

I'm not a robot



Same-day payments are funds transfers, bill payments and tax payments that you've set up to be paid straightaway. Same-day payments include using Pay to Mobile—to send money to another ANZ customer who is registered for Pay to Mobile using their mobile phone number. We take the money from your account immediately and send it to the ANZ account you're paying immediately, any time of the day or night, seven days a week. We take the money from your account immediately, and then send it to the other bank to process. If you set the payment up before 10pm, it will be sent that same day. If you set up the payment after 10pm, we'll send it the morning of the next day. Future-dated and automatic payments include funds transfers, bill payments and tax payments that you've set up to come out on a particular date – either as a one-off payment or a regular (automatic) payment. We start to process future-dated and automatic payments from 4am on the payment date you have chosen. We take the money from your account, if there's enough, from 4am on the payment date and send it to the ANZ account you're paying immediately. We take the money from your account, if there's enough, from 4am on the payment date and send it to other New Zealand banks from 9am. Note: For automatic payments, if your first payment is due the same day you set it up, we'll send that first payment after 10pm. If set up after 9.30pm we'll send the first payment early morning on the next day instead. We withdraw the direct debit amount from your bank account when we receive a request to take the direct debit (from the initiator), for example, your power company or gym. As we process payments seven days a week, your payment may come out on a weekend or public holiday. Direct debits are controlled by the person or company that set up the payment, so check with the person or company you pay. You can pay your credit card via bill payment, automatic payment, funds transfer, direct debit, or at branches. Read about types of electronic payment. Payments to your credit card using a same-day funds transfer are processed immediately. If you're making a payment to an ANZ credit card, make sure you do so before 8.30pm to ensure it's received to your card account on that day. If we receive any payments after 8.30pm, we'll apply those payments to your card account on the next day. These payments will be taken from your account: Immediately if you set them up as a same-day payment From 4am on the due date if you have set it up as a future-dated payment. Payments to your KiwiSaver account cannot be reversed. KiwiSaver account payments usually appear in your account within five business days. We process payments and display your up-to-date balance seven days a week on the ANZ goMoney mobile app and Internet Banking—. However, payments you make or receive on non-business days (Saturdays, Sundays or public holidays) display different dates on your account statement or online transaction history. This is because we only update accounts overnight on business days. When you select the transaction, you might see two different dates. For electronic payments: The first line shows the date and time the payment was made or received, e.g. on a Saturday The second line shows the business day date your account is updated, e.g. Monday's date. For Visa Debit card transactions: Both dates reflect the business day's date your account is updated, e.g. Monday's date. You'll only see the business day date, even if the payment was made or received on a non-business day. When accounts are updated overnight on business days, payments are re-ordered and deposits and credits appear before debits and withdrawals. This means weekend payments may appear in a different order than you expect. They may even be mixed in with payments made on the Monday. In goMoney or Internet Banking, select the payment to see additional detail – the first date is when it was made or received. We've designed our payment process to try and make as many payments as possible for you. This may mean that some lower value payments are made before higher value payments if you don't have enough money in your account to make all of the payments you've set up to be made that day. If we can't make a payment because you don't have enough money in your account, we'll continue to try throughout the day. We call this a 'retry'. Our final retry is made at 4am the morning of the next day. For direct debits however, the final attempt is midnight on the day the direct debit is due. If you don't have enough money in your account on our final retry, the payment may fail, be dishonoured or we may choose to make the payment anyway. If we choose to make the payment and your account becomes overdrawn, a fee and interest may apply. Read more about the fees and interest that apply to overdrawn accounts. So we can make your payments on the date requested, and to avoid possible fees and interest charges, please make sure there is enough money in your account to cover them. In goMoney or Internet Banking, view the Upcoming Payments screen In ANZ Phone Banking—, use the Upcoming Bill Payments or Automatic Payments function. If a payment is in retry, you can delete it yourself in goMoney, Internet Banking or Phone Banking. You are not able to see, or delete, a direct debit that may be in retry. Failed payments (and fees and interest if applicable) will show in your transaction history. The payment will show as a withdrawal for the original amount, a deposit back into your account (i.e. a reversal). If you set up a same-day payment, once you've confirmed that payment you can't delete or change it. We start the process of sending that payment immediately. If you set up your payment to be made on a future date, then you can make changes up until 4am on the due date of the payment. You can use goMoney, Internet Banking or Phone Banking to: Skip or edit an automatic payment Delete all future-dated payments. If you need to set up a new automatic payment to start today, or change an automatic payment from a future date to today's date, you can do so up until 9.30pm. After 9.30pm, the payment will be made the next day instead. If you wish to change your direct debit (e.g. change the amount, payment date or