

# 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.

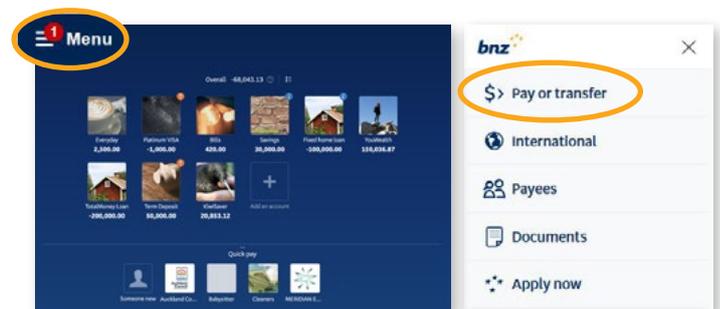
To get started, you need to be registered for Internet Banking. If you're not, don't worry, it's easy to get set up, and we have a supporting guide if you need it. Register at [bnz.co.nz](http://bnz.co.nz)



## How to make a payment

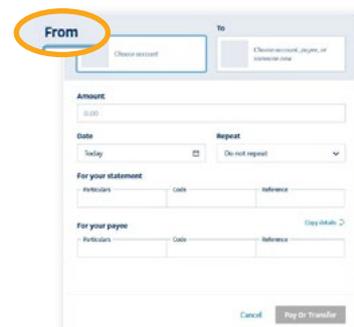
### Step 1.

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.

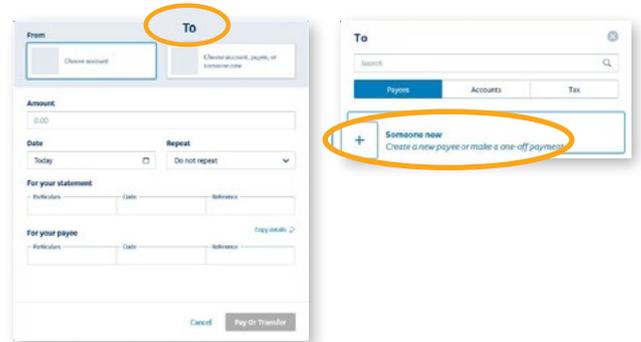


## Step 3.

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.

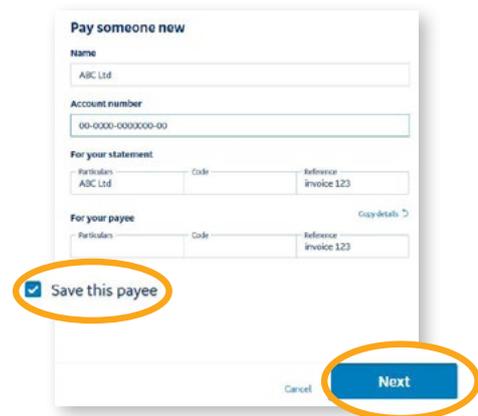


## Step 4.

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

Click **Next**.

For security, you might be asked to approve the new payee. You can do this using a prompt we'll send to your smartphone if you have the BNZ app, or using your NetGuard card coordinates.

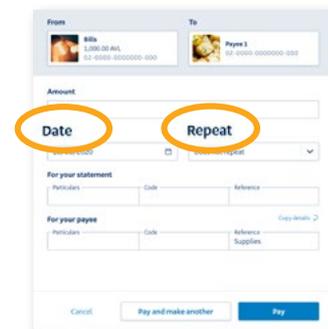


## Step 5.

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.

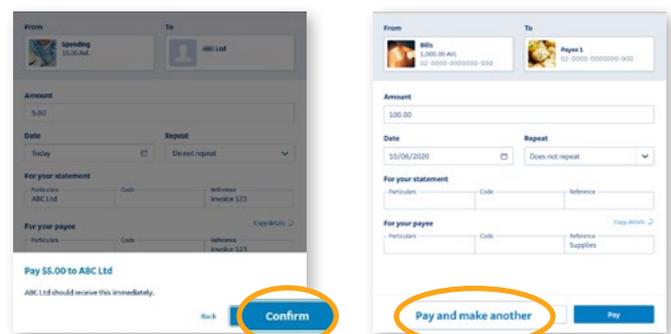


## Step 6.

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**.

