



It's easier than you think

A PRACTICAL GUIDE TO YOUR NEW ANZ
SALARY PACKAGING ONLINE TOOL | 08.2010



One of the exciting benefits of your new Salary Packaging or Meal Entertainment card is the easy-to-use ANZ Salary Packaging online tool.

It's surprisingly simple

With these step-by-step instructions, you will be up and running in just a few minutes.

Even if you do not use the internet often, you will find the tool becomes easier and more familiar every time. And the more you use it, the more you can enjoy its many useful features.

It's available 24/7

The new online tool is available 24/7 via the internet.

This means you will be able to view current balances and detailed transaction information when it's most convenient for you.

It will make your life easier

The new online tool will give you greater insight into your spending patterns, and accurate, up-to-date transaction information.



- ✓ **Access your live card balance instantly**
After you make a purchase, your online balance will be instantly updated to reflect that purchase. No more guessing how much money you have left to spend.
- ✓ **View your transaction history**
You can now go online to view past purchases and payments at any time. Your transaction history will always be detailed, accurate and up-to-date.
- ✓ **View and update your personal details**
If your phone number or email address change, you can now go online to update them yourself. And the change will occur instantly.
- ✓ **View your FBT details**
With the online tool, you will now be able to view your current FBT details at any time.

Only available to the primary cardholder

The online tool is only available to you if you are the primary cardholder. This allows you to maintain control and keep your details secure at all times.

Opening the Online Tool

To open the online tool:

1. Turn on your computer and open Internet Explorer

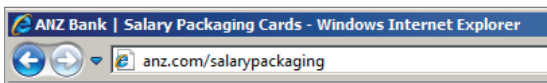
To open Internet Explorer, double click the **Internet Explorer** icon on your desktop.

Alternatively, click **Start** at the bottom left of your screen, select **All Programs**, and then click **Internet Explorer**.

Important: The online tool can only be accessed using Version 6 or above of Internet Explorer. Other internet browsers such as Firefox or Safari are not supported.

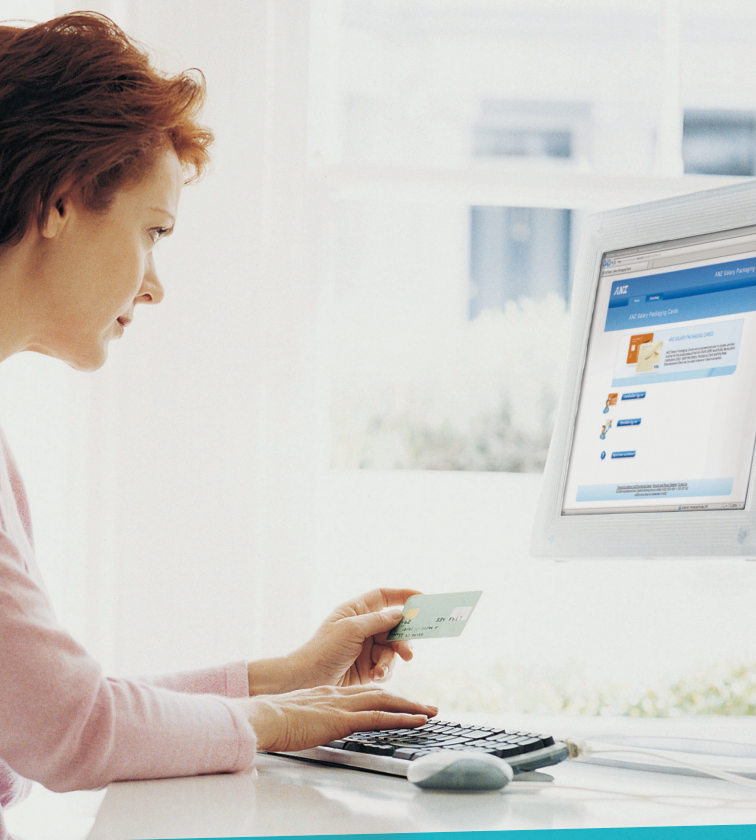
2. Go to anz.com/salarypackaging

Now that Internet Explorer is open, type **anz.com/salarypackaging** into the **address bar**. The address bar is the long white drop-down box at the top of Internet Explorer.



