

For Release: 20 March 2025

ANZ Digital Padlock to give customers real-time control in fight against fraud and scams

ANZ also adds dedicated fraud and scam First Responder team

In an Australian first, ANZ will launch Digital Padlock, a new feature which gives ANZ customers the ability to instantly 'lock down' access to their accounts if they suspect they are being targeted by cybercriminals.

Available from mid-2025 in ANZ App, ANZ Plus and Internet Banking, ANZ Digital Padlock will enable customers to immediately disable digital access and stop unauthorised activity on their accounts. The tool will also block credit and debit cards and notify the ANZ fraud monitoring system Falcon of any suspicious activity.

ANZ Group Executive Australia Retail, Maile Carnegie said: "Cybercriminals are constantly finding new ways to target Australians. The more tools customers have at their fingertips to protect their money, the better.

"ANZ Digital Padlock takes just a few clicks so it will give our customers direct, real-time control over the security of their own accounts. It will provide some extra peace of mind for customers, knowing that they can act quickly if they think they are at risk of being compromised and protect them from common scams currently targeting Australians, including phishing and impersonation scams."

ANZ Digital Padlock will not affect customers' standing future-dated payments from their bank account, such as loan repayments or direct debits. Once confident the threat has passed, the ANZ customer support team will restore full banking services for the customer.

New ANZ fraud and scam First Responder team up and running

ANZ has also introduced a new, dedicated team of specialists in its Customer Protection team, the ANZ First Responders, to directly support customers who may have been targeted by cybercriminals.

"This team of specialists are experts in supporting our customers who suspect they've fallen victim to a fraud or scam," Ms Carnegie said.

"Joining our Scams Assist and existing expert Customer Protection teams, ANZ First Responders will work closely with our customers and our internal teams when time is of the essence," she said.

Following a successful 2024 pilot, the ANZ First Responders team is now supported by 65 people and is expected to grow over the next 12 months.

A layered approach to fighting financial crime

Digital Padlock and First Responders are the latest in a series of multi-layered security measures introduced by ANZ to protect customers, alongside ANZ Falcon – ANZ's flagship fraud detection and prevention technology. In 2024, ANZ's people and systems stopped more than AUD\$140 million being sent to criminals. Confirmation of Payee, a digital service that checks the account owner name against the account number of the person or business you're paying, will be introduced later this year.

"Combined with the actions the banking industry is taking – as well as the Australian Government's landmark Scams Prevention Framework legislation – the investments we're making provide important layers of protection for our six million customers in the fight against financial crime," Ms Carnegie concluded.

Additional measures introduced by ANZ over the last year include:

- Implementing additional friction and delays to specific payment destinations identified as having a high scam or fraud risk. The destinations are updated on an ongoing basis to reflect the latest data.
- Introducing Crypto Protect, a tool which turns off the ability for ANZ Plus customers to make payments to cryptocurrency exchanges used in around half of all scams, unless customers choose to override it.
- Joining the BioCatch Trust Australia intelligence-sharing network designed to block payments to accounts associated with fraud or scam activities, including mule accounts
- Introducing the CallSafe feature for calls to ANZ Plus so both customers and service teams know the person they are speaking to has been authenticated.
- Enhancing education for customers within our digital channels and adding a new scams awareness model to ANZ's flagship financial education program, [MoneyMinded](#), which equips community professionals with tools and advice to support their clients to identify and protect themselves from scams.

Learn more about the ways ANZ helps keep customers' banking safe at [ANZ Security Hub](#).

For media enquiries contact:

Lachlan McNaughton
Head of Media Relations
Tel: +61 457 494 414

Alexandra Cooper
Media Relations Manager
Tel: +61 481 464 230



ANZ's customer protection teams and systems operate 24/7. Customers who believe they may have been a victim of a scam should contact us immediately, on 13 13 14 or visit us at <http://www.anz.com.au/security/report-fraud/> for more information.

To stay *Scam Safe*, ANZ encourages customers to learn their security ANZ's:

A: Always be wary

N: Never share personal information, with anyone

Z: Zoom in on the details, they matter