

Nedbank Internet Banking FAQs

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1 DOCUMENT CONTROL AND GLOSSARY?

Document Glossary

Acronym	Definition
MFL	My Financial Life
PFM	Personal Finance Management
NCC	Nedbank Contact Centre
HNW	High Net Worth
BP	Banking Platform

Document Control

Version	Change	Responsible	Date
Version 1.0	Final	Sam Okumu	01/04/2013

2 WHAT NEW FUNCTIONALITY IS AVAILABLE?

Nedbank Internet Banking has introduced new functionality to give you greater online banking flexibility and convenience. To send feedback on the changes, send an email to internetbanking@nedbank.co.za

FAQ's: IT3b tax certificate:

#	Question	Answer
1	What is an IT3b tax certificate?	At the end of every Tax Year, Nedbank produces an IT3B Tax Certificate for every client that has earned over R350 in credit interest on any given account over the last financial year.
2	What sort of account types qualify to get IT3B tax certificates for?	The IT3B Tax Certificate is available for the following account types: <ul style="list-style-type: none">• Investment Accounts• Current Accounts• Savings Accounts• Credit Card Accounts• Cash Management Accounts
3	How do you receive your IT3B tax certificate electronically?	You log into internet banking, go to the Admin menu and select the IT3B functionality. You will be able to either view the certificate or send it via email.
4	Will the email be encrypted and how do I open the tax certificate document?	The email will be encrypted and you will need use the account number as a password in order to open the tax certificate document.
5	How far back can you go to retrieve your IT3B tax certificate?	You can retrieve certificates going back 5 years as long as there was a certificate generated for that year.
6	Will I be charged if I choose to receive the tax certificate via email?	No, you will not be charged for the email sent to you.
7	Is the IT3B functionality a sensitive transaction?	Yes, you will receive an Approve-it™ message when you select the year for which you want a tax certificate.

FAQ's: Profile Limit Maintenance

#	Question	Answer
1	What is Profile limit maintenance?	This functionality allows you to manage your Prepays, Payment and Transfer limits online and at your convenience.
2	What are my limits and why would I want to set or change them?	<p>Your limits for Payments, Prepays and Transfers are set the moment you receive a self service banking profile. This will be the requested or default amounts governing your Payments, Transfers and Prepaid.</p> <p>This functionality allows you to either increase or decrease this limit by yourself once you log into internet banking.</p> <p>You may want to change this limit because you need to make a payment that's larger than the current maximum amount set for you. Conversely, you will also be able to decrease any of those amounts as well.</p>
3	What are my default limits and what can I increase them too?	<p>Default limits:</p> <ul style="list-style-type: none"> - Payments: R20 000 - Transfers: R100 000 - Prepays: R1000 <p>Limit change range: Payments and Transfers: R1 – R150 000 Prepaid: R1 - 1000</p>
4	What happens if I want to increase my limits beyond the maximum?	<p>You will be able to go to the branch and request a change above R150 000. However this only applies to Payments and Transfers.</p> <p>For Prepays, the max limits is R1000 and cannot be changed beyond that even at the branch</p>
5	Is the the Profile limit maintenance functionality a sensitive transaction?	<p>Yes, for your safety and to minimise the risk on your profile, Profile limit maintenance is a sensitive transaction and will require you to have SMS Authorisation if you want to use it.</p> <p>If you register at the branch for SMS Authorisation, whenever you use Profile limit maintenance, you will receive either an 'Approve-it' message to authorise the transaction</p>
6	I did not receive the "approve it" message to authenticate me, what should I do?	If approve it message does not come through it will automatically resort to sending you a one time pin(OTP)
7	How do I access the Profile limit maintenance functionality?	When you log into Internet Banking, go to the admin menu and select the 'Maintain Profile limits' menu item and access the functionality

FAQ's: Additional prepaids and Re-investments options:

