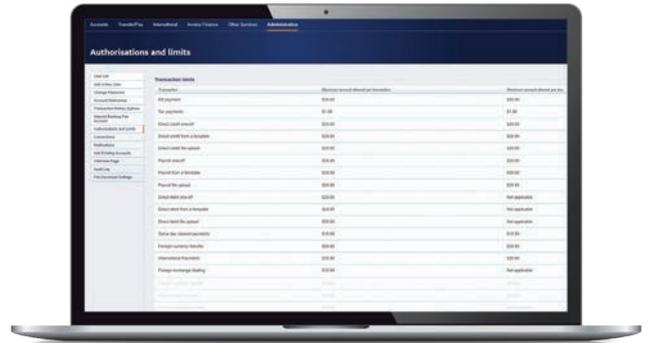


# How to manage two-to-sign payments using Internet Banking for Business

Does your business, club, or trust need two people to authorise payments? This guide will show you how to set up two-to-sign authorisation options, create payees for people or organisations you pay regularly, create bill payments, and authorise payments on a computer or smartphone in Internet Banking for Business.



To get started, you need to be registered for Internet Banking for Business. If you're not registered, visit [bnz.co.nz/business/register](https://bnz.co.nz/business/register) and complete the online form, which takes about 10 minutes. Then print the form, sign, scan, and email it back to us at [onlinerequests@bnz.co.nz](mailto:onlinerequests@bnz.co.nz). Once the registration is accepted, we'll email you the login details.

To authenticate your login, you'll need to have the BNZ Business app. Just search for 'BNZ Business app' in the App store, if you have an iPhone, or the Google Play Store, if you have an Android. Then download and follow the set up instructions.

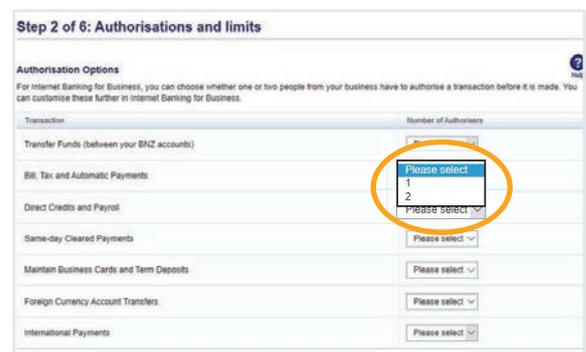
## How to set up a two-to-sign payment authorisation

### If you're not already registered for Internet Banking for Business:

Follow the registration steps above.

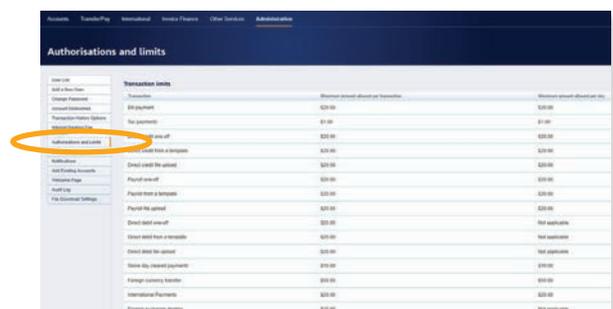
At the 'Authorisation and limits' section at step 2 of 6: of the registration form, you'll need to select two users to authorise a transaction before it's processed.

Select **2** in the **Number of Authorisers** drop down options for transaction types needed.



### If you're already registered for Internet Banking for Business:

Your site Administrator can check authorisation options by clicking on **Administration** then **Authorisation and Limits**.



If authorisation options need to be changed, the site Administrator will need to:

- Print the **authorisations change form**.

[Print authorisations change form](#)

- Make any changes in the **New number** column.
- Get the Account Operating Authorities to sign it.
- Scan and email the signed form to [onlinerequests@bnz.co.nz](mailto:onlinerequests@bnz.co.nz)

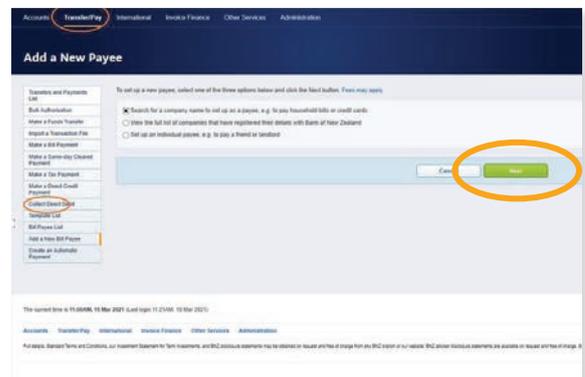
Change Authorisation Options		
Authorisation Type	Number of Authorisers (max. 2)	
	Current	New number
Funds transfer	1	
Bill payment	2	
Tax payments	2	
Direct credit one-off	2	
Direct credit from a template	2	
Direct credit file upload	2	
Payroll one-off	2	

## How to add a bill payee in Internet Banking for Business

You can save a person or organisation as a payee, and use their saved details every time you need to make a payment.

