

## Key Quality Reminders

- The payment must be set within the 2 weeks of current date inclusive of grace days

### Loading Single Payment Arrangement

Manually: [Noting and loading a single payment](#)

Through XCalibur: [Noting and loading a single payment](#)

#### Manually: Noting and loading a single payment

1. Navigate to OCAL ([screenshot](#))
  - Add Memo: Enter notes
  - Action: **ICP** action code for inbound, use **TCP** for outbound
  - Use the Grace Days glossary to enter the date depending on the payment method
  - Enter the amount
2. Press [Enter] to register information

#### Through XCalibur: Noting and loading a single payment

1. Place notes in white text box with arrangement details. I.e. C PTP \$X on XX/XX via X
2. In the result drop down menu select "Promise to Pay"
3. In the action drop down menu select "PTP - Promise to Pay"
4. In the frequency drop down menu select "Single"
5. In the term drop down menu select "1"
6. In the start date calendar select date inclusive of Grace day as per glossary depending on the payment method
7. Enter the amount

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## Key Quality Reminders

- The first payment must be loaded within 2 weeks of the current date
- Ensure you negotiate for a first payment within 2 weeks

### Loading Multiple Payment Arrangement

[Manually: Noting and loading a multiple payment arrangement](#)

[Through XCalibur: Noting and loading a multiple payment arrangement](#)

#### Manually: Noting and loading a multiple payment arrangement

1. Navigate to OCAL ([screenshot](#))
  - Tab to "ADD MEMO" and type notes
  - Load arrangement using the **ICPV** action code for inbound and **TCPV** for outbound
  - Use the Grace Days glossary to enter the date depending on the payment method
  - Enter the amount
2. Press [Enter] to navigate to OCWA ([screenshot](#))
  - Enter the frequency
    - W - Weekly
    - B - Bi-Weekly
    - M - Monthly
  - Enter the term (3, 6, 12 - depending on if the arrangement is monthly, fortnightly or weekly, respectively)
  - Type 'Y' in the "Complete?" field
3. Press [Enter] to confirm

#### Through XCalibur: Noting and loading a multiple payment arrangement

1. Place notes in white text box with arrangement's details. I.e. C PTPV \$X on XX/XX via x
2. In the result drop down menu select "Arrangement"
3. In the action drop down menu select "TCPV - Arrangement"
4. In the frequency drop down menu select "Single/Weekly/Fortnightly/Monthly"
5. In the term drop down menu select the term of the arrangement, i.e. 03 is for weeks/fortnights/months
6. In the start date calendar select date inclusive of Grace days as per glossary depending on the payment method
7. Enter the amount for each term

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## Hardship

[Security \(All Calls\)](#)

[VAIG Check \(When Triggered\)](#)

### Key Quality Reminders

- If customer mentions fraud - assess for Fraud
- For inbound, if the account is in collections today use the [Dialler Exclusion Tool](#) to exclude the account from Dialler
- Check for other related PCA including Aussie, you must advise the customer that these cards may be blocked
- If a loan or DDA is co-owned, Customer Connect will need to have both parties agreed to the hardship arrangement before they can set the arrangement/assistance
- Customers who have ANZ Rewards Visa cards will not be able to redeem their points if,
  - there is a **G, Z, A, B,** or **I** block codes on their account
  - they enter into a Hardship Program. It is important that they contact ANZ [Rewards team](#) or visit [ANZrewards.com](#) to redeem points **prior** to entering into a hardship arrangement to avoid loss of points or points being voided.

## Hardship (Customer Connect)

[Things to Check](#)

[Effective Questions](#)

[Information to Customer](#)

[Procedure](#)

## Introduction

Customer Connect, ANZ's hardship team, exist to assess on how to best assist customers who may be experiencing financial difficulties and otherwise unable to service their financial commitments with ANZ. As Hardship assessments are case by case, it is important that we do not advise a customer of what hardship 'can do' rather relay to the customer that the Customer Connect hardship team will assess on how to best assist given their current circumstance.

## Things to Check

Check the following:

