

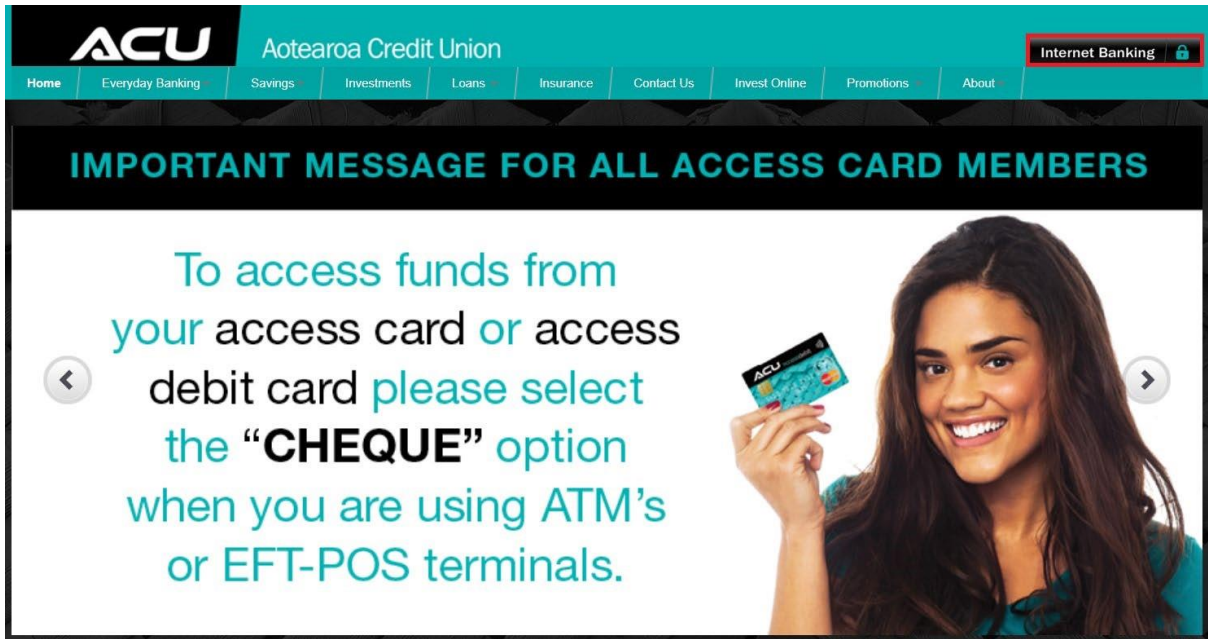
## 1. Before you start using EziSend remember:

EziSend is a remittance product that allows your customers to transfer funds from their **ACU** account to a bank account in Samoa for a standard fee within 30 minutes.

- To use EziSend your customer **must** be a member with ACU
- If your customer is not a member they can sign up via phone or online.
- The customer **must** have a Cheque or Savings account with ACU
- To receive funds the payee or receiver **must** have a bank account in Samoa
- If transferring funds from a third-party bank to an ACU account, be aware that external transfers may take up to 3 working days depending on the bank. Please note that most NZ major banks usually processes fund transfers every hour however this is outside ACU's control.
- The maximum amount that can be transferred via EziSend is \$5,000.00 NZD a day.
- Each EziSend transaction will incur in a flat fee of \$8.00 NZD to be paid by the sender
- In addition to the transfer fees applicable to each transaction, a currency exchange rate will be applied. The NZ dollar amount will be converted at an exchange rate set by The Central Bank of Samoa plus a nbs margin. This rate is calculated daily.
- EziSend transactions are sent by ACU to nbs within 30 minutes.
- Once the funds have become available, Recipients will be able to withdraw their funds at a nbs branch, ATM or either a Digicel or Bluesky agent by using the nbs EziSend

## 2. How to remit funds to Samoa via Internet Banking

1. Access ACU website by typing [www.acu.nz](http://www.acu.nz) on the address bar of your preferred internet browser
2. Once on ACU Website, Click on the Login Icon on the top right of the screen