#	Question	Answer
1	What additional Prepaids are now available?	The following additional prepaids are now available: <ul style="list-style-type: none">- MTN SMS and data bundles- Cell CSMS and data bundles- Vodacom BIS- Telkom prepaid landline
2	What additional Re-investment options are now available?	The following additional re-investment options are now available: <ul style="list-style-type: none">• Full Capital plus Part Interest: The ability to reinvest the full capital together with part of the client's interest accumulated over the period and to pay the balance of the interest out to a valid disposal account specified by the client.• Part Capital plus Part Interest: The ability to reinvest part of the client's capital and part of the interest and to pay the balance of the interest and capital out to a valid disposal account specified by the client.• Full Capital plus Additional Capital and No Interest: The ability to reinvest the initial capital as well as additional capital to the same investment. The additional capital to be debited from a Nedbank Transactional Product only.• Part Capital plus Full Interest: The ability to reinvest part of the client's capital and all the interest accumulated over the period of the investment and to pay out the balance of the capital to a valid disposal account specified by the client.• Full Capital plus Additional Capital plus Full Interest: The ability to reinvest the initial capital as well as additional capital and all the interest accumulated over the period of the investment. The additional capital to be debited from a Nedbank Transactional Product only.• Full Capital plus Additional Capital plus Part Interest: The ability to reinvest the initial capital as well as additional capital and part of the interest earned over the period of the investment and to pay out the balance of the interest into a valid disposal account specified by the client. The additional capital to be debited from a Nedbank Transactional Product only.

3 SECURITY

What is Approve-it™?

Approve-it™ is an enhanced security feature that will enable you to authenticate sensitive internet banking transactions using your cellphone. A message will be sent to your cellphone requesting you to authenticate the transaction by selecting one of the following options:

1 - To accept the transaction and proceed with the transaction

9 - To reject the transaction

SMS-authorised users

If you currently already receive OTP messages, you will also automatically receive Approve-it™ messages. No Registration is necessary and you will not be charged for the service.

Non-SMS-activated users

If you did not receive OTP messages in the past because you were not registered for SMS authentication you will not receive Approve-it™ messages and will only be able to do transactions that do not require authentication (e.g. paying a beneficiary).

If you would like to receive Approve-it™ messages, you will need to register for SMS authentication at your nearest branch. This will then enable you to receive Approve-it™ messages.

For further information, call the Nedbank Contact Centre on 0860 555 111 or +2711 710 4000 or go to the Nedbank Website www.nedbank.co.za

4 ENQUIRIES

How would I search for a failed transaction? (Failed payment/transfer/airtime purchase)

Case: Client has made payments/transfer/purchased airtime and wants to find out which were unsuccessful or a client purchases airtime and wants to find out why the transaction failed

E.g.: Client set up a future dated payment/transfer and the payment/transfer was not processed.

_ Currently failed transactions can only be viewed on Current and Savings accounts.

_ In the Enquiry menu option, the client clicks on View Failed Transactions and selects either Failed Payments or Failed Transfers.

_ The client would be given the option to search for failed transactions for the last 90 days.

_ The client can select the date range "From – To" and clicks on Search.

_ The following would be displayed: Number, Return Date, From Account, Beneficiary Name, To Account, Branch Code, Amount and Reason Description.

_ The client has the option to Print or Export the list.

_ In order to view the details of failed transaction the client can click on the hyperlinked 'Return Date'.

_ The client can 'Print' the details of the failed transaction.

5 STATEMENTS

Can I maintain statement delivery options for an account that is in a restricted status?

NO, statement delivery options cannot be maintained for accounts that are in a restricted status.

6 PREPAID SERVICES

How do I purchase SMS and Data Bundles, Vodacom BIS or the Vodacom Big Bonus Voucher?

The option to purchase SMS and Data bundles now applies to both Vodacom and MTN.

Vodacom however also offers big bonus vouchers and Vodacom BIS. MTN additionally offers several Nokia smart bundle vouchers

So Select Prepaid Services. Prepaid Purchase. Select Corrent Option(Purchase now, future date or recurring). Select Vodacom as ServiceProvider, Select SMS, data or voucher bundle under prepaid type. Capture all other appropriate fields and make the purchase.

When purchasing prepaids can I view the prepaid units or bundle volumes purchased ?

Yes, when making prepaid purchases clients will be able to view units/ volumes of the purchased prepaid.

What is Future Dated Prepaid?