frequency), you will need to contact the person or organisation you're paying and talk through your options. To cancel a direct debit, contact us so that we can remove the direct debit authority. You must also contact the person or organisation you've given permission to take the direct debit from your account (the 'initiator'). Otherwise, they may continue to attempt debiting the payment. Because we don't finish processing any payments to or from your accounts that were made after the cut-off times until the next day, this affects how we pay or charge interest or fees on these days. When calculating interest using the balance of your account at the end of the day, we exclude any transactions made after cut-off times, unless agreed otherwise. For more information, see our General Terms and Conditions (PDF 272 KB). Take extra care when entering payment details. Pause to think if you could be caught up in a scam. Double check the amount and the account number before confirming a payment. You can use the Confirmation of Payee service in goMoney or Internet Banking to check the account holder name and account number matches before you make a payment between New Zealand bank accounts. This service aims to reduce the risk of paying the wrong person and it's an additional layer of protection to help reduce scams and fraud. If you make a mistake: If you know the person or company you've paid (e.g. you've paid the wrong electrician), it's best to contact them yourself and ask them to return the money. If you don't know who you've sent money to (e.g. you've entered the wrong account number), call us immediately on 0800 269 296. We may be able to help by contacting the other bank or the other ANZ customer you've paid. The account owner needs to agree to return the money, and a credit retrieval fee of \$25 may apply even if unsuccessful. We can't stop a payment if you make a mistake, and there's no guarantee you'll get the money back. We're not required to get involved in disputes between you and anyone receiving your payment but will help if we can. If you have a problem with a direct debit, you'll need to contact the person or organisation (the 'initiator') you're paying directly. We can refuse to make an electronic payment in some situations: You don't have enough money in the account you're paying from to make the payment, or that money is uncleared funds. The payment amount is over any transaction limit for that account. A technical failure stops us processing the payment. This could be in our systems or in the systems used by the banking industry. The information you've given us isn't complete or correct. We believe the payment involves some form of fraud, money laundering, or other criminal conduct by you, an authorised signatory, or someone else. We've received a Court order that stops us processing the payment. New Zealand banks are making major changes to online banking this week. From Friday, Kiwis will be able to transfer money between different banks seven days a week - including public holidays. Payments NZ confirmed ASB, Bank of China, BNZ, ANZ, Citi, HSBC, ICBC, Kiwibank, Westpac and TSB will all be making the switch to allow the transfers, as will The Cooperative Bank. The move to 365-day payments will impact direct credit transactions, direct debits, automatic payments, and bill payments. Kiwibank said their payment processing times will remain the same after Friday. Currently, payments are processed from 9am to 12am. Same-day cleared payments (urgent, high-value payments) also won't change, remaining available on business days only. Payments NZ chief executive Steve Wiggins said it will be a "significant" change for the industry. He says it's "the next step in modernising the country's payments system, allowing for both consumers and businesses to pay and be paid any day of the year, including weekends and public holidays". "We're excited to see the next evolution of payments in Aotearoa, which is the end of the traditional 'five business days' model for electronic bank payments." Wiggins said the payments system that supports this change transacts over \$1.5 trillion of payments each year. Step 1 Thankfully, you only have to do this once. You'll have to register your details like name, address email and provide some identification. Step 2 You'll need to enter the bank account details of the person you are transferring the money to. This is also when you lock in the exchange rate. Step 3 Before the money is transferred overseas, you'll need to pay for it. All companies offer their bank account details for a direct bank transfer. Most companies offer Bpay and some even allow you to pay using a debit or credit card. 4 Tips for Making an International Money Transfer 4m 08s Transfers between your accounts or payments to other parties will occur immediately. All direct debits will only be processed if there is enough money in your account. If there is not enough money the account by 11.30pm on the due date, the payment will not be processed. If a transfer is made into the account before 11.30pm on the due date, the direct debit will be processed. If there are not available funds in the account by 11.30pm, the direct debit will not be processed, and will not be retried the next day. Digital banking payments made up to 10:00pm will be sent to other banks hourly between 9:30am and 10pm Digital banking payments made after 10pm will be sent to other banks at 9:30am on the next day New Automatic Payments can be set up as late as midnight on the day before the first payment date Automatic Payments can be amended or cancelled before 7.30am on the date of payment Planned payments and transfers can be amended or cancelled before 7:00am on the date of payment. Before 10pm digital banking transactions are sent to other banks After 10pm digital banking transactions are sent to other banks at 9:30am the next day. Will show in the receiving account on Wednesday morning, provided the other bank processes payments during that day. Will show in the receiving account on Saturday, provided the other bank processes payments during the weekend. If you need more information about payments and transfers, cut-off times for online transactions and insufficient funds for a planned payment, get in touch.