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



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

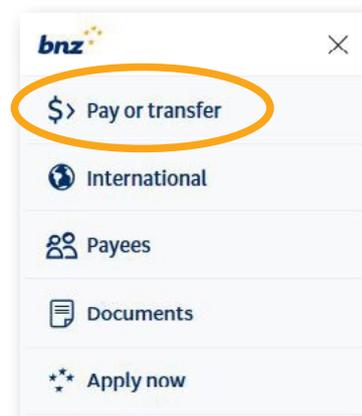
# Paying a bill

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

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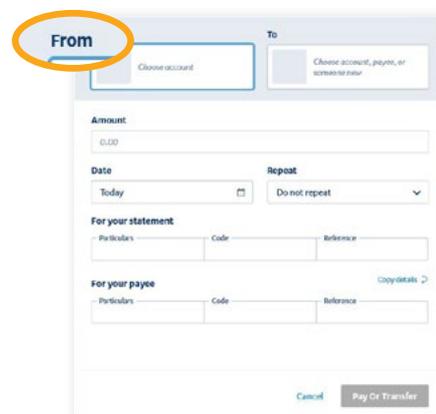
## Step 1.

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



## Step 2.

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

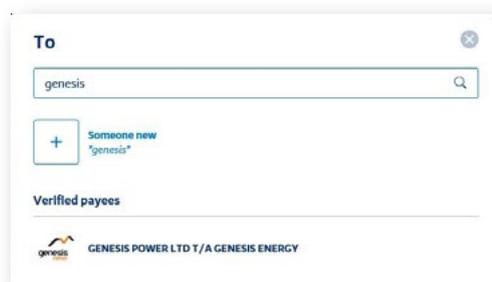


## Step 3.

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.

**Pay someone new**

Name  
GENESIS ENERGY Verified payee

Account number  
03-6502-02-44320-000

For your statement  
Particulars Code Reference

For your payee  
Particulars Code Reference Copy details  
BNZ BILL PAY

Save this payee

Cancel **Next**

## Step 5.

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

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

**From** Spending **To** ABC Ltd

Amount  
\$5.00

Date **Today** Repeat **Does not repeat**

For your statement  
Particulars Code Reference  
ABC Ltd Invoice 123

For your payee  
Particulars Code Reference  
Invoice 123

Pay \$5.00 to ABC Ltd  
ABC Ltd should receive this immediately.

Back **Confirm**

**From** Bills **To** Payee 1

Amount  
\$100.00

Date **15/06/2020** Repeat **Does not repeat**

For your statement  
Particulars Code Reference

For your payee  
Particulars Code Reference  
Supplier

**Pay and make another** **Pay**

**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.

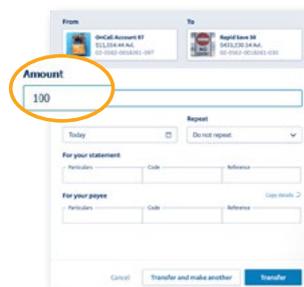
## Step 1.

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



## Step 2.

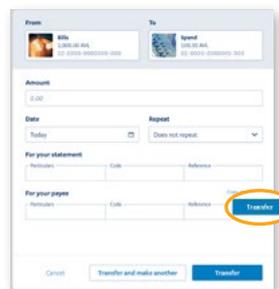
Enter the amount and other payment details in the transfer funds screen.



## 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.**

Internet access is required. Sufficient funds and transaction limits apply. Internet Banking and this guide are subject to BNZ's Internet Banking [terms and conditions](#).