Purchasing a Prepaid at a future date. Future dated purchases may be loaded up to 366 days in advance

On loading future dated purchases you will be able to print a purchase notification. A Purchase confirmation will only be available once the payment has been successfully processed.

8 INVESTMENTS

Can I access Internet Banking using my investments account ?

Yes, clients that only have investments accounts with Nedbank will be able to access internet banking (with

profile, pin and password) to view transactional information on their accounts.

9 TECHNICAL ERROR

What do I do if I receive a technical error?

In the event that a Technical Error is received on Internet Banking, the Nedbank Contact Centre (NCC) would need to be contacted on 0860 555 111 or International +27 11 710 4000 and the following details supplied to the agent so that it can be investigated:

- *The profile number on which the problem occurred.*
- *The date and time the problem occurred.*
- *The sequence of events leading up to the problem occurring.*
- *The browser and operating system on the PC where the problem occurred*

10 PRINTING VOUCHERS

How do I print a voucher?

- *The user is able to print the voucher directly after the purchase now has been completed, (and the Service Provider has issued the voucher).*
- *Alternatively, Select Enquiries on the main menu, then Search for Transaction and select the Account number and Service Provider or any other appropriate search criteria and do a search. This will return the transactions related to the search and you can select the transaction if its listed and print that voucher again*

11 INFO PAGE

How do I turn On / Off the Information Notice Page?

The Info page is used by the bank to communicate relevant information to clients after they log into their internet banking session. The client will NOT have the option to turn the Information page on or off. This will be done and controlled at the channel level as and when it's needed.

12 E-STATEMENTS EMAIL FIELD

What is the email character length for the E-statements Email Field?

120 characters

13 NOTIFICATIONS

How do I Capture, save and store notification details for a new and existing beneficiary at beneficiary level?

o When capturing a new beneficiary you have an option to save notification details (up to three types:

cellphone, fax and email) and choose the default one of the three types:

o For existing Beneficiaries: go to beneficiaries, maintain beneficiary, select beneficiary to add notification to

How do I capture, save and store notification details for all payments and prepaid, sms and data bundle transactions?

After you make a once-off payment or prepaid, on the complete screen you are asked if you would like to save as beneficiary select 'yes' and you have an option to add notifications on the maintain beneficiary screen

How do I maintain and or delete notification details at beneficiary level?

Beneficiaries, maintain beneficiaries, select beneficiary to delete/maintain and select the delete button or change details and continue

I received a technical error when attempting to capture, save, store, maintain and or delete notification details?

In the event that a Technical Error is received on Internet Banking, the Nedbank Contact Centre (NCC) would need to be contacted on 0860 555 111 or International +27 11 710 4000 and the following details supplied to the agent so that it can be investigated:

- *The profile number on which the problem occurred.*
- *The date and time the problem occurred.*
- *The sequence of events leading up to the problem occurring.*
- *The browser and operating system on the PC where the problem occurred*

How do I view History of Notifications?

Select Enquiries, search for transactions and select type of transaction and account, upon clicking search you have an option to print or view your notifications for a specific or transaction or resend it

How do I verify the authenticity of a payment or prepaid Notification?

If you receive a notification and want to verify that it is indeed a genuine payment and notification, you can do the following:

- *On the internet banking home page (the screen where you log on). Look at the top of the page and one of the tabs there is an option to "Verify Payment". Fill in ALL the fields and search (click on the "Verify" button)*

14 HOMELOAN AND INVESTMENTS USED TO CREATE A PROFILE

Can a profile be created with only a homeloan account?

Yes

Can a profile be created with only an investment account?

Yes

What is the monthly service fees for a profile with only a homeloan / investment account linked to the profile?

Subscription fee is waived as per the product owners, until such time if the client adds a transaction account to the profile

Technical error received when attempting to create a new profile with a homeloan or investment account.