Next hit the **Enter** key on your keyboard (or click **Go** which is located to the right of the address bar).

This will display the ANZ Salary Packaging Cards homepage.



HANDY HINT: for easy, regular access to the online tool, save this website to your 'Favourites'.

1. Once you are on the ANZ Salary Packaging Cards homepage, go to the Internet Explorer menu bar (above the webpage) and click [Favourites](#).
2. Select [Add to Favourites](#) and then click [OK](#).

Now each time you wish to access the tool, open Internet Explorer, click on [Favourites](#) and then select [ANZ Salary Packaging Cards](#) from the favourites list provided.

Getting Started

To start using the online tool, the first thing you need to do is register. Once you have registered, you will be able to access the tool quickly and easily every time.

Remember, only the primary cardholder can register to use the online tool.

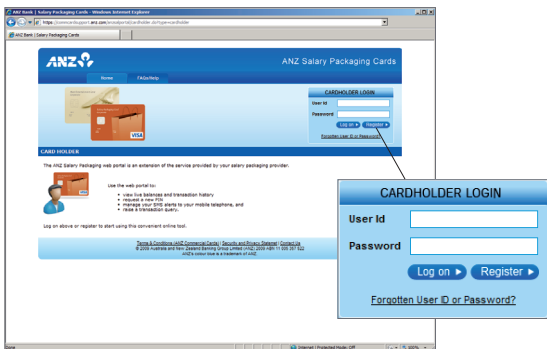
Here's how to register in two simple steps.

1. Open the online tool

Follow the instructions under 'Opening the Online Tool'.

2. Complete the registration page

- Click on the blue **Cardholder log on** button. This will display the **Cardholder Login** box towards the top-right of the page.
- Click **Register** (see diagram below). This will display the online tool registration page. Because this is the first time you are accessing the online tool, you must register before you can login.



- Enter your details to complete the registration process. You will be prompted to enter the following:

Your card number

Enter the card number for the **primary** cardholder. Only the primary cardholder can register for the online tool.

Your card's security code or password

This is the same security code that you nominated on your application form.

A User ID

Create your own User ID. Choose one that is easy to remember each time you access the online tool (e.g. your first name and surname without any spaces).

Your User ID must be between 8 and 16 characters.

Online Password

Create a secure password that is easy to remember, but not too obvious to other people. You will need to enter this password each time you access the online tool.

Ideally, your password should contain both numbers and letters.

You will also be asked to confirm your new password by re-entering it.

IMPORTANT: Do you have both a Salary Packaging and a Meal Entertainment Card?

If you hold both a Salary Packaging and Meal Entertainment card, you may be able to use the same User ID and password to view both cards.

- Once you have entered all your details, click **Next** at the bottom of the screen. You should now see a message confirming your registration was successful.
- Finally, please make sure you remember your User ID and password. You'll need them every time you access the online tool.

Accessing the Online Tool

Once you are registered, accessing the online tool is easy. Just make sure you always remember your User ID and password.

Now follow these simple steps.

1. Open the online tool

Follow the instructions in the 'Opening the Online Tool' box on the previous page.

2. Login to access your details

First, click on the blue **Cardholder log on** button. This will display the **Cardholder Login** box towards the top-right of the page.

- Enter your User ID and password

You created your own User ID and password when you first registered. If you have forgotten both or either, then click **Forgotten User ID or Password?** (located below the Log on and Register buttons).

To retrieve your User ID, you'll need to enter a few simple details. If you have forgotten your password, please contact our Call Centre 1800 614 741 and we'll issue you a new one.