### Step 1.

Log into Internet Banking for Business and then click on **Transfer/Pay**.



### Step 2.

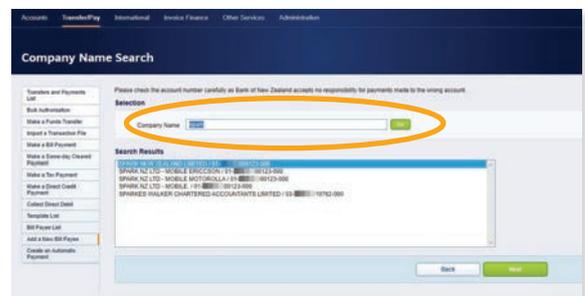
Click on **Add a New Bill Payee**. Select one of the three options:

- Search for a company name to set up as a payee, e.g. to pay utility bills or credit cards.
- View the full list of companies that have registered their details with BNZ.
- Set up an individual payee, e.g. to pay a contractor or landlord.

Click **Next**.

### Step 3.

Enter the name, or part of the name of the company you want to pay and click **Go**.





## How to create a bill payment in Internet Banking for Business

### Step 1.

Log into Internet Banking for Business. Click on **Transfer/Pay**, and select **Make a Bill Payment**.

### Step 2.

Click **From Account** to select the account you want to make the payment from.

Click **Payee Name** to select from a list of your payees.

Enter **Payer Name** if different from your company name.

Enter the amount you want to pay.

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

Enter the particulars, code, and reference in the **Your Statement** and **Payee's Statement** fields.

Click **Next**.

### Step 3.

Click on **Next/Proceed to Authorisation** – your payment is now ready to be authorised.

#### Note:

There are no fees for making a bill payment. Charges may apply for direct credits, same day cleared payments, and international payments. For more information on our service fees refer to [bnz.co.nz/servicefees](https://www.bnz.co.nz/servicefees)

## How to authorise a payment using Internet Banking for Business

Every payment created in Internet Banking for Business must be authorised by users with the 'Authorise Activity' role. If you have permission to authorise payments, you'll be notified that there are payments to be authorised when you log in to Internet Banking for Business.

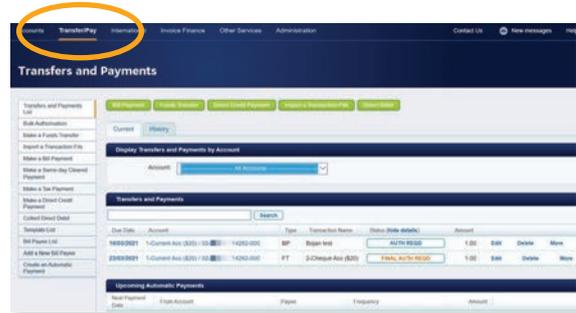
You can authorise each payment individually, or all at once using Bulk Authorisation.

You can also authorise most payment types on the BNZ Business app.

## To authorise payments individually:

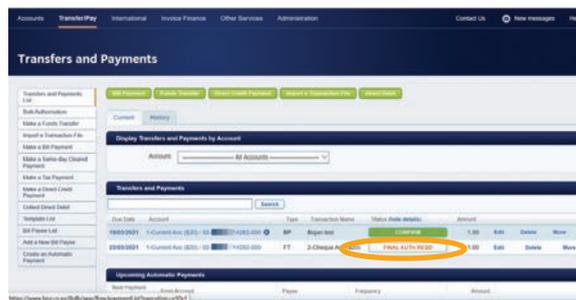
### Step 1.

Log into Internet Banking for Business and click **Transfer/Pay**.



### Step 2.

Review the payment and click the **AUTH REQD** button next to the payment that needs to be authorised.



### Step 3.

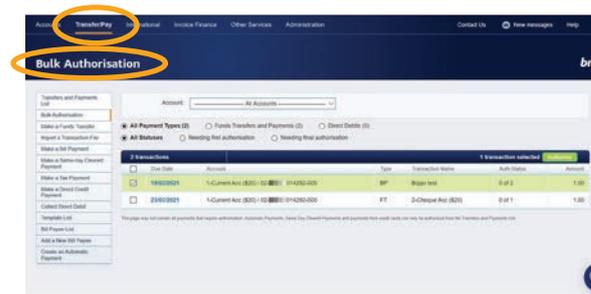
Click on the button again when it turns green and displays the word **Confirm**.