A client cannot open a profile through internet banking, they have to go into a branch or contact NCC to create a new profile. They should thus not experience this type of technical error

However if a technical error is received after a profile was opened at the Branch or NCC and the client is attempting to use Internet Banking, Client needs to contact the NCC or branch and supply them with the error code received. However if the error is a Technical Error, the Nedbank Contact Centre (NCC) would need to be contacted on 0860 555 111 or International +27 11 710 4000 and the following details supplied to the agent so that it can be investigated:

- *The profile number on which the problem occurred.*
- *The date and time the problem occurred.*
- *The sequence of events leading up to the problem occurring.*
- *The browser and operating system on the PC where the problem occurred*

What can be done with a standalone homeloan account on the profile?

View statement only

What can be done with a standalone investment account on the profile?

View statements and make transfers only

15 RECURRING TRANSACTIONS

This option allows you to capture recurring payments to 3rd parties, transfers between linked accounts and purchasing of various prepaid services.

Recurring transactions will be available on a frequency of Weekly and Monthly for up to 1 year in advance and for a period of 1 year, for example:

Payment To: Amount Frequency TodaysDate StartDate EndDate

Joe Bloggs R100 Monthly 17/09/2010 01/01/2011 01/12/2011

16 FUTURE DATED TRANSACTIONS

This option has now changed to allow the capturing of future dated transactions for up to 1 year in advance and includes payments to 3rd parties, transfers between linked accounts and purchasing of various prepaid services for example:

Payment To: Amount TodaysDate Payment Date

17 IF I RECEIVE A PAYMENT NOTIFICATION FROM NEDBANK, CAN I VERIFY THAT IT IS GENUINE?

Yes you can. If you go to the internet banking home page, look at the tabs at the top and one of them states 'Verify Payment'. Click on this to access the functionality. This functionality allows you to verify the authenticity of a payment notification sent from the Nedbank system to a 3rd party.

This enables the client that received the payment notification with corresponding reference number details to verify that this payment notification was generated by the Nedbank Notifications system

18 EDITING OF STATEMENT DELIVERY OPTIONS

This option allows you to maintain the statement delivery options on your linked current, savings or Credit Card account.

You have the following options available:

- eStatements sent to up to 2 email addresses supplied by you.
- Do Not Send which will stop the delivery of statements for the nominated account.
- Postal which will allow you to set the deliver address to the postal address we have for you on record.

19 AMEX CARD FUNCTIONALITY

Payments and Transfers to and from American Express (AMEX) cards are now available.

20 STATEMENT FUNCTIONALITY

Enhancements to statement functionality have been made and the following features are available:

- Multiple account statement downloads available on the All Balances screen.
- Current and Savings account statement search via a date range.
- Enhanced Credit Card statements that include:
 - Statements available for up to 6 months.
 - Increased number of transactions per statement.
 - Search for statements for nearest billing cycle.

General/Product Information

21 WHAT IS THE NETBANK ADDRESS?

There are two branded websites for Netbank, namely Nedbank and BoE. They can be access by using the following addresses:

Nedbank:

- Via the Internet Banking link on the <http://www.nedbank.co.za> site

BoE:

Via the BoE24/7 link on the <https://boeprivateclients.nedsecure.co.za/> site.

22 WHAT IS THE DIFFERENCE BETWEEN A PAYMENT AND A TRANSFER?

A transfer is a movement of funds between your own linked Nedbank accounts. A payment is a movement of funds to a third-party account e.g. Edgars, the municipality, etc.

23 A TECHNICAL ERROR HAS OCCURRED

In the event that a Technical Error is received on Internet Banking, the Self Banking Contact Centre would need to be contacted on 0860 555 111 or International +27 11 710 4000 and the following details supplied to the agent so that it can be investigated:

- The profile number on which the problem occurred.
- The date and time the problem occurred.
- The sequence of events leading up to the problem occurring.
- The browser and operating system on the PC where the problem occurred.

24 HOW DO I LINK ONE OF MY OWN ACCOUNTS TO MY PRIMARY ACCOUNT?

In order to link one of your own accounts to your profile you will need to visit your nearest branch with your ID book and they will assist you, or if you have a private banker assigned to your portfolio you can request that they do it on your behalf. Alternatively, you can contact telephone banking for assistance

25 SECURITY

Note: When making any enquiries that require access to sensitive information such as profile numbers, accounts numbers etc. clients are required to go through an identification process where they will be asked to confirm certain details such as ID number, physical address etc.

