

How to make a payment using Internet Banking

This guide will help you make payments using Internet Banking, including saving someone's details for next time, creating an automatic payment, and moving money between your accounts.

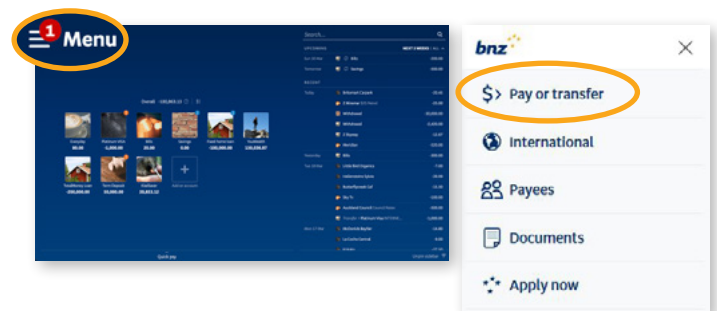
To get started, you need to be registered for Internet Banking. If you're not, don't worry, it's easy to get set up, and we have a supporting guide if you need it. Register at bnz.co.nz



How to make a payment

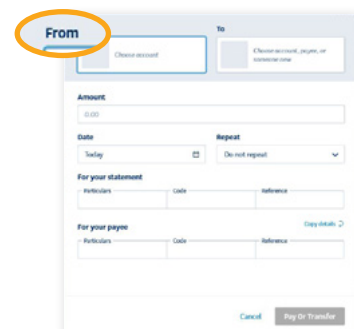
Step 1.

Log in to Internet Banking, then click **Menu** and select **Pay or transfer**.



Step 2.

Click **From**, then select the account you'll be paying from.

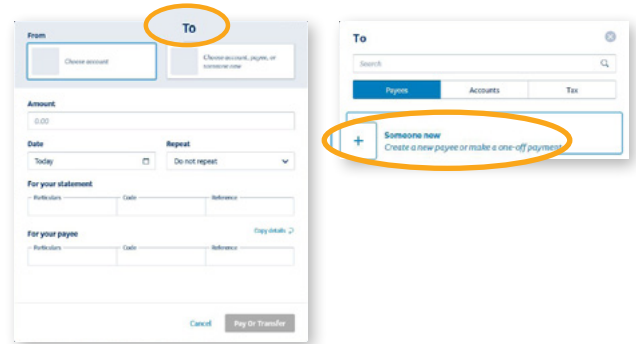


Step 3.

Click **To**. If the person you want to pay is already on your list of saved payees, select them from the list.

If you haven't paid them before, click **Someone new**.

Enter their name and account number, along with any details you want to appear on their statement – and yours.

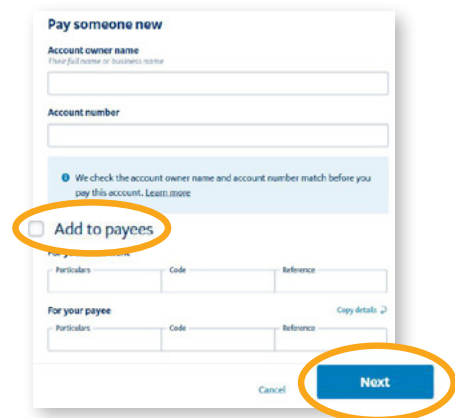


Step 4.

If you think you'll pay this person again, tick **Add to payees**. Next time you go to pay them, their details will already be saved for you.

Click **Next**.

To give you more confidence when making payments, the Confirmation of Payee service will check if the account owner name and account number match information held about the account.

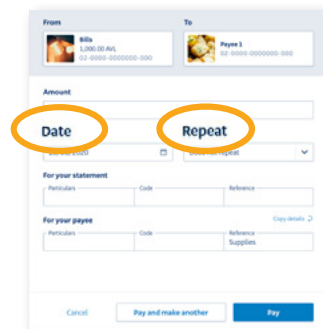


Step 5.

Enter the amount you want to pay.

You can choose when the payment goes out in the **Date** field.

To create an automatic payment, choose how often with the **Repeat** field.



Step 6.

Check your payment details are correct before clicking **Pay**, then **Confirm**.

Or click **Pay and make another** if you intend to make further payments, then **Confirm**.

For security, all payments to new payees require two-step authentication. You can authenticate using a prompt we'll send to your BNZ app. If you don't have the BNZ app please call us on **0800 275 269** or visit your closest branch.

You'll see a green confirmation message at the top of your screen when your payment has been made.

The image displays two screenshots of the BNZ internet banking interface during a payment confirmation step. Both screens show a payment of \$5.00 to ABC Ltd. The left screenshot shows the 'Confirm' button circled in orange. The right screenshot shows the 'Pay and make another' button circled in orange.

