



Broker News Operational Update

ANZ Qualify — PAYG Income Functionality Enhancements

As a reminder **effective Monday 12 February 2024**, new functionality will be enabled in ANZ Qualify. This new functionality will assist you in detecting any potential overtime, commission, or bonus income when PAYG Income is selected with a YTD frequency.

A summary of the new functionality in ANZ Qualify can be found below:

Base Income Field	<ul style="list-style-type: none">• When PAYG is selected with a Frequency of 'YTD', a new non mandatory 'Base income' field will present.• Once the base income is captured, a button labeled "Calculate for any income over base" will present at the bottom of the screen.• If any income over base is detected, a message will display: "Potential annual bonus, overtime or commission of \$xx,xxx.xx detected, please allocate as required".
Help Hints	<ul style="list-style-type: none">• A Help Hint has been added to the 'Base Income' field to assist with entering in the figure: "Enter Base plus allowances to calculate any bonus, commission or overtime."• A Help Hint for the 'Calculate for any income over base' button has been added to advise of the mandatory fields required to use this function: "Employment Income, Frequency and Base Income, Frequency fields are required."

Note: Instructions on the new ANZ Qualify functionality can be found in the *PAYG Made Easy Briefing Pack* and the *Broker Operations Manual* found on the [Broker Portal \(Credit Requirements\)](#).

For more information:

- [PAYG Enhancement Communication](#) (Broker News Thursday 25 January 2024)
- Contact your ANZ RBM

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