Calls to the Self Service Banking Contact Centre are recorded for quality and security reasons.

26 ERROR: PROFILE/PIN/PASSWORD COMBINATION ERROR

If you receive an error stating the Profile/Pin/Password combination is incorrect this could mean any of the following:

- The profile number is incorrect. Verify that the profile number you are entering is correct.
- The pin number is incorrect. Verify that the pin number being entered is only 4 numeric digits and that it is the correct pin number for the profile number.
- The password is incorrect. Verify that the password being entered is the correct password for the profile number.

If this error persists, call the Self Service Banking Contact Centre on 0860 555 111 or the international number +27 11 710 4000.

27 I HAVE FORGOTTEN MY PASSWORD

If you have forgotten your password, contact the Self Service Banking Contact Centre on 0860 555 111 or the international number +27 11 710 4000 and request that they reset it for you. Once the password has been reset you are required to log onto Internet Banking with just your profile and pin number and you will be prompted to create a new password.

28 I HAVE FORGOTTEN MY PIN

If you have forgotten your pin:

Contact the Self Service Banking Contact Centre on 0860 555 111 or the international number +27 11 710 4000 and request that they reset it for you.

If you contact the Self Service Banking Contact Centre to reset your pin, your profile limits for payments, transfers and prepaid transactions will be set to R1.00 and you will need to visit a branch to increase the limits again.

Once the pin has been reset you are required to log onto Internet Banking with just your profile number and the new pin that has been issued to you and you will be prompted to create a permanent pin and a new password.

29 I HAVE FORGOTTEN MY PROFILE NUMBER?

If you have forgotten your profile number:

Contact the Self Service Banking Contact Centre on 0860 555 111 or the international number +27 11 710 4000 to request it or Alternatively, you are able to visit your nearest branch where the branch staff can confirm it or create you a new profile.

30 IT IS THE FIRST TIME I AM LOGGING INTO INTERNET BANKING. WHAT DO I DO?

When logging onto Internet Banking for the first time:

You would have been issued a profile number and temporary pin number. The temporary pin number is only valid for 7 days

When logging on for the first time you only need to enter in the profile number and the temporary pin number to log on. You will be prompted to create a permanent pin and password which for security reasons you should not disclose to anyone

You will also be required to accept the Electronic Banking Terms & Conditions, Notice and the SMS Notice the first time you log onto Internet Banking.

31 HOW DO I GET A PROFILE NUMBER?

If you have not been registered for Internet Banking you can do so by:

Applying on the <http://www.nedbank.co.za> SelfService Banking section on the Banking link and fill all the required details in on the form.

Alternatively, you can visit your nearest branch with your ID book or Passport and request that a self service banking profile is created for you

32 I HAVE RECEIVED AN EMAIL WITH LINKS WHAT SHOULD I DO?

Nedbank will never ask for identification and authentication details such as Client Profile and Password. This is known as a Phishing scheme. Nedbank will also never ask you to click on links in an email requesting you to divulge such information or confirm these details.

33 HOW DO I ENSURE MY LOGIN PAGE IS SECURE?

There are a few checks that tell you whether the page you are on is secure:

- Make sure that the address bar is green and that the padlock shows to the right of the address bar. It may show up differently for type of browser.
- Make sure that the padlock on the bottom of the screen or in the address bar is closed.
- At the logon page, check that the URL in the address line reads https: and not just http:

34 MY PIN HAS BEEN COMPROMISED: WHAT DO I DO?

If you suspect that your PIN has been compromised. As possible and get a new temporary PIN (take your ID with you). Or contact the Self Service Banking Contact Centre on 0860 555 111 OR +2711 710 4000

35 WHAT IS TRUSTEER RAPPOR?

Trustee works with leading banks to prevent criminals from taking money from your bank accounts. The Rapport service has been specifically designed to combat online banking threats and represents an essential part of your bank security systems.

When you access online banking, sensitive information such as login details and transactions travel through your browser where they could be exposed to cyber criminals. The Rapport browser vault keeps your information safe before it arrives at the bank.

