

PC Business Banking

Do your business banking via your own business computer

Features of PC Business Banking

- Direct PC communication with the Bank's computer connectivity via broadband or modem
- Instant access to all your accounts and records
- Transfers and reconciliations from your office.
- Available 24 hours, 7 days[†]
- ANZ, Westpac and National Bank accounts can be included
- Direct Debit and Direct Credit service available
- Interface with different accounting packages
- Full reporting capabilities
- Process one-to-many payments (e.g payroll) up to 9.30pm every business day.
- E-mail messaging directly to the PC Business Banking Helpdesk.
- Helpdesk is available between 8am - 10pm, Monday to Friday
Freephone 0800 280 269

Finding the time to do your business banking even during a normal business day can sometimes be difficult. What's more, the cost to you of the time spent by you and/or your staff can be significant over the course of a year. Add to that the interruptions to your working day when you have to fit in with traditional banking hours - time which could productively be spent on running your business.

Cost-Effective and Convenient Alternative

Imagine the convenience of everyday banking without having to leave your office. Imagine not having to write cheques, and post payments every month. With just a personal computer (PC), a broadband connection or modem and Bank of New Zealand PC Business Banking, you can effectively manage all your monthly bills including payments to creditors, rates, power and all other invoices.

You also have the ability to transfer money between accounts, obtain transaction details and have instant access to all your financial records. In fact, you can do nearly all your regular banking such as transfers, reconciliations and payments, paying wages and salaries 24 hours a day, 7 days a week[†], from your own office. Please note payment instructions received after 9.30pm will be processed the next business day. Your PC connects directly to the Bank's computer for simple and convenient access whenever you need it.

The Benefits of PC Business Banking

PC Business Banking can meet a broad range of banking requirements as follows:

- Available 24 hours a day, 7 days a week[†]
- Ability to access financial information (account balances and transactions) from 6.00am daily on BNZ, ANZ, Westpac, National Bank and National Australia Bank accounts as well as BNZ Foreign Currency Accounts
- Query capability for finding particular payments or deposits
- Customised account reporting options
- Details of accrued interest and charges on individual accounts

- Access information up to the previous ten business days (may be five days depending on the type of financial information being accessed)
- Store account data on your PC for up to 999 days
- Make payments directly from a National Australia Bank account to any account in Australia
- Batch processing of credit card transactions
- Obtain transaction details in a file that can be interfaced with a variety of accounting packages
- Ability to transfer funds between accounts up to 9:30pm every business day
- Capacity to group and process one-to-many payments such as creditor payments, salaries etc up to 9.30pm every business day
- Ability to process direct debit transactions (NB. Approved application from BNZ required before becoming a direct debit initiator)
- Option to post-date payments up to 60 days in the future
- Payments can be created in external software packages, such as payroll and accounting packages, for either importing or attaching to processing by the Bank.
- Provision of market commentary and daily exchange rate information.
- E-mail messaging directly to the PC Business Banking Helpdesk.

In addition, the optional International Trade module offers a full suite of international transactions including:

- Foreign Currency Account Transfers
- Telegraphic Transfers
- Draft Insurance
- Letter of Credit Application and Amendment
- Guarantee and Shipping Company Guarantee
- Collections

If you require further information about any of these International Trade options we can arrange an International Trade & Finance Manager to discuss your requirements with you.



Bank of New Zealand

What Support is Available?

A full Helpdesk service is available to provide technical and operational support. This service is available free of charge, via freephone 0800 280 269. The Help Desk is available between 8am-10pm, Monday to Friday.

What are the Minimum Requirements?

The following hardware and software is required to run PC Banking.

Hardware Requirements

In order for PCBB to operate effectively, each computer it is installed on must meet the following minimum requirements:

- IBM compatible PC
- Pentium III (or equivalent) 1 GHz processor or higher (1.8 GHz recommended)
- 512 MB Ram (1 GB Ram recommended)
- CD-Rom or DVD-Rom drive
- SVGA Monitor with a resolution of 800x600 (1024x768 resolution recommended)
- 400 MB Free hard drive space (600 MB recommended)

Operating System Requirements

PCBB will run on any of the following operating systems (with specified service packs installed, where necessary):

- Windows 2000 Professional (Service Pack 4)
- Windows XP Family (Service Pack 2) - Home, Tablet, Media Centre or Professional edition.
- Windows 2000 Server Family (Service Pack 4) - Small Business, Standard, Enterprise or Datacentre edition.
- Windows 2003 Server Family (Service Pack 1) - Small Business, Standard, Enterprise or Datacentre.

Apple Mac is not directly supported; however PCBB will run in either of these configurations:

- On newer Macs with Intel processors, running Windows XP or Windows Vista under the 'Bootcamp' option.
- On older Macs with Power PC processors, running the Windows XP version of Microsoft Virtual PC.

Fees Charged

A service establishment fee covers the cost of software, installation and initial training. A small monthly maintenance fee covers ongoing upgrades to the program.

Transaction costs also apply, and vary depending on the number of transactions made each month.

Your Bank of New Zealand Business Manager or Payments Consultant can give you details of these costs upon request.

†Although the ATM, Telephone and Internet Banking services will normally be available 24 hours a day, maintenance of the system is required from time to time. Accordingly, certain options may not be available for an average of three hours a week. This maintenance, however, will be carried out at times which will cause the least disruption to you.

PC Business Banking Helpdesk Freephone 0800 280 269 www.bnz.co.nz/pcbanning

Further Information

For more information on PC Business Banking, please contact your Business Manager or call us on the freephone number above.



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The Bank's lending criteria apply. A current disclosure statement may be obtained free of charge from any agency or branch of the Bank.