- Click Log on

Once you have typed your User ID and password, click the **Log on** button at the bottom of the Cardholder Login box. And that's it. You're in.

Using the Online Tool

How to view your current card balance

You can view your up-to-date card balance at any time. The balance amount accurately reflects all purchases and payments as soon as they are made.

To view your balance:

1. Open the online tool and login using your User ID and password.
2. Click **Account Summary** (from the menu on the left of the online tool).

You will now be presented with important cardholder and card information including your name, phone number, employee ID and email address.

Your card balance appears on the right-hand side of the second table titled **Card Account Details**.

The screenshot shows the ANZ online tool interface. The browser address bar indicates the URL: <https://com.ecardsupport.anz.com/anzsacustomer/html/HomePage.jsp>. The page title is "ACCOUNT SUMMARY".

The left-hand navigation menu includes: Home, **Account Summary** (highlighted), Card Activity Details, and FBTYTD Details. A "Logout" link is also visible at the bottom of the menu.

The main content area is divided into two sections:

- Cardholder Details:** A table with the following information:

Name	DR A SAMPLE	SPP User Name	Salpack Provider
Mobile No.	0401234567	Email ID	nurse@charity.com
Employee ID	nurse123		
- Card Account Details:** A table with the following information:

Card Account	Currency	Card Number	Available Balance	Status
ANZ MEAL ENTERTAINMENT	AUD		29.06	Active

Below the Card Account Details table are "Submit" and "Cancel" buttons. A callout box on the right highlights the "Available Balance" of 29.06.

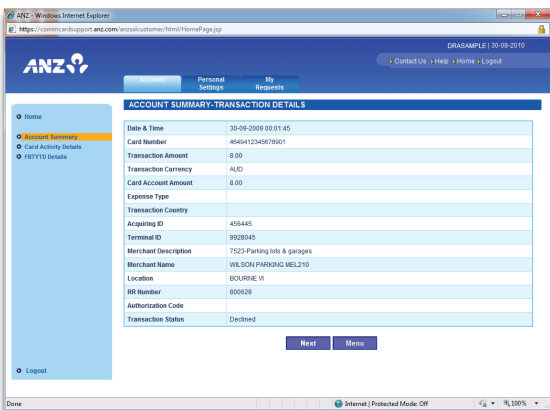
How to view recent transactions

1. Follow the instructions on 'How to view your current card balance'.
2. Click **Submit** (beneath the **Card Account Details** table on the **Account Summary** page). This will display the Transaction Details table showing your last 10 transactions.
3. To view earlier transactions, click **Next** at the bottom right of the **Transaction Details** table. The **Previous** button will take you back to the previous page of transactions.

How to view transaction detail

1. Follow the instructions on 'How to view recent transactions'.
2. To view more detail about a specific transaction, click the button to the left of that transaction. Then click **Submit** (below the **Transaction Details** table).

You will now be presented with detailed transaction information including the merchant name and description.



The screenshot shows the ANZ website interface. The main content area displays a table titled "ACCOUNT SUMMARY-TRANSACTION DETAILS". The table contains the following information:

Date & Time	30-09-2009 00:01:45
Card Number	4840412345678901
Transaction Amount	8.00
Transaction Currency	AUD
Card Account Amount	8.00
Expense Type	
Transaction Country	
Acquiring ID	456445
Terminal ID	9928045
Merchant Description	7523-Parking lots & garages
Merchant Name	WILSON PARKING MEL210
Location	BOURNE VI
RR Number	800628
Authorization Code	
Transaction Status	Declined

Below the table, there are two buttons: "Next" and "Menu".

