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Digital Padlock now live: ANZ aims for national standard in scam protection

ANZ's Digital Padlock, an Australian-first and global best-practice feature designed to instantly lock scammers out of customer accounts, is now live.

The feature, available for customers using the ANZ App, ANZ Internet Banking, and the ANZ Plus App, enables customers to instantly lock down digital access to their accounts if they suspect they are being targeted by cybercriminals. The tool gives customers real-time control in the fight against fraud and scams, adding to ANZ's suite of security features designed to help Australians safeguard their money every minute of the day. The Digital Padlock for ANZ Internet Banking for Business customers will be launching soon.*

Designed to act as a 'last resort' lock, customers who suspect someone is trying to access their banking can activate Digital Padlock in their ANZ App, ANZ Internet Banking, or for ANZ Plus in the ANZ Plus App. Once activated, Digital Padlock prevents digital access to a customer's accounts, blocks their eligible banking cards, and secures banking services while they seek assistance. Digital account access will only be restored when customers contact ANZ directly and ANZ confirms it is safe to restore access.

ANZ customers will be the first Australians to access the technology.

ANZ Fraud and Scams Lead, Melissa Hendrickson, said: "When a scam hits, every second counts. Digital Padlock lets customers shut things down immediately, providing real-time support in a stressful situation. It's like locking your front door when something doesn't feel right – simple, fast, and reassuring.

"We know how distressing it can be to feel like someone's trying to access your money. Digital Padlock gives our customers the power to instantly take back control, acting as a direct line of defence to help give people some peace of mind when they need it most.

"Scams move fast, and so should our response. By giving customers the ability to take defensive action immediately, we can help stop cybercriminals in their tracks before any damage is done."

Customers can activate Digital Padlock when they notice a suspicious transaction or believe someone is trying to gain access to their account, for instance, after realising they have clicked a dodgy link or inadvertently shared personal information with a scammer.

Once activated, Digital Padlock will:

- Prevent customers (and anyone else) from logging into their ANZ App, ANZ Internet Banking or Phone Banking, and their ANZ Plus App (if activated in the ANZ Plus App).
- Block the use of a customer's eligible cards (including in their digital wallets) to stop future payments or purchases, including cash withdrawals.
- Stop any attempts to recover their CRN or reset login credentials, including their ANZ App PIN or ANZ Internet Banking Password.
- Notify the ANZ fraud monitoring system, Falcon.

Only after customers contact ANZ directly and the ANZ First Responders team confirms it is safe to do so will digital access be restored for the customer.

Digital Padlock will not affect customers' existing future-dated payments set up from their bank account, such as loan repayments or direct debits.

A layered approach to fighting financial crime

The launch of ANZ's Digital Padlock is one of many innovative security features ANZ has invested in to help protect customers against the risk of fraud and scams, including:

- ANZ First Responders, a dedicated team of specialists to directly support customers who may have been targeted by cybercriminals. Following a pilot program in 2024 and its inception in March 2025, this team has handled over 200,000 calls, with 93% of scam-related calls resolved at first contact.
- ANZ CallSafe feature for calls to ANZ Plus, which helps customers and service teams verify the identity of the person they are speaking to before discussing personal or sensitive information, or taking certain

actions on their behalf. Since launching CallSafe in November 2024, ANZ Plus has securely authenticated almost 30,000 customer calls.

- ANZ Scam Safe, a suite of security controls for ANZ Plus including Geolocation and Active Call Status to assist against threats like dating and romance scams, Screen Share Protect to assist against bank impersonation scams, and Crypto Protect to assist against investment scams. Customers who kept default ANZ Scam Safe protections enabled were 19 times less likely to fall victim to scams than those who disabled at least one of them.
- Enhanced biometrics starting at onboarding to ANZ Plus with Selfie and ID Document collection to help ensure that only the legitimate owner of the document can join. Selfie ID is also utilised when resetting a customer's Access PIN and when increasing your payment limits.
- ANZ also recently welcomed Confirmation of Payee, a new account name matching tool designed to help protect customers from scams and mistaken payments. The service confirms whether the account name matches the details held by the receiving bank, empowering customers to verify the payee details and either proceed or cancel the payment, helping to give them real-time control and confidence their money is going where it's intended.

As the first instant banking 'kill switch' feature in Australia, Digital Padlock will help prevent unauthorised access to customer accounts. With the launch, ANZ is reminding customers:

- Don't give personal information or money to anyone if you're unsure. Scammers will often impersonate legitimate institutions like banks, government bodies, police, and telcos.
- Never click a link in a message and only contact businesses or government using contact information available through their official website or secure apps. If you're unsure, hang up or delete.
- Act quickly if something feels wrong. If you've already sent money, contact your bank immediately.

Learn more about the ways ANZ helps keep customers' banking safe at [ANZ Security Hub](#).

** For ANZ Internet Banking for Business, digital access will be locked but cards are not impacted.*

For media enquiries contact:

Kate Power
Public Relations Manager
Tel: +61 481 547 556

Alexandra La Sala
Public Relations Advisor
Tel: + 61 499 292 554

ANZ's customer protection teams and systems operate 24/7. Customers who believe they may have been a victim of a scam should contact us immediately, on 13 13 14 or visit us at <http://www.anz.com.au/security/report-fraud/> for more information.

For more information on the types of scams and how to protect yourself visit <http://www.anz.com.au/security/types-of-scams>.



About ANZ Scam Safe: To assist the community in remaining aware and alert to the constantly changing scams and fraud environment, ANZ has launched Scam Safe.

Scam Safe highlights the latest cyber security and fraud issues impacting the community and what ANZ is doing to help protect our customers.

To stay Scam Safe, ANZ encourages customers to learn their security ANZ's:

A: Always be wary

N: Never share personal information, with anyone

Z: Zoom in on the details, they matter