Checks	Actions
1 Can the customer clear the arrears within 3 months (or up to 6 months with TL's approval)?	Yes - Set arrangement to clear arrears within allowed period and advise of status and consequences as per call type/account status  No - Continue
2 Can the customer commit to a serviceability arrangement?  <ul style="list-style-type: none"> <li>• Credit Cards: Customer can commit to FXP arrangement</li> <li>• Personal Loans: Customer can commit to IVOE arrangement</li> </ul>	Yes - Assess for serviceability arrangement (FXP, IVOE)  No - Continue
3 Is there active insurance on the account(s)?	Yes - Advise of insurance (applicable accounts) and transfer to Insurance, if the customer is unable to be transferred you can offer the call back number  No - Continue
4 Are there notes stating that the customer has been referred back to Collections for  <ul style="list-style-type: none"> <li>• failing to make mora payments</li> <li>• hardship exhausted</li> <li>• no documents received</li> </ul> <p><b>Note:</b> Check OCVI, ASHI and permanent comments</p>	Yes - Refer the customer to contact a financial advisory service such as 'Money Smart' (1800 007 007) which is an Australian Government Initiative. Alternatively, direct customers to the website at <a href="http://www.moneysmart.gov.au">www.moneysmart.gov.au</a>  No - Continue
5 Does the customer have Internet access?	Yes - Direct customer to <a href="http://www.anz.com/hardship">www.anz.com/hardship</a> for further information and/or to apply. Advise customer that any credit cards they have will be blocked. If customer accepts the terms of this process, exclude account for 2 weeks to allow receipt of their completed application.  No - Continue
6 Is Customer Connect available?	Yes - Warm transfer to <a href="#">Customer Connect</a>  No - The other options to refer the customer is through,

- system referral,
- offer the call back number,
- or arrange a call back within 72 business hours by sending an email to Customer Connect's dropbox ([template](#)).

<p>7 Is there another open PCA linked to the customer's profile? <b>Note:</b> Ensure you check for PCA linked for both ANZ and Aussie</p>	<p>Yes - Advise any related PCA will be blocked then continue</p> <p><b>Note:</b> If customer does not want their PCA(s) blocked, educate the customer that this is to help them service the arrangement. If the customer insists, advise that we are unable to proceed with referral</p> <p>No - Continue</p>
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### Effective Questions

Ask the Customer:

1. Are you employed?
2. How long have you been unemployed?
3. Is there a possibility you will start work soon?
4. Are you receiving Centrelink/Government benefits?
5. Do you have any other commitments aside from this debt?
6. How long do you expect your situation to continue?
7. Are you able to commit to any payment arrangement with your current income?

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### Information to Customer

Advise the Customer:

- Customer Connect can arrange for a financial hardship assessment, in the instance that they can assist you. During the assistance period, your card will be blocked so

you don't get yourself into more difficulty

- Cancel any recurring transactions (RTS)
- To call us back if any problems (ACBIP)
- Contact details for Customer Connect
- If manual referral: advise Customer Connect will call you back
- If warm transfer: advise I will be transferring you now
- (For customers with ANZ Rewards Visa cards) To contact the ANZ [Rewards team](#) or visit [ANZrewards.com](https://www.anzrewards.com) to redeem points **prior** to entering into a hardship arrangement to avoid loss of their points or points being voided.

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## Procedure

- [Cards - Customer Connect Referral](#)
- [DDA - Customer Connect Referral](#)
- [Loans - Customer Connect Referral](#)

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VRN

[Security \(All Calls\)](#)[VAIG Check \(When Triggered\)](#)**Key Quality Reminders**

- Ensure the account is on the [Product Codes That Can Be Combined](#) list
- Ensure there is only **1 signature** before proceeding
- Payments cannot be withdrawn from a DDA whereby it will place it into overdraft

**Manual Payment Processing (VRN / MPP)**

[Things to Check](#)  
[Information to Customer](#)  
[Procedure](#)

**Introduction**

A VRN / MPP is an optional internal payment method which is offered to the customer. Whereby, the customer has sufficient funds in an existing ANZ transaction account with a relationship of "SOL" (Sole Account), or "COF" or "COO," (co-owned relationships), the option to offer to process an VRN / MPP is available.

**Things to Check**

Check the following:

	Checks	Actions
1	Is there sufficient funds in a SOL or COO / COF account for the payment / transaction? <b>Note:</b> Navigate to CUBA to check	Yes - Continue No - Offer alternative <a href="#">payment method</a>
2	Is the account on the list which can be combined?	Yes - Continue No - Advise unable to proceed and offer alternative <a href="#">payment method</a>
3	How many <a href="#">signatures</a> are on the account?	0 or 1 - Continue 2 or more - Advise unable to proceed and offer alternative <a href="#">payment method</a>

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## Information to Customer

Advise the Customer:

- To leave sufficient funds for 24-48 (business) hours or 1-2 business days for the payment to process
- Provide Voice Receipt Number (VRN),
  - <Your BCD><last four digits of account number><current date (DDMM)>
- To call back if there are any problems

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## Procedure

- [Send a VRN / MPP request for PCA / ILS](#)
- [Using Web Vouchers](#)

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SDP

Security (All Calls)

VAIG Check (When Triggered)

### Key Quality Reminders

- Ensure to verify if the card is a valid Australian Visa Debit or Debit MasterCard. This can be done directly through eGate  
Remember to provide receipt number from eGate to the customer.
- Ensure to remove OFI account information of the customer.
- Using their own debit card, 3rd Parties can make payments onto their ANZ account if:
  - Verbal authority is provided by the customer on the same call
  - 3rd Party has written Full Authority. They **can** also set arrangements on the account
  - 3rd Party has Information Only Authority. However, they **cannot** set arrangements on the account
- Ensure to accept payments only if the owner of the Debit card to be used for payment is present during the call.
- Do not accept payments from Unauthorised parties.
- For any SDP payment that **exceeds \$5000.00**, Team Leader/Manager's approval is required
- Ensure that all payment details are correct before processing the payment

## Scheme Debit Payment (SDP)

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[Things to Check](#)

[Information to Customer](#)

[Procedure](#)

### Introduction

SDP is a payment option offered to customers who have access to any Australian Debit MasterCard or Visa Debit card. We are able to process a payment from these products to the account in question.