Rapport protects your information while in transit between your browser and Nedbank by confirming that you are in fact connected to Nedbank before releasing information from the vault.

Your personal information held at your bank is protected by sophisticated alarm systems triggered upon unauthorized access.

Rapport allows Nedbank to provide the same levels of security to the information presented on your computer.

SMS Authorisation

36 WHAT IS SMS AUTHORISATION?

SMS Authorisation is a service that you register for at the bank if you want to receive Approve-it™ messages (USSD NI or OTP) and do sensitive transactions. By registering for SMS Authorisation, you will be able to perform additional services on internet banking and these services are referred to as sensitive transactions. Approve-it™ provides additional security when you try to perform any one of the sensitive transactions listed below:

Payments – Pay Now – Once off

Payments – Instant Payments – Make payment

Payments – Future dated – Once off

Payments – Recurring payments – Bank Approved Beneficiaries

Prepaid Services – Prepaid Purchases - Purchase Now

Prepaid Services – Prepaid Purchases – Recurring Purchases

Prepaid Services – Prepaid Purchases - Future dated purchases

Prepaid Services – Register Meter - Electricity

Beneficiaries – Add Beneficiary

Admin – Statement Delivery Options

Investments – Maturing fixed deposits – Reinvest fixed deposits

Investments – Maturing fixed deposits – Payout fixed deposits

Investments – Maintain investments

Investments – Notice of withdrawal – Give notice of withdrawal

Investments – Notice of withdrawal – Cancel notice of withdrawal

eNotes – Activating and Maintaining

37 HOW LONG WILL IT TAKE TO RECEIVE MY SMS REFERENCE NUMBER?

The reference number (if you receiving an OTP message) should take a few seconds to reach your Cellphone. However, if it does happen to take longer than a few seconds (due to network traffic) you may continue with other banking transactions while awaiting your reference number.

Please note, reference numbers will never include the alpha character 'O' but could include a 'zero'.

38 HOW CAN I APPLY FOR SMS FUNCTIONALITY?

The SMS authorisation facility initially requires you to personally visit a branch, register your details and provide your Cellphone number. You are required to have your ID with you when visiting the branch. Allow 24 hours for the facility to be activated.

39 WHAT DO I NEED TO KNOW ABOUT SMS AUTHORISATION AND THE REFERENCE NUMBER?

The following details are important to SMS authorisation and reference numbers:

- Reference numbers will never include the alpha character 'O' but could include a zero.
- You will only receive an Approve-it reference number via SMS while in the process of transacting when additional authorisation is required.
- Only one SMS reference number will be generated and required per online banking session, irrespective of the number of once-off payments made or beneficiaries' added or sensitive transactions being performed.
- SMS reference numbers are unique, so the same reference number will never be used more than once.
- There are no charges for SMS reference numbers.
- SMS authorisation does not apply to inter account transfers or payments to beneficiaries already loaded on the profile.

40 I DO NOT HAVE A CELLPHONE. WILL I STILL BE ABLE TO DO MY BANKING?

Yes. SMS authorisation is only required when using certain functionality (see "Sensitive transactions" list) or refer to list below:

Payments – Pay Now – Once off

Payments – Instant Payments – Make payment

Payments – Future dated – Once off

Payments – Recurring payments – Bank Approved Beneficiaries

Prepaid Services – Prepaid Purchases - Purchase Now

Prepaid Services – Prepaid Purchases – Recurring Purchases

Prepaid Services – Prepaid Purchases - Future dated purchases

Prepaid Services – Register Meter - Electricity

Beneficiaries – Add Beneficiary

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Investments – Maturing fixed deposits – Reinvest fixed deposits

Investments – Maturing fixed deposits – Payout fixed deposits

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Investments – Notice of withdrawal – Cancel notice of withdrawal

eNotes – Activating and Maintaining

If you do not have a Cellphone your nearest branch will be able to update your beneficiary profile on your behalf or you can use the other Self Service Banking options like “Agent Assisted” Telephone Banking.