Left Screenshot:

- From:** Spending 10/06/2020
- To:** ABC Ltd
- Amount:** 5.00
- Date:** Today
- Repeat:** Do not repeat
- For your statement:** Particulars: ABC Ltd, Reference: Invoice 123
- For your payee:** Particulars: , Code: , Reference: Invoice 123
- Pay \$5.00 to ABC Ltd**
- ABC Ltd should receive this immediately.**
- Confirm** (circled in orange)

Right Screenshot:

- From:** Bills 10/06/2020
- To:** Payee 1 02-0000 00000000-000
- Amount:** 5.00
- Date:** 10/06/2020
- Repeat:** Does not repeat
- For your statement:** Particulars: , Code: , Reference:
- For your payee:** Particulars: , Code: , Reference: Supplier
- Pay and make another** (circled in orange)
- Pay**

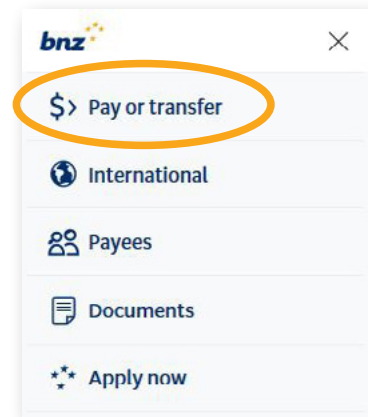
Nice work. You've just made a payment using Internet Banking. **Next page: Paying a bill**

Paying a bill

Many companies in New Zealand have registered their details with us already, making it easier for you to pay them.

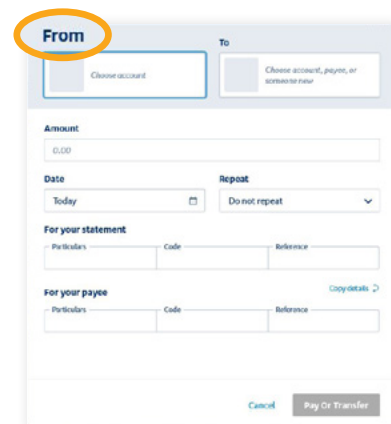
Step 1.

Click **Menu**, then select **Pay or transfer**.



Step 2.

Click **From**, then select the account you'll be paying from.

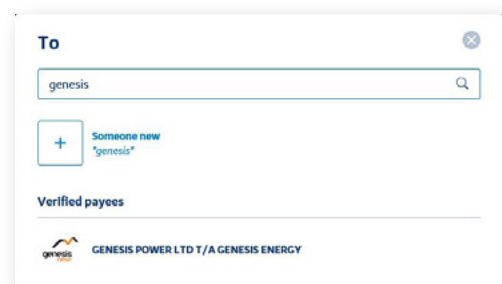


Step 3.

Click the **To** field.

Start typing the name of the company you want to pay in the search bar. If they're on our list, they'll appear under **'Verified payees'**.

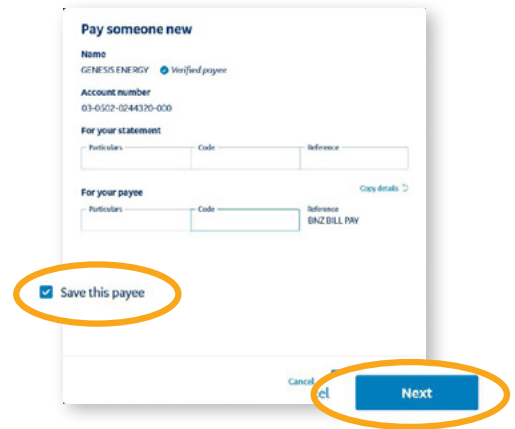
If the company you want to pay isn't on our list, or if the account number on our list is different to what they have provided you, then you'll need to enter their account details manually.



Step 4.

If the company you want to pay is under **'Verified payees'**, select their name, then enter any statement details. You can also tick **Save this payee** so you can find them easily next time — this will add them to your saved payees.

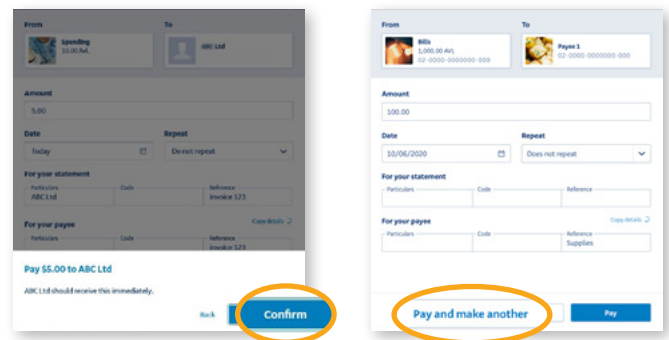
Click **Next**, then enter the amount you want to pay.



Step 5.

Click **Pay**, then **Confirm** to complete payment.

Or click **Pay and make another** if you intend to make further payments, then **Confirm**.



Next page: Moving money between your accounts

Moving money between your accounts

You can drag and drop to transfer money between your accounts, for example when you're making credit card repayments.

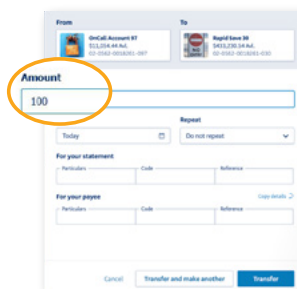
Step 1.

Click on the account you want to transfer from, and drag it to the account you want to transfer to.



Step 2.

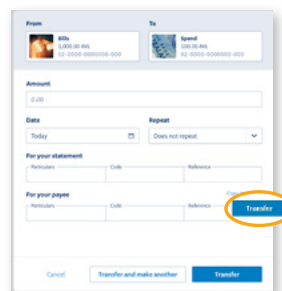
Enter the amount and other payment details in the transfer funds screen.



Step 3.

Click **Transfer**, then **Confirm** to complete payment.

Or click **Transfer and make another** to make another transfer.



Nice work. You now know how to make payments using Internet Banking.

Sufficient funds and transaction limits apply. Internet access required for online banking and the BNZ app. Internet Banking [terms and conditions](#) apply. Maintenance sometimes required.

