



Fact Sheet

Mobile Wallet

What is ANZ mobile wallet?

ANZ is today launching a trial of mobile wallet for Android, ahead of making the solution available to customers in 2013. ANZ's mobile wallet utilises near-field communication (NFC), enabling customers to conveniently and securely make purchases wherever contactless cards are accepted via their Android mobile phone. Customers who use multiple payment cards and who would prefer to live in a cashless world will enjoy the benefits of the ANZ mobile wallet.

Following the trial, ANZ's mobile wallet will launch during 2013 and be available to all ANZ customers.

How does it work?

ANZ's mobile wallet will use NFC, a wireless technology that allows for contactless card emulation on mobile phones. Customers can securely transfer and store a single ANZ card or multiple ANZ cards on their phone and use those cards to transact at contactless terminals, by simply holding their device close to the payment terminal. No pin code will be required for transactions under \$100, payments will be charged directly to customers' accounts, and customers will see an electronic receipt on their mobile phone screen immediately following their transactions.

Contactless terminals are terminals where contactless cards are accepted. They are identified by this symbol within Australia and globally:



Customers can have multiple cards in their mobile wallet and select the card they wish to use for each individual transaction.

What phones are applicable?

ANZ's trial of mobile wallet will use an Android Samsung Galaxy S3 device. Android devices have built-in NFC. ANZ has selected Android based on customer feedback that their preference is for built-in NFC support rather than requiring an additional component such as an NFC-enabled cover or memory card.

ANZ's mobile wallet will provide customers with an easy and efficient payment option, making financial transactions easier and removing the need for customers to carry a physical wallet if that's their preference – all they need is their Android device.

With mobile payments expected to reach 15% of worldwide credit card payments in the next two years, NFC is emerging as an important mobile payment channel.

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