Contact the Self Service Banking Call centre as per below:

To access telephone banking please do the following:

Dial 0860 555 111, Select the option for self service banking – telephone banking

I RECEIVED AN SMS REFERENCE NUMBER AND I AM NOT TRANSACTING OR I HAVE NOT TRANSACTED ALL DAY.

WHAT DO I DO?

If you receive an SMS reference number and you are not transacting, contact the Self Service Banking Contact Centre immediately on 0860 555 111 or International +27 11 710 4000 and notify a consultant that answers the call. The standard procedure will be to lock the profile by resetting the pin number and once that is done you are urged to log onto Internet Banking using the new pin number together with your profile number and change the pin and password to something new and different from the previous credentials.

If you suspect there have been fraudulent transactions going off your linked accounts, report all the details to the contact centre agent for investigation.

41 I RECEIVED AN SMS REFERENCE NUMBER AND I AM NOT A NEDBANK CUSTOMER. WHAT DO I DO?

If you receive an SMS reference number and you are not a Nedbank customer, contact the Self Service Banking Contact

Centre immediately on 0860 555 111 or International +27 11 710 4000 and notify a consultant.

Notifications

42 WHAT TYPES OF NOTIFICATIONS CAN I RECEIVE?

When making a payment (once-off, own-defined beneficiary or bank-defined beneficiary) from one of your linked accounts you can send one of the following types of payment notifications to a destination supplied by you:

Email- Enter the email address of the intended recipient for the payment notification. The address can be up to

120 characters

Fax- Enter the fax number of the intended recipient for the payment notification.

SMS Enter the mobile number of the intended recipient for the payment notification.

43 CAN I SEND THE PAYMENT NOTIFICATION TO MYSELF?

Yes, payment notifications can be sent to any recipient defined by you. For future dated and recurring payments the recipient and/or notification type can be amended (or even deleted) before the effective date of the payment.

44 CAN I STORE NOTIFICATION DETAILS FOR MY BENEFICIARIES?

Yes, you can store the details when creating the beneficiary and the chosen default option (SMS, Fax or Email) will be prepopulated each time a payment is being made.

45 CAN I RESEND A PAYMENT NOTIFICATION?

Yes, payment notifications can be resent to any destination via Fax, Email or SMS defined by you. In order to do so you would:

Under the "Enquiry" menu the client selects Search for Transactions

The client would then be presented with the appropriate search criteria fields

The client selects Account Number as it is a mandatory field and fills in any of the other criteria and then clicks on Search.

The client can search for transaction made in the last 90 days.

The website will then display the transactions based on the search criteria entered.

The client may Cancel search, Print the table of transactions, Print Selected Proof of Transactions by selecting the relevant transaction/s or send notifications any destination via Fax, Email or SMS.

46 HOW MUCH DO THE NOTIFICATIONS COST?

Notifications are priced differently for each notification type and will be charged for each payment notification sent out. If a notification is resent, it will be charged for again. The pricing for notifications can be found on the Rates and Fees page on

www.nedbank.co.za (<http://www.nedbank.co.za/website/content/interrestrates/>).

Enquiries

47 HOW DO I REPRINT A PROOF OF PAYMENT/TRANSFER CONFIRMATION?

Case: The client would like a printout of a payment(s) that they have done e.g.: The client had made a payment(s) but did not print a copy of it and now requires it.

Under the "Enquiry" menu the client selects Search for Transactions

The client would then be given the appropriate search criteria

The client selects Account Number as it is a mandatory field and fills in any of the other criteria and then clicks on Search.

The client can search for transaction made in the last 90 days.

The website will then display the transactions based on the search criteria entered.

The client may Cancel search, Print the table of transactions or Print Selected Proof of Transactions by selecting the relevant transaction/s.

48 HOW WOULD I SEARCH FOR A FAILED TRANSACTION? (FAILED PAYMENT/TRANSFER/PREPAID PURCHASE)

Case: Client has made payments/transfers and wants to find out which were unsuccessful or not processed. e.g. Client set up a future dated payment/transfer and the payment/transfer was not processed.

Currently failed transactions can only be viewed on Current and Savings accounts.

In the Enquiry menu option, the client clicks on View Failed Transactions and selects either Failed Payments or Failed Transfers

The client would be given the option to search for failed transactions for the last 90 days.