The payment has now been authorised.

## To authorise more than one payment at the same time:

### Step 1.

Click **Transfer/Pay**. Then click **Bulk Authorisation**.



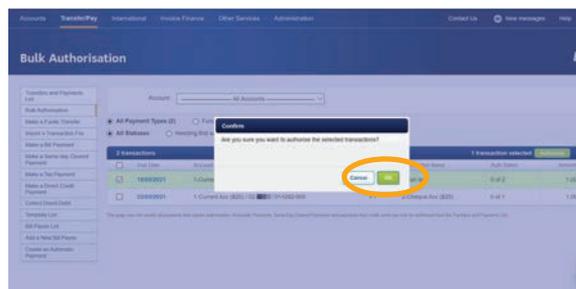
### Step 2.

Use the check boxes to select the payments you want to authorise.

### Step 3.

Review the payments and click the **Authorise** button.

Click **OK** to confirm. The payments have now been authorised.



**Tip:** You'll only be able to authorise payments you are permitted to and haven't authorised already.

## How to authorise a payment using the BNZ Business app

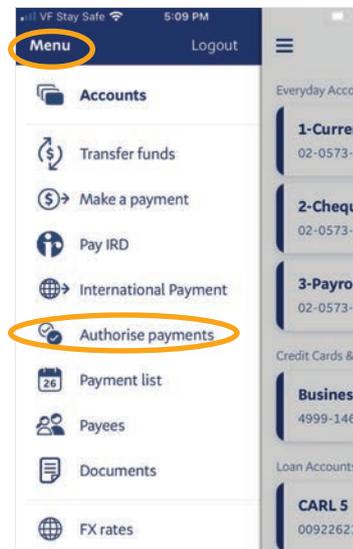
You can authorise most payment types in the BNZ Business app.

### Step 1.

Log into the BNZ Business app.

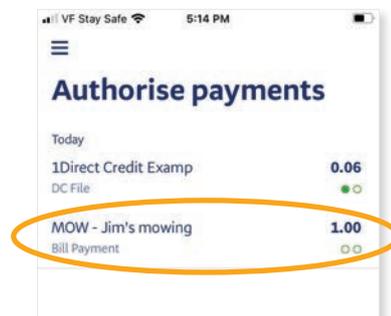
### Step 2.

Tap **Menu**, then select **Authorise payments**.



### Step 3.

Tap on the **payment** you want to authorise.



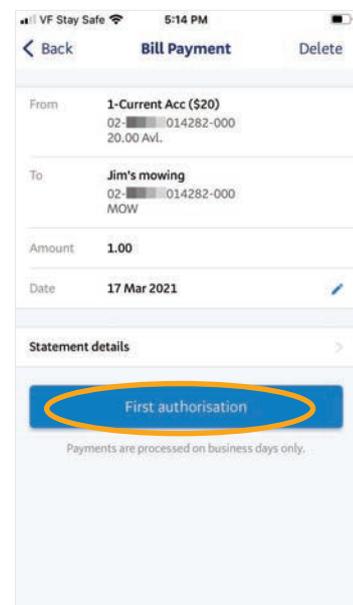
### Step 4.

If you are the first one authorising the payment, you'll see **First authorisation** or **Final authorisation** if you are the second authoriser.

### Step 5.

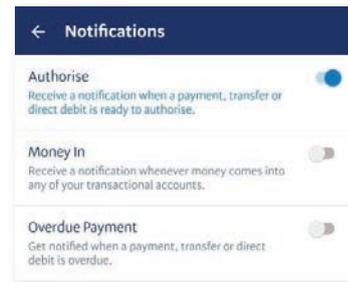
Tap on **First authorisation** or **Final authorisation**. Review the payment and then tap **Confirm** to complete the authorisation.

**Tip:** You can set up notifications on the BNZ Business app to let you know when a payment is ready to authorise.



**To set up notifications:**

- Tap on **Menu**, then **Settings**, then **Notifications**
- Tap on **Button** to turn on or off



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## Nice work, you now know how to manage your two-to-sign payments in Internet Banking for Business.

To find out more about other payment options available in Internet Banking for Business, watch the [Online Payments Overview video](#) or visit our [Help & Support page](#).

## Need a hand?

Visit [bnz.co.nz](https://bnz.co.nz) or call us on [0800 269 4242](tel:08002694242) (+64 4 931 8234), option 1.

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