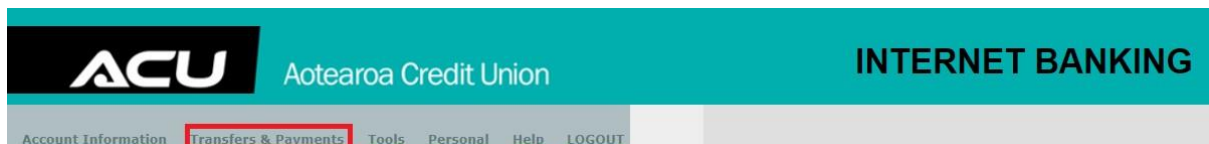
3. Log in to your internet banking entering your Access Number and Password in the designated fields

Input your 'Access Number'  
Input your 'Password'




The screenshot shows the ACU Internet Banking login page. The header includes the ACU logo and 'Aotearoa Credit Union' on the left, and 'INTERNET BANKING' on the right. Below the header, a message reads: 'Please login to use AccessOnline - Your Credit Unions Internet Banking'. The login form consists of two input fields: 'Enter AccessNumber:' and 'Enter Password:'. A red box highlights these two fields. Below the fields are 'Login' and 'Clear' buttons. At the bottom right, there is a link: 'A quick guide to protecting yourself Online'.

4. Once you have logged in, Click on 'Transfers and Payments' from the top menu options.



5. From the left-hand side menu, click on nbs EziSend Fund Transfer' to open the Remittance funds transfer screen.


Aotearoa Credit Union

INTERNET BANKING

Account Information  
Funds Transfers  
Internal Transfer  
Payments List  
Make a Payment  
My Payees  
Bill Payment  
Pay Tax  
Fixed Term Deposit  
**nbs EziSend Fund Transfer**

Transfers & Payments

Tools Personal Help LOGOUT

Transfer money between your accounts immediately

Select FROM Account:
03-1777-0443825-002 SERIOUS SAVER ACCOUNT#\*RE \$1,138.78 CR AVAIL

Select TO Account:

Enter Amount (\$):

Process

Clear


## IMPORTANT

- For any fund transfers using EziSend, the customer will need to provide you with the payee's full name.
- For fund transfer between \$1,001 and \$5,000 using EziSend, the customer will need to prove the payee's address.

Make sure your customer has these details in hand before proceeding so the transaction can be processed.

6. Enter in funds transfer transaction details on screen:

- Select FROM Account- Bank account where the funds will be deducted from.
- Enter the Payee Name- Name of the person receiving the funds. Mandatory for fund transfer of any amount.
- Enter Payee Bank Account Number (10 digits)- Bank account **RECEIVING** the funds.
- Payee Address Details- Address of the person receiving the funds. The payee's address is only mandatory if the funds transferred exceed \$1,000 NZD.
- Details to appear on your statement- Reference to show on your bank records
- Current Exchange Rate- Before entering the amount you would like to transfer, you will be able to see the current exchange rate for your transaction. The rates are supplied by The National Bank of Samoa and are calculated daily.
- Enter amount- Select the amount you want to transfer in either NZD or WST. The system will add the \$8.00 NZD standard transfer fees and will show you the total transfer amount in NZD.


Aotearoa Credit Union

INTERNET BANKING

Account Information

Transfers & Payments

Tools

Personal

Help

LOGOUT

Funds Transfers

Internal Transfer

Payments Link

Make a Payment

My Payee

BS Payment

Pay Tax

Fixed Term Deposit

aka Eziend Fund Transfer

Transfer money to National Bank of Samoa

Select FROM Account:

03-1777-0443825-002 SERIOUS SAVER ACCOUNT#\*RE \$1,138.78 CR AVAIL ▼

Select a Payee:

▼

OR

Enter Payee Name:

Enter Payee Bank Account Number (10 digits):

Payee Address details are required for Transfers over \$1000

Enter Payee Street:

Enter Payee Suburb:

Enter Payee Town/city Postcode:

Enter Payee Country:

Particulars

Payee Code

Reference

Details to appear on your statement:

Current exchange rate is: 1.6908 WSD to 1.00 NZD

Enter Amount

You will send NZD:

or

Payee will receive WST:

Fees NZD:

8.00

Total Transfer NZD:

Process

Clear

Ezisend is a Sub-Brand of National Bank of Samoa.