The screenshot shows the ANZ online banking interface. The main content area is titled "CARD ACTIVITY DETAILS". It contains three sections:

- Cardholder Details:**

Name	DR A SAMPLE	SPP User Name	Salpack Provider
Mobile No.	0401234567	Email ID	nurse@charity.com
Employee ID	nurse123		
- Card Account Details:**

Card Number	Card Account	Currency	Available Balance	Status
4649412345678901	ANZ SALARY PACKAGING	AUD	11.00	Active
- Transaction Details (01-11-2009 to 02-01-2010):**

Date & Time	Description	Txn CCY	Txn Amt	Amount Credit	Amount Debit	Available Balance	Remarks
28-11-2009 12:30:19	Purchase	AUD	19.00		19.00	31.00	Settled
24-11-2009 10:48:27	Salary Credit	AUD	50.00	50.00		50.00	Approved
20-11-2009 21:46:13	Facility Limit	AUD	1.00	1.00		1.00	Approved

How to view card activity

1. Open the online tool and login using your User ID and password.
2. Click **Card Activity Details** (from the menu on the left of the online tool).
3. Two new menu options will now appear beneath Card Activity Details. Select the first one, **Card activity**.
If you only have one card on your account, then go to Step 5.
4. If you have multiple cards on your account, select the card you are interested in by clicking the button beside the relevant card number in the **Card Details** table.
5. Click the button next to your preferred date range in the Select a Date Range table, and then click **Submit**.

You will now see all transactions for that card for that period.

How to view additional card activity

If you have additional cardholders, you can view all transactions for all cards for a specified period. Just follow these simple steps.

1. Open the online tool and login using your User ID and password.
2. Click **Card Activity Details** (from the menu on the left of the online tool).
3. Two new menu options will now appear beneath Card Activity Details. Select the second one, **Account activity**.
4. Click the button next to your preferred date range in the Select a Date Range table, and then click **Submit**.

You will now see all transactions for all cards for the selected period.

The screenshot shows the ANZ online tool interface. The main content area is titled "ACCOUNT ACTIVITY DETAILS". It is divided into three sections: "Cardholder Details", "Card Account Details", and "Transaction Details (15-03-2010 to 01-06-2010)".

Cardholder Details

Name	DR A SAMPLE	SPP User Name	Sepack Provider
Mobile No.	0401234567	Email ID	nurse@charity.com
Employee ID	nurse123		

Card Account Details

Card Number	Card Account	Currency	Available Balance	Status
4549412345678901	ANZ SALARY PACKAGING	AUD	0.08	Active

Transaction Details (15-03-2010 to 01-06-2010)

Card Number	Date & Time	Description	Txn CCY	Txn Amt	Amount Credit	Amount Debit	Available Balance	Remarks
4549412345678901	12-05-2010 13:14:22	Purchase	AUD	8.99		8.99	0.08	Settled
4549412345678901	12-05-2010 13:14:22	Field Transfer Credit	AUD	1.00	1.00		9.07	Approved
4549412345678901	12-05-2010 13:02:00	Purchase	AUD	5.48		5.48	8.07	Settled
4549412345678901	04-05-2010 13:15:46	Purchase	AUD	10.01		10.01	13.55	Settled
4549412345678901	19-04-2010 09:21:04	Purchase	AUD	6.47		6.47	23.56	Settled
4549412345678901	15-04-2010 08:43:14	Purchase	AUD	15.95		15.95	30.03	Disputed
4549412345678901	17-03-2010 20:38:56	Credit Adjustment	AUD	15.95	15.95		45.98	Dispute Resolved

Buttons: Print, Next, Menu

ANZ Windows Internet Explorer
 https://commcardsupport.anz.com/initialcustomer.html?HomePage.jsp
 DRASAMPLE | 30-08-2010
 Contact Us Help Home Logout

ACCOUNT Personal Settings My Requests

FBTYTD DETAILS

Cardholder Details

Name	DR A SAMPLE	SPP User Name	Salpack Provider
Mobile No.	0401234567	Card No.	4649412345678901
Email ID	nurse@charity.com	Employee ID	nurse123

