

Internet Banking	Internet Banking for Business	PC Business Banking
Features		
Online, internet based access to your Bank information, with additional protection for your identity and money provided via NetGuard Card	Online, internet based access to your Bank information, with additional protection for your identity and money provided via NetGuard Token	Broadband, or analogue modem based PC communication with the Bank's computer
System available 24 hours, seven days a week (excepting routine maintenance)	System available 24 hours, seven days a week (excepting routine maintenance)	System available 24 hours, seven days a week (excepting routine maintenance)
Access to the following accounts: <ul style="list-style-type: none"> > transactional account > foreign currency accounts – including foreign currency term deposits > loan accounts > credit cards > term deposits > Ausmaq Accounts – investment portfolios for Asset Management Service clients (for loans and term deposits, balance information only) 	Access to the following accounts: <ul style="list-style-type: none"> > transactional account > foreign currency accounts – including foreign currency term deposits > loan accounts > credit cards > term deposits > Ausmaq Accounts – investment portfolios for Asset Management Service clients (for loans and term deposits, balance information only) 	Access to the following accounts: <ul style="list-style-type: none"> > transactional account > foreign currency accounts – including foreign currency term deposits > term deposits > loan accounts > credit cards > NAB domestic AUD accounts > ANZ, National Bank and Westpac Domestic NZD Accounts (transaction and balance information only)
Account History		
Account information can be exported to external packages in the following formats: <ul style="list-style-type: none"> > CSV (Comma Separated) files > QIF – Quicken Version 6 or below¹ > QIF – Quicken Version 7¹ > GIFTS file format² > Quickbooks QBO > OFX 	Account information can be exported to external packages in the following formats: <ul style="list-style-type: none"> > CSV (Comma Separated) files > QIF – Quicken Version 6 or below¹ > QIF – Quicken Version 7¹ > GIFTS file format² > Quickbooks QBO > OFX 	Account information can be exported to external packages in the following formats: <ul style="list-style-type: none"> > CSV (Comma Separated) files > Tab separated files > GIFTS file format > PDF > HTML > EXCEL
All transactions which haven't yet shown on a statement	All transactions which haven't yet shown on a statement	Maximum of 999 days transaction history
Online Statements		Market information: <ul style="list-style-type: none"> > forex spot rates > retail forex deposit rates > forward forex buy/sell rates > market commentary
Payment/transfer options		
Internal funds transfers between: <ul style="list-style-type: none"> > your accounts > credit cards 	Internal funds transfers between: <ul style="list-style-type: none"> > your accounts > credit cards 	Internal funds transfers between: <ul style="list-style-type: none"> > your accounts > credit cards
One to One Payments (Bill Payments)	One to One Payments (Bill Payments)	One to One Payments
	One to Many Payments (Direct Credits) <ul style="list-style-type: none"> Maximum 250 payees per template Max 999 of templates Direct credit and payroll payment types supported 	One to Many Payments, and one to one (Direct Credits) <ul style="list-style-type: none"> Maximum 9999 payments per batch Unlimited number of batches Direct credit and payroll payment types NAB direct credits and payroll
	Payroll and direct credit file import from external accounting programs (up to 250 payments per file)	Payroll, direct credit and direct debit, file attachment from external accounting programs (up to 99,999 payments per file)