Payments from ANZ Visa Debit accounts are to be processed via an SDP

### Effective Questions

Ask the Customer:

Effective Questions	Actions
1 Do you have an Australian Debit MasterCard or Visa Debit Card?	<p>Yes - Continue</p> <p>No - Advise that you cannot proceed with this payment option and offer alternative payment method</p>
2 Will the payment be for an account under your name?	<p>Yes - Go to question 4</p> <p>No - Go to question 3</p>
<p>3 Has the account owner authorised payments to be made by other parties on their behalf?</p> <p><b>Note:</b> ID the customer if they come on the phone to provide authorisation</p>	<p>Yes - Confirm which authorisation has or can be given by the account owner and continue with other checks.</p> <p>If:</p> <ul style="list-style-type: none"> <li>Verbal Authority - Get the customer's verbal authorisation and name of authorised 3rd party during the call</li> <li>Written Authority - Check for authorisation details in CTA/Vision/Hogan diary</li> </ul> <p>No - Advise the 3rd party that you cannot proceed with this payment option and offer alternative payment method</p>
4 Is the debit card under your name?	<p>Yes - Continue</p> <p>No - Advise that you cannot proceed with this payment option unless the owner of the debit card to be used for payment is present during the call and</p>

offer alternative payment method

- |   |   |                    |
|---|---|--------------------|
| 5 | May I have your name as it appears on the debit card? | Note down response |
| 6 | May I have your debit card number?                    | Note down response |
| 7 | What is the expiry date and security code (CCV)?      | Note down response |

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### Things to Check

Check the following:

Checks		Actions																				
1	Is the debit card a valid Australian Visa Debit or Debit MasterCard?  The card can be validated through	Yes - Continue  No - Advise that the card is not a valid Australian Visa Debit / Debit MasterCard. Ask if there's another card number or offer alternative payment method.																				
	<ul style="list-style-type: none"> <li>eGate, upon processing the transaction</li> </ul>																					
2	When processing the transaction on eGate, was there any error messages? Error message may be:	Yes - Advise that you're unable to process the payment. Ask if there's another card number or offer alternative payment method.  No - Continue																				
	<table border="1"> <thead> <tr> <th>Error Code</th> <th>Error Message</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Transaction could not be processed</td> </tr> <tr> <td>2</td> <td>Transaction declined - contact issuing bank</td> </tr> <tr> <td>3</td> <td>No reply from processing host</td> </tr> <tr> <td>4</td> <td>Card has expired</td> </tr> <tr> <td>5</td> <td>Insufficient credit</td> </tr> <tr> <td>6</td> <td>Error communicating with the bank</td> </tr> <tr> <td>7</td> <td>Message detail error</td> </tr> <tr> <td>8</td> <td>Transaction declined - transaction type not supported</td> </tr> <tr> <td>9</td> <td>Bank declined transaction - Do not contact bank</td> </tr> </tbody> </table>	Error Code	Error Message	1	Transaction could not be processed	2	Transaction declined - contact issuing bank	3	No reply from processing host	4	Card has expired	5	Insufficient credit	6	Error communicating with the bank	7	Message detail error	8	Transaction declined - transaction type not supported	9	Bank declined transaction - Do not contact bank	
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### Information to Customer

Advise the Customer:

- Thank you, just confirming that you agree to make a payment of (amount) on your ANZ (product) from your (Debit Master Card or Visa Debit Card)

- I will submit that payment for you now
- Outcome can be one of two possibilities:
  - Thank you for waiting. That payment has been approved
  - Thank you for waiting. Unfortunately the payment has been declined. Are you able to make a payment via another method or do you have another card that we can process from?
- Please leave sufficient funds for 24 - 48 (business) hours or 1 - 2 business days for the payment to process
- The reference number for this transaction is: <Receipt number (RRN) provided by eGate after the transaction has been submitted>
- If you prefer, we can also provide the receipt number (RRN) via SMS (refer to [ANZ TextMe App](#))
- If you have any further problems, please call us back

Advise the 3rd Party (in addition to above information):

- As your card has been used for this payment, the transaction and corresponding amount will appear on your statement.
- The receipt number (RRN) can be provided to the customer over the phone or via SMS (refer to [ANZ TextMe App](#))

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## Procedure

- [Processing a SDP](#)

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