



ANZ Payment Requests Terms and Conditions

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About ANZ Payment Requests

With Payment Requests, you can quickly and securely make one-off payments and set up ongoing payments without sharing your bank details. This service is only offered by third parties (payment services, stores, businesses and organisations) that have agreed to our security and service terms and conditions.

How your information is collected and shared with third parties

- When you choose this way to make one-off payments and set up ongoing payments, a payment request is sent to ANZ with the request details, which may include your mobile number. This communication is encrypted and we can only see the request and your mobile number.
- If you need to include your mobile number, we match it to the mobile number you've verified with [OnlineCode](#) or [Pay to Mobile](#).
- A payment request is created for the details specified and sent to your ANZ goMoney mobile app for your review and approval.
- For added security, you need to approve a payment request within seven minutes of receiving it in goMoney or it will expire. No payment(s) will be made and you'll have to begin the process again.
- As with all payments that take place in goMoney, ANZ's fraud monitoring systems will be applied to your request.
- If you request a refund from a store, business or organisation and they agree to it, we'll share your account number with them or the payment service only for the purpose of returning your money.
- No third parties have access to your goMoney app at any time.

How your information is kept safe by third parties

- We only approve third party payment services that have gone through a due diligence process and have agreed to meet our security and privacy standards.
- A third party can only use your information for the purpose you agreed to, and is required to keep your personal information only for as long as necessary to provide you with their service.
- To make sure you understand a third party's service and how they collect and use your information and keep it safe, check their terms and conditions and privacy policy.
- You can trust that all communication between a third party and ANZ is secure and encrypted.

Important things to know about your payment(s)

- You need to be at least 18 years of age to use the Payment Requests service.
- This way of paying has transaction limits in place that can be different to other ways of paying in ANZ goMoney. See the [ANZ Payment Requests](#) web page for details.
- For a one-off payment request, your money will be withdrawn immediately and cannot be stopped. Once the payment has been processed, you'll be able to see it in your account transactions.
- For an ongoing payment request, your money is withdrawn by the third party according to the request's details. Once a payment has been processed, you'll be able to see it in your account transactions. You can stop an ongoing payment request at any time and then no more payments will be made.

- There is no cost for receiving Payment Requests in goMoney, but fees could apply to the payment transaction. Check for fee information before you pay and see [ANZ Fees and Charges](#) for fees that can apply to electronic banking services.
- Because Payment Requests are approved in goMoney, our fraud monitoring systems are in place. If we suspect fraudulent activity, we'll refuse your payment in accordance with our [ANZ General Terms and Conditions](#).
- If you think a payment request has been created or approved fraudulently, contact us immediately. Call 0800 269 296 (or +64 4 470 3142 from overseas, charges may apply) to report a possible scam or fraud incident.
- We can't reverse a payment request transaction and we can't dispute transactions.
- For issues (e.g. your payment was made twice) or refunds, please contact the store, business or organisation that you made the payment to. If they agree to a refund, we'll share your bank account number with them or the payment service only for the purpose of returning your money.
- See ANZ's [Electronic Banking Conditions \(PDF 203KB\)](#) for your responsibilities in relation to the unauthorised use of ANZ's electronic banking services.

Service availability

We may expand the types of accounts that are eligible for Payment Requests in the future, however currently there are certain limitations in place:

- We limit the type of accounts you can select for payments.
- At any time, we may stop or pause the ability to use Payment Requests as a way to pay which may result in its removal from goMoney.

Privacy

- The information you provide and select in goMoney to approve a payment request is used for that purpose.
- We won't give a third party information outside the scope of what you've agreed to share with them.
- Your personal information will also be collected and used in accordance the [ANZ Privacy Statement](#). Please read the Statement for further details on how your information is collected, used, shared and kept safe. It includes:
 - Who we can collect information about you from and who we can give it to.
 - How we work with third parties to provide products, services and information.
 - How we can use information about you.
 - How we can use information about you on our Digital Platforms.

Changes to these terms

We may need to make changes to these terms from time to time. We will tell you about any changes at least 14 days in advance in any one of these ways:

- Posting messages on the [Changes to rates, fees and agreements](#) web page.
- Putting up information in our branches.
- Advertising the changes online, on the radio or on television.
- Emailing or calling you.

Share your feedback

Payment Requests is a new service so we'd love to hear what you think about it and if there are improvements we can make. If you have a question or suggestion, or you'd like to make a complaint, [contact us](#).

We appreciate your feedback and will respond as promptly as possible.