Transaction Details

Date & Time of Transaction	Card Number	Description	Currency	Amount	Credit	Debit	Available Balance	Remarks
10-03-2010 16:41:44	4649412345678901	Refund SPP	AUD	9.00		9.00	30.03	Approved
05-03-2010 17:41:23	4649412345678901	Purchase	AUD	15.95		15.95	39.03	Disputed
11-02-2010 17:44:35	4649412345678901	Purchase	AUD	15.95		15.95	54.98	Settled
03-02-2010 10:07:25	4649412345678901	Purchase	AUD	14.10		14.10	70.93	Settled
02-02-2010 11:20:43	4649412345678901	ATM Balance Inquiry	AUD	0.00		0.00	85.03	Approved
02-02-2010 09:45:25	4649412345678901	Purchase	AUD	8.00		8.00	85.03	Disputed
02-02-2010 09:44:09	4649412345678901	Purchase	AUD	4.55		4.55	93.03	Settled
02-02-2010 09:40:51	4649412345678901	Purchase	AUD	6.56		6.56	97.58	Settled
29-01-2010 18:37:39	4649412345678901	Purchase	AUD	19.99		19.99	104.14	Settled
22-01-2010 12:29:23	4649412345678901	Purchase	AUD	20.00		20.00	84.13	Settled

Submit Cancel Next

How to view your FBT Year-to-Date details

1. Open the online tool and login using your User ID and password.
2. Click **FBTYTD Details** (from the menu on the left of the online tool). If you only have one card on your account, then go to Step 4.
3. If you have multiple cards on your account, select the card you are interested in by clicking the button beside the relevant card account name in the **Card Account Details** table.
4. To view your purchases, click the **Debit** button. To view your salary deposits, click the **Credit** button. And then click **Submit**.

You will now see all relevant transactions for that card for the current FBT year.

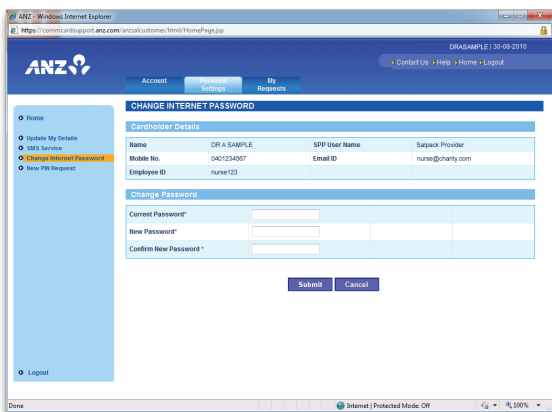
How to view and update your personal details

1. Open the online tool and login using your User ID and password.
2. Click the **Personal Settings** tab (located towards the top of the online tool), and then click **Update My Details** (from the menu on the left of the online tool).
3. To update your personal details, click **Submit** under the Card Account Details table. You can change your mobile phone number and email address. All other personal information needs to be updated by your salary packing provider.
4. Click **Submit** to save your changes.

How to enable or disable SMS alerts

SMS alerts are a unique feature of the ANZ Salary Packaging and Meal Entertainment cards. You can use the online tool to enable and disable the alerts at any time. Your change will be effective immediately.

1. Open the online tool and login using your User ID and password.
2. Click the **Personal Settings** tab (located towards the top of the online tool), and then click **SMS Service** (from the menu on the left of the online tool).
3. In the third table titled SMS Service, set your SMS Service Status by clicking the **Enable** or **Disable** button.
4. Click **Submit** to save your changes.



How to change your internet password

1. Open the online tool and login using your User ID and password.
2. Click the **Personal Settings** tab (located towards the top of the online tool), and then click **Change Internet Password** (from the menu on the left of the online tool).
3. Under Change Password, enter your current password and a new password. You will also be asked to confirm your new password by re-entering it.
4. Click **Submit** to save your changes.
5. You will now receive a message confirming that the password has been changed successfully. Click **OK** to confirm.

We're here to help

If you have any questions about accessing or using the online tool, please call us on **1800 614 741**.

