

ANZ Digital Services Help

Confirmation of Payee in ANZ Transactive — Global

Confirmation of Payee is an industry-wide service in Australia that checks the bank account details entered by a payer with the account details held by the recipient's bank and displays a match outcome.

Confirmation of Payee becomes available when creating or editing a beneficiary within a payment, a payment template or in the Beneficiaries menu.

The recipient's account details are then checked, helping the payer to avoid paying the wrong person, adding another layer of protection to help reduce scams and fraud.

Confirmation of Payee checks are supported for domestic Osko and Direct Entry payment methods made to a BSB and account number.

When creating a beneficiary, nominate Australia as the Beneficiary Bank Country or Region, as Confirmation of Payee is currently available to Australian accounts exclusively.

Select BSB – Account Number from the Payment Address Type drop-down.

You will notice that the Verify Beneficiary Details button near the Beneficiary Name field appears.

Enter a BSB and account number that are required to utilise Confirmation of Payee.

Enter the relevant Beneficiary Details, noting that the fields marked with an asterisk are mandatory fields.

Enter a Beneficiary Name and click Verify Beneficiary Details to be provided a match outcome.

Confirmation of Payee has provided an outcome of **Match** in this instance, meaning the account name you entered matches the account.

A green tick will appear near the beneficiary's name.

A Confirmation of Payee check can yield one of the following results: Match (which we have demonstrated), Close Match, No Match, Account not active, Not Found and Unable to confirm the account name match.

A **Close Match** means the account name you entered is a close match to the account. ANZ recommends checking the account details.

A **No Match** means the account name you entered doesn't match the account.

A **Non-Individual No Match** means the account name entered does not match the account. You will be provided with the actual account name.

If you see an **Account not active**, this means the account is closed. Please check with the intended recipient, as you will not be able to proceed with payment.



An unable to confirm account name match means we could not confirm the account name. ANZ recommends checking the account details with the recipient.

A Not Found means no account was located. The account name won't be matched, verified or checked with the BSB and account number.

You will notice that the Continue button is still available, despite a **No Account Found** result.

You can continue to submit the beneficiary, as well as any payments to them, for any Confirmation of Payee outcome except **Account not active**.

For all outcomes where a match has not been confirmed, ANZ recommends that you double-check the beneficiary details before submitting a payment for processing, as an incorrect payment may be difficult to retrieve.

You can also view a beneficiary's Confirmation of Payee match outcome on a processed payment.

Click on the beneficiary's name.

Click on the Beneficiary Name again to View Beneficiary Details.

You will be presented with the Confirmation of Payee match outcome and the last date this was checked.

For more information on Confirmation of Payee in ANZ Transactive – Global, visit [ANZ Digital Services Help](#).

[Help.online.anz.com](https://help.online.anz.com)

