

## News Release

For release: 14 July 2022

### ANZ Plus improves feature offering

ANZ today announced it has delivered a suite of new or enhanced features to its first ANZ Plus product, including BPAY, Pay to a PAY ID and instant access to a digital card.

New features also include a Visa dynamic CVV (card verification value), providing customers with an extra layer of fraud protection when shopping online and over the phone. The advanced security feature provides a digital alternative to the static three-digit number on the back of a payment card with a code that automatically updates every 12 hours within the app.

#### New ANZ Plus functionality includes:

- **BPAY:** pay bills using BPAY, a bill payment service accepted by more than 45,000 billers.
- **PayID:** send payments to a PayID such as a mobile number, email address or ABN.
- **Add digital card to Apple Wallet immediately:** instantly set up digital card when joining.
- **Dynamic CVV:** provides a digital alternative to the static three-digit number on the back of the ANZ Plus card.
- **Query a transaction:** customers can dispute all available transaction types via the self-service option.
- **Age to join reduced to 15 years:** so ANZ Plus customers can begin learning how to manage their money and save earlier.
- **Cardless cash:** securely withdraw cash from an ATM without your card.

Peter Dalton, Managing Director, Design and Delivery ANZx at ANZ said: “We’re continually upgrading and improving the experience for our ANZ Plus customers, with our most requested features now delivered and many more on the way.

“Our enhanced retail banking platform, built on cutting-edge technology is allowing us to respond quickly to customer feedback and rapidly deliver new features to give people greater visibility and control of their finances, with much more due for delivery in the coming months.”

For more information visit: <https://www.anz.com.au/plus/>

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## **More detail on new ANZ Plus app features and improvements**

### **BPAY**

BPAY, a bill payment service accepted by more than 45,000 billers, lets customers pay anytime and anywhere.

### **PAYID**

PayID allows customers to send payments to a mobile number, email address or ABN, meaning they don't need to know the BSB and account numbers when making a transfer and they can be sure they're paying the right person as their name will display in the app. Full PayID functionality will be available later this year.

### **Add card to Apple Wallet immediately** (iOS only, Android coming soon)

Customers can instantly set up digital card when joining ANZ Plus and start spending online or in-store when their account is funded.

### **Dynamic CVV**

Customers can use the dynamic CVV (card verification value) as a digital alternative to the static three-digit number on the back of an ANZ Plus card with a code that automatically updates every 12 hours, offering customers greater protection against fraud. ANZ Plus customers can view the dynamic CVV code within their mobile banking app and use this when making purchases online or over the phone.

### **Query a transaction**

An earlier version of this feature allowed customers to dispute specific transaction types. Customers can now dispute all available transaction types via self-service (Card, ATM, Direct Entry, Direct Debit, NPP).

### **Powerful search** (iOS only, Android coming soon)

ANZ Plus already has a powerful searching tool with the ability to filter by month, year, location, tag or merchant. This has been uplifted and customers can now filter by type (card, ATM, interest, salary, transfer, direct debit).

### **Cardless cash** (iOS only, Android coming soon)

Customers can access any Australian ANZ ATM using four different digital wallets (Apple, Google, Garmin and Samsung).

### **Quickpay**

Customers can select up to eight of their most regular payees to display at the top of the payments screen – meaning they can get money to their kids, partner, parent or housemate faster and more easily. This feature also helps customers to remain engaged with their spending and keep track of where, or to who, their money is going. This is similar to the 'favourites' feature in messages for iPhone.

### **Make an appointment with a coach**

Customers can now use the in-app chat to book an appointment with a coach between 9am-5pm. These appointments will concern the features already available with ANZ Plus and will allow customers to have a tailored discussion with coaches about how they can use ANZ Plus to help them spend smarter, save better and create new habits to help with their financial wellbeing.