¹ Used primarily by personal customers

² Used primarily by business customers

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Payment/transfer options		
Make a payment direct to Inland Revenue	Make a payment direct to Inland Revenue	
	Same Day Cleared Payments	Same Day Cleared Payments
		Direct Debits
Create/modify/delete Automatic Payments	Create/modify/delete Automatic Payments	Create/modify/delete Automatic Payments
		Stop cheques
Ability to transact using cleared funds	Ability to transact using cleared funds	Ability to transact using Direct Credit Cleared funds
Maximum limit to be specified	Transactions and daily limits options	Transactions and daily limits options
User access		
One user	<p>A User's access permissions can be set by assigning in part or in full, one or more of the following authority templates. These templates have been designed to make assigning permissions quick and easy, as they cover most of the day to day activities within a typical business:</p> <ul style="list-style-type: none"> > Manage Site Administration > Manage Account Info & Services > Maintain Payees > Maintain Payments > Authorise Activity > View Only <p>Once you have allocated Authority template(s) for each User, you can choose accounts for each template, and where applicable, per payment \$ limits also.</p>	<p>Dedicated administrator logon</p> <ul style="list-style-type: none"> > Access can be restricted by payment type > Access to accounts within each payment type can be restricted > Maximum dollar limits can be set per batch for each user (optionally) > Personal Security Module (PSM) authorisation is available
Additional services		
<p>Credit card services</p> <ul style="list-style-type: none"> > Add cardholder > Apply for card insurance > Apply for a credit limit increase > Order replacement statement > Replace a damaged card > Report a lost/stolen card 	<p>Credit card services</p> <ul style="list-style-type: none"> > Add cardholder > Apply for card insurance > Apply for a credit limit increase > Order replacement statement > Replace a damaged card > Report a lost/stolen card 	
<p>Secure messaging</p> <ul style="list-style-type: none"> > Send and receive secure messages > Order a cheque and/or deposit book > Order a replacement statement 	<p>Secure messaging</p> <ul style="list-style-type: none"> > Receive secure messages > Order a cheque and/or deposit book > Order a replacement statement 	<p>Secure messaging</p> <ul style="list-style-type: none"> > Send and receive secure messages
	<p>International Payments Online</p> <ul style="list-style-type: none"> > Enables users to make the following payments: bank drafts, telegraphic transfers > Transfer funds between: BNZ foreign currency accounts and domestic accounts > Stored Beneficiaries > Real time transactions > Live pricing and immediate confirmation > Auto-Email notification to beneficiaries 	<p>International trade module</p> <ul style="list-style-type: none"> > Enables users to make the following payments: bank drafts, telegraphic transfers, letters of credit, standby letters of credit, shipping guarantees, import collections > Transfer funds between: BNZ foreign currency accounts, BNZ foreign currency and domestic accounts
		<p>Credit card batching</p> <p>Allows the processing of bulk batches of credit card payments/refunds etc</p>

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Additional services		
Preferences <ul style="list-style-type: none"> > Personalise your Internet Banking account names > Change your Internet banking fee account > Customise display of transaction history 	Preferences <ul style="list-style-type: none"> > Personalise your Internet Banking account names > Change your Internet banking fee account > Customise display of transaction history 	Preferences <ul style="list-style-type: none"> > Personalise your PC Business Banking account names > Customise display of transaction history > Organise your accounts into groups
	Invoice Finance	Cheque post Customers who use the Cheque Post service can receive daily remittance data through PCBB
	File Transfer service	File transfer service Allows the transfer of specific data files to and from the Bank
Support		
Help desk freephone 0800 999 269 or +64 4 494 7153 from overseas Help desk availability: 8am to 8pm, Mon – Fri	Help desk freephone 0800 269 4242 or +64 4 931 8234 from overseas Help desk availability: 8.30am to 8pm, Mon – Fri Support charges: unlimited calls	Support team: freephone 0800 280 269 or +64 4 460 0368 from overseas Availability: 8am to 10pm, Mon – Fri Support charges: unlimited calls A fixed \$5 monthly maintenance fee is charged to all customers
Set-up/registration fees		
Free	Free	\$200 registration fee (GST incl) \$150 (GST incl) for install – either onsite or by phone \$75 for additional site visit and charges per 15 minutes after first hour \$18.75
Ongoing charges/fees		
Standard account fees apply The following services fees apply: <ul style="list-style-type: none"> > create Automatic Payment \$5.00 > amend Automatic Payment \$3.50 > delete Automatic Payment free > add/modify Bill Payee \$0.50 	Fixed monthly charge \$10 Direct credits \$0.30 per credit item All other fees as per Internet Banking Refer to the rates and fees section of BNZ website	All transactions are charged on a tiered structure, with higher volumes decreasing overall costs Refer to business manager for further details
Additional fees		
		Based on additional features/services customers may require, some or all of the following charges may apply: <ul style="list-style-type: none"> > PSM Reader \$75.00 PSM Card \$65.00 > International trade Registration \$100 if installed separately to PC Business Banking (GST incl) Installation \$150 if installed separately (GST incl) > Same Day Cleared Payments (SDCP) Normal \$5 per SDCP With Notification \$5 per SDCP > PC Business Banking manual \$50.00 CD ROM \$16.88 (GST incl)