



More Ways to Bank for Business

March 2025

Digital Payments

1. Internet banking for business

The benefits of ANZ Internet Banking plus extra features to streamline your accounting processes and manage your business.

Suitable for business customers who:

- Have daily payment requirements of up to \$1,000,000
- Have accounts that need two or more signatories to approve transactions
- Want to give others access to view and create transactions
- Want to upload payment files (e.g. from accounting software)
- Want to take direct debit payments from their customers¹.

2. Direct debit

A facility that provides customers the ability to automatically withdraw funds from their client's account into their business account on a pre-arranged regular basis.

Features

- Tailored debit amount and withdrawal dates
- Same day settlement.

3. PayID®

With PayID, customers can pay money straight into your eligible account without needing to know your BSB and account number. Create a PayID on your eligible account using your phone number, email address, ABN/ACN or organisation ID.

PayID for Business

- Receive payments to your eligible account in as little as 60 seconds²
- Easier to remember and share than BSB and account number
- Transactions made using PayID have the same level of security that protects the existing bank accounts and payments

- Allows customers to provide detailed payment descriptions when they make payments to your business³.

4. BPAY®

BPAY is a way for business owners to enable their customers to pay bills.

Features

- Same day settlement for BPAY® payments processed before 6pm AEST on a business day
- No chargebacks or bounced cheques
- Bank reconciliation using unique customer reference numbers.

ATMs and cash devices

5. ANZ Smart ATMs

Smart ATMs allow customers to deposit notes and cheques.⁴

Features

- Withdraw money (can choose denominations)
- Deposit without a card
- Deposit notes and cheques together.

Transfer money

- Transfer funds between your linked accounts, including credit cards and loans
- Pay your linked credit card account with cash or by cheque.

Contactless transactions

- Tap & PIN transactions
- Withdraw cash using digital wallet (phone or smart watch)⁵.

Security

- Advanced imaging technology verifies notes as well as cheques
- Transactions are covered by the ANZ Fraud Money Back Guarantee⁶
- Contactless transactions are fully encrypted.

6. Coin deposit machines

ANZ Coin Deposit Machines sit next to select Smart ATMs allowing customers to deposit loose Australian denomination coins simply and easily.

Deposit coins

- A maximum of 500 coins or 4kg of coins can be deposited per transaction
- No need to pre-bag or sort coins
- Same day value
- Itemised receipt
- AUD currency only.

7. Business cash machines

ANZ Business Cash Machines are specially designed for ANZ business customers and their authorised third party depositors, and allow deposits using a Fast Deposit Bag and cash exchanges.

Fast Deposit Bags

- Make fast deposits by simply scanning a fast deposit code
- Make note, coin and cheque deposits using Fast Deposit Bags⁷
- Funds are generally processed within one (1) Business Day after the date of lodgment (excludes cheques[^])⁸.

Cash Exchange

- Exchange cash for notes and coins of different denominations (up to \$999 per transaction)
- Check cash availability from the home screen without needing to login
- Supported languages - English, Hindi, Korean, Greek, Italian, Arabic, Chinese (trad/simp), Vietnamese
- On-screen PIN pad allowing values to be entered quickly
- Convenience to choose an alternative denomination in the event a particular denomination becomes unavailable.

[^]Please allow an additional 3-7 business days for a cheque to clear.

8. Fast deposit kiosk

A free-standing device which allows customers to drop off their Fast Deposit Bags and print a receipt⁹. An express deposit option is available for a large number of Fast Deposit Bags.

Features

- Funds are generally processed within one (1) Business Day after the date of lodgement⁸ (excludes cheques¹⁰)
- Suitable for Institutional customers and their authorised 3rd party depositors (ie staff, couriers etc)
- Securely located in-branch.

9. Fast deposit code

A Fast Deposit Code allows you to scan your account and BSB details at any ANZ Fast Deposit Kiosk and Business Cash Machine saving you time.

Features

- Your Fast Deposit Code can be shared with anyone who is authorised by you to make cash exchanges or deposits to your account in accordance with the ANZ Fast Deposit Conditions of Use
- The ability to print as many copies as you need, or share a digital copy of the code
- If you don't already have one you can visit a branch to get a Fast Deposit Code.

To locate any of the above devices which are closest to you please visit [Locations | ANZ](#).

Cash Services

10. Direct to depot*

A facility for customers that handle larger volumes of cash due to the nature of their business. ANZ can provide an introduction to a third party to establish a cash collection service. There is a cost to the customer for this service.

Cash collection from premise

- Cash/Cheques are placed in Fast Deposit Bags⁷ and collected from the business owner's premises by a third party for processing and includes change orders
- There is a cost to the customer for this service and costs vary depending on customer location.

11. Business Cash Hubs

Business Cash Hubs are dedicated locations for business customers or their couriers to complete their banking in a fast, convenient and safe environment.

Features

- Business Cash Machine available 24 hours, 7 days a week that accepts Fast Deposit Bags⁷, and can provide cash exchange¹¹
- A private area for couriers and customers to scan and drop off deposit bags
- Fast deposit bag kiosk where you can quickly and simply scan and complete bag deposits on the go
- A team of specialists on hand during business hours to help you
- Teller services for your 'over the counter' deposits, withdrawals and exchange transactions that can't be completed by self-service are available for business customers only.

To find your closest Business Cash Hub please visit [Locations | ANZ](#).

12. Courier services for cash transport

If you need to transport cash safely and securely and you don't already use a courier service, you can source a courier from a list of providers for your consideration at [Membership Directory \(asial.com.au\)](#).

Ensure when searching that you filter in the Services Offered section for "Cash Management_CIT".



Important information

This information is general in nature and does not take into account your personal objectives, financial situation or needs. ANZ recommends you read the applicable Terms and Conditions and the ANZ Financial Services Guide available at anz.com before acquiring the product.

Fees and charges may apply.

1. Subject to approval criteria.
2. Eligible accounts and payments only – sending and receiving account must be capable of processing faster payments. Technical interruptions may occur and some payments may be delayed eg for security screening.
3. 280 characters will be available following successful prior use of PayID to a recipient.
4. Daily limits on deposits and withdrawals apply. Please call the Commercial Servicing Team on 1800 801 485 (8am – 6pm Melbourne time, Monday – Friday) for details.
5. For eligible ANZ credit cards, withdrawals from an Australian ANZ ATM using a digital wallet will attract interest, and you may also have to pay a Cash Advance Fee. For a full list of transactions that are considered to be a 'cash advance', please refer to the ANZ Credit Card Conditions of Use available at anz.com. If you're planning to make a cash advance using an eligible ANZ credit card with a digital wallet, please check the relevant interest rate and fees first. See the full list of eligible ANZ Visa cards available for use with your digital wallet at mobilepayments.anz.com
6. Provided the cardholder didn't contribute to the loss and notified ANZ promptly of the fraud.
7. Conditions of Use apply to Fast Deposit Bags, available at anz.com
8. Disruptions may occur and exceptions may apply.
9. Receipt does not confirm bag lodgement or verified value.
10. Cheques are cleared within 3 - 7 business days.
11. Cash exchange limit of \$999 per transaction applies.

* This service is more suited for metropolitan locations.


BPAY® is registered to BPAY® Pty Ltd ABN 69 079 137 518.

PayID is a registered trademark of NPP Australia Limited.



To find our more, please feel free to:

 Visit us online at anz.com

 Internet Banking
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