Remittance transaction is capped to \$5,000ZND in any single transaction.

In addition to the transfer fees applicable to this transaction, a currency exchange rate will be applied.

The currency will be converted at an exchange rate set by The National Bank of Samoa.

The National Bank of Samoa calculates its rate of exchange based on commercially available interbank rates plus a margin.

This rate is calculated daily.

Terms and conditions available at terms and conditions. [terms and conditions](#)

7. Check funds transfer details input are correct and read the disclaimer on the bottom of the page to your customer.

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This rate is calculated daily.  
Terms and conditions available at terms and conditions. [terms and conditions](#)

8. Once you have confirmed the details and discuss the disclaimer with your customer:

8a. Click on the 'Process' button to proceed with the transaction or;

8b. Click on the 'Clear' button to clear the transaction details on screen and start over.

Enter Amount

Current exchange rate is: 1.6908 WSD to 1.00 NZD

You will send NZD:

200

or

Payee will receive WST:

338.16

Fees NZD:

8.00

Total Transfer NZD:

208

Process

Clear

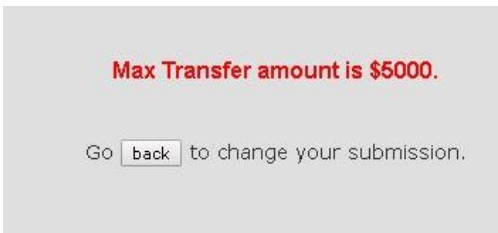
Notes:

If you have forgotten to enter payee details, the following message will appear on the screen



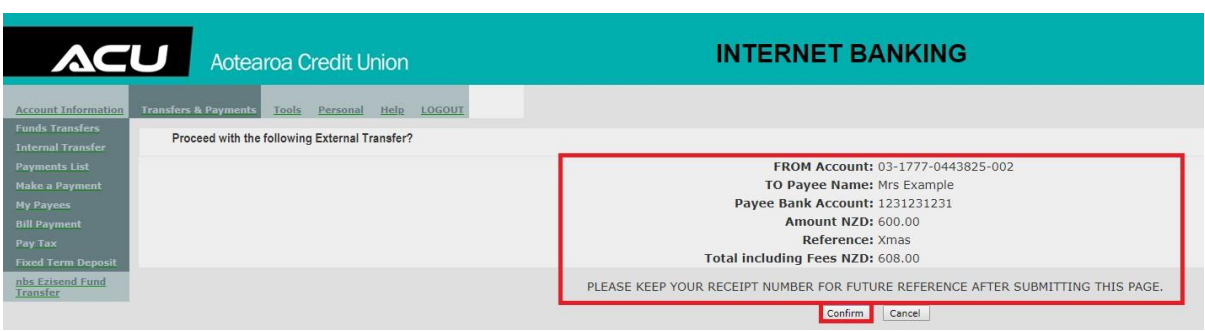
Click the 'back' button to update the necessary details before proceeding.

At this stage, the maximum amount allowed to be transferred is \$5,000 NZD a day. If you exceed this limit the system will show the following message on the screen.



Click the 'back' button to update the amount you want to transfer at the input on the screen

- 9. Transaction summary will display on the screen. Check the transaction details are correct.
- 9a. Click Confirm to confirm the transaction
- 9b. Click 'Cancel' to cancel the transaction if transaction details are incorrect



10. Once you have clicked the 'Confirm' button the system will provide you with a summary of your transaction and a receipt number. Please save these details until the transfer has been completed.

**Please advise your customer the following:**

- Your customer will have to provide the reference number to the payee via phone, text, email etc.
- Payees will be able to withdraw their funds at a nbs branch, ATM or Digicel/Bluesky agent.



11. Once a payee has been used, it will be automatically saved to your customer's payees directory for future transactions

## REMEMBER

- Reference number must be provided by your customer to the payee. No information is sent by ACU to the payee, this is your customer's responsibility.
- Transfer standard fee is \$8.00 NZD and will be charged to the sender.
- Exchange rates are calculated daily.
- Transfer time between ACU and nbs is up to 30 minutes. This excludes any external fund transfers between a bank to ACU.