



Confirming online Business credit card transactions



BNZ is always looking for ways to provide additional security and protect its customers.

Two of these methods are Visa Secure and multi-factor authentication (MFA). Combined, these help protect people purchasing online, reducing the risk of unauthorised use of your card.

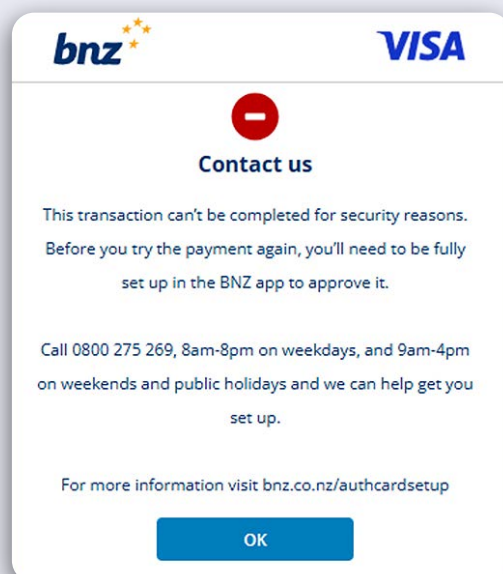
When making an online transaction on a site protected by Visa Secure, you may be asked to confirm it's you making the purchase. To complete the transaction, you'll need to authenticate it.



To authenticate your online transaction, you'll need to be fully set up in the BNZ app, as that's where the MFA request is sent. If you're attempting to make a transaction online, you may see the following warning.

If you're not fully set up, you'll need to contact BNZ, and they'll guide you through the steps required to complete your transaction.

To get Visa Secure MFA set up, call **0800 275 269**, and BNZ will walk you through the process.



What you need to do

To confirm online transactions, you'll need to have your assigned business card linked to the BNZ app on your device.

If you already bank with BNZ

Adding your business credit card will not give your employer access to your accounts – it will simply allow you to confirm it's you making the online transaction if requested.

1. Call **0800 275 269**, and they'll walk you through the process of adding your business credit card to the BNZ app on your device.
2. Once set up, online transactions that appear to be high-risk or unusual may need to be authenticated – meaning you may be asked to confirm it's you transacting.
3. A notification will be sent to your device via the BNZ app for you to approve or decline the transaction.

If you don't bank with BNZ

Setting up the BNZ app on your device does not mean you need to have BNZ accounts – it will simply allow you to confirm it's you making the online transaction if requested.

1. Download the BNZ app from the Apple Store or Google Play.
2. Call **0800 275 269**, and they'll walk you through the process of signing up to the BNZ app and adding your business credit card to the app.
3. Once set up, online transactions that appear to be high risk may need to be authenticated – meaning you may be asked to confirm it's you transacting.
4. A notification will be sent to your device via the BNZ app for you to approve or decline



Having your business card in the BNZ app on your device will also allow you to:

- Set up, change or manage PIN whenever needed, without having to visit a branch.
- Temporarily block the card if it goes missing.
- View your payments and available balance.
- Order replacement cards if your card is lost/stolen or damaged.
- Notify BNZ of upcoming travel, avoiding the possibility of them thinking the card is involved in an overseas fraudulent transaction.

Visit bnz.co.nz/authcardsetup for more information

