN, Face ID or Fingerprint ID as set up during the activation process
4.	Tap **Scan QR Code on the screen** (your mobile device will switch to camera mode) and use the camera to scan the request approval QR code that is displayed on your desktop or laptop computer screen **NOTE**: 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 or further away from your screen • adjust the brightness of your camera

---

[3] FX beneficiaries cannot be approved via the ANZ Transactive – Global mobile app.
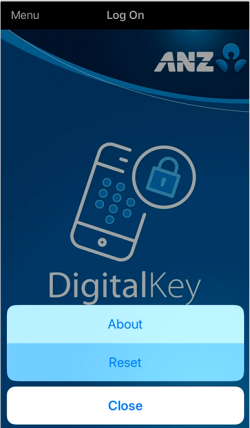
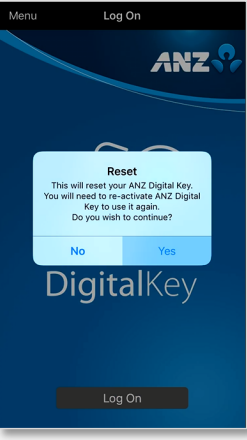| STEP	ACTION
5.	Review the pending request details shown in the ANZ Digital Key app and tap the appropriate option to Accept or Decline the request**.** **RESULT**: The request will be processed and completed. Close the app as no further action is required.

How to reset ANZ Digital Key

ANZ Digital Key can be reset in the following scenarios:

> You would like 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 or Face ID settings on your mobile device after having previously activated ANZ Digital Key
> You would like to change between Notification mode and QR Code mode (only applicable for Apple phones)

To reset ANZ Digital Key, follow the steps below:

STEP	ACTION
1.	Tap **Menu** on the ANZ Digital Key app
2.	Tap **Reset** **RESULT**: A message is displayed advising that by resetting the app, you will also need to re-activate ANZ Digital Key
3.	Tap **Yes** to reset

STEP	ACTION
4.	Complete the re-activation process by following the steps in the How to Activate ANZ Digital Key section. For multi-profile users, complete the re-activation process outlined in the How to activate an additional user profile on ANZ Digital Key.

Frequently Asked Questions

Using ANZ Digital Key

What mobile devices are compatible with ANZ Digital Key?

ANZ Digital Key is compatible with:

> Apple iPhone running iOS version 13 or later; and
> Smartphones running Android version 9 (Pie) 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 (i.e., modified to remove restrictions imposed by the manufacturer or operator, allowing the installation of unauthorised software).

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.

Can I use ANZ Digital Key if I already have an ANZ security device, i.e., a token?

Yes, you can have ANZ Digital Key and a token provisioned to your profile, however if you are an approver, you must perform approvals with the same method that you used to log on.

How do I know whether ANZ Digital Key is set up to receive Push Notifications or to use a QR code?

Tap **About** from the menu in the ANZ Digital Key app to check whether your ANZ Digital Key is set up to receive Push Notifications or use a QR code.

If Notifications are enabled for ANZ Digital Key, the mode will show as 'Push Notifications | QR Code', and you will be able to login and approve transactions using push notifications or a QR Code.

If the mode shown is 'QR Code', you can only login and approve transactions using a QR code.

I would prefer to use Push Notifications rather than a QR code. How do I change this setting?

To change to Push Notifications, follow the steps below:
1. Ensure that Notifications for ANZ Digital Key are enabled on your device settings
2. Tap Reset from the Menu in the ANZ Digital Key app
3. Complete the re-activation process outlined in the How to Activate ANZ Digital Key section. For multi-profile users, complete the re-activation process outlined in the How to activate an additional user profile on ANZ Digital Key.

Can I use ANZ Digital Key to approve transactions via the ANZ Transactive - Global mobile app?

Yes, the ANZ Transactive - Global mobile app supports ANZ Digital Key.

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

Yes, ANZ Digital Key can be used to approve one or multiple payments/direct debits/trade instruments at a time, however for ANZ FX Online, ANZ Digital Key can only be used to approve one beneficiary at a time.

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 as you need to scan a QR Code at the time of activating ANZ Digital Key on your device.

Can I use ANZ Digital Key on multiple mobile devices?

No, currently you can only activate ANZ Digital Key on one mobile device at any time. If you activate ANZ Digital Key on a new mobile device, it will no longer be usable on the previously registered mobile device.

Security

For information about banking safely online, please visit https://www.anz.com/corporate/online-security/.

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 something you know plus something you have 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 (e.g., 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, without disclosing your password/PIN to anyone.

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 payment, direct debit, trade instrument or FX beneficiary requiring approval will be displayed only when you are logged onto ANZ Digital Key to approve the request.

Does ANZ store or have access to contacts stored on my mobile device?

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.

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 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.

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.

Troubleshooting

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, click SMS code or Email code to generate a new activation code to your registered mobile number or email address.

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 profile is correct.

I have locked 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 am unable to scan my QR code.

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 or further away from your screen

I received the push notification on my mobile device, but I didn't tap on it.

If you received the push notification but deleted it or did not tap on it, resubmit the request for approval from the application on your desktop or laptop computer to ensure you are notified that the activity or transaction requires auctioning.

Why is ANZ Digital Key not working on my 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 [4*] or Google Play[#] Store on your new mobile device and click ANZ Digital Key Activation from the ANZ Transactive – Global log on page.

---

[*] App Store is a service mark of Apple Inc.

[#] Google Play and Google Play logo are trademarks of Google Inc.

anz.com