The client can select the appropriate search criteria

The client has the option to Print or Export the list.

In order to view the details of failed transaction the client can click on the hyperlinked 'Return Date'.

The client can Print the details of the failed transaction.

49 I WOULD LIKE TO SORT MY ACCOUNTS AND/ OR MY BENEFICIARIES ALPHABETICALLY/NUMERICALLY?

The client can sort their accounts and beneficiaries, either alphabetically or numerically. If the sort is saved, the lists will display the saved sort order when next the client logs on to internet banking. If the client chooses NOT to save the sort, then the original sort order will be displayed when next the client logs onto to internet banking.

To sort the list of accounts:

The client selects "Enquiries" and "All Balances" from the main menu.

The client can choose to sort by the appropriate sort criteria fields available

To sort the list, the client can click on any of the underlined/hyperlinked column headings in the table depending on how the client would like to sort the list.

To save this sort order, the client clicks the "Save Sort" button. (This sort order will be displayed to the client in the future).

To sort the list of beneficiaries:

The client has two options; they can sort their Beneficiaries on the "All Balances" screen or using the "Beneficiaries" option in the main menu.

The client selects "Enquiries" and "All Balances" from the main menu.

The client clicks on the hyperlinked text, "I want to see my beneficiaries on this page as well".

The client can choose to sort by the available sort criteria columns

To sort the list, the client can click on any of the underlined/hyperlinked column headings in the table depending on how the client would like to sort the list.

To save this sort order, the client clicks the "Save Sort" button. (This sort order will be displayed to the client in the future).

OR

The client selects "Beneficiaries", "Maintain" and "Beneficiaries" option from the main menu.

The client can choose to sort by the available sort criteria columns

To sort the list, the client can click on any of the underlined/hyperlinked column headings in the table depending on how the client would like to sort the list.

To save this sort order, the client clicks the "Save Sort" button. (This sort order will be displayed to the client in the future).

Statements

50 WHAT ACCOUNTS CAN I GET STATEMENTS FOR?

- Current and savings accounts (5 years)
- Credit Cards (6 Months)
- Investments (Last 18 transactions)
- Home loans (Last 10 transactions)

51 WHAT DO I NEED TO DO TO RECEIVE MY STATEMENTS VIA EMAIL OR CHANGE MY POSTAL ADDRESS?

eStatements are currently only available for current and credit card accounts and there are no costs applicable to the service. Note that you cannot maintain delivery options on "Restricted Accounts".

For other viable accounts, to change the statement delivery options for your current account, follow these steps:

- From the Admin menu select the Statement Delivery Options item.
- Type in the SMS Reference number received on the Cellphone number registered on the profile.
- Read through and accept the eStatement indemnity notice.
- Select whether to apply email delivery to all accounts listed or whether to apply email addresses to accounts where email is the existing delivery option.
- Choose whether to have statements delivered to the postal address currently listed on the specific account, email to up to 2 email addresses or to Do Not Send to suppress the delivery of statements for that account.
- Confirm the statement delivery options chosen.

52 WHAT IS A MULTIPLE STATEMENT DOWNLOAD?

You can select multiple accounts from the all balances screen for statement export or print. Once these accounts are selected you are able to export or print these statements without having to access each account individually.

Payments

53 HOW WOULD I PERFORM A RECURRING PAYMENT TO A BENEFICIARY OR BANK-APPROVED BENEFICIARY?

Case: A client could like to make a recurring payment on a specific date and for a specific number of payments .e.g. A client pays school fees every month for the same amount and on the same day every month for the entire year.

Beneficiary Payment:

The client selects Recurring Payment and then My Beneficiaries from the menu.

Select the beneficiary list and then the beneficiary to pay. The My Statement Description and Beneficiary

Statement Description fields are automatically populated with the information captured against the beneficiary.

Select whether to include a notification by SMS, Fax or Email

Enter an amount for the payment.

Select the frequency that the payment should occur on, i.e. Monthly or Weekly.

If Weekly is selected you will be required to select the day the payment should occur on.

If Monthly is selected you will be required to select the day of the month the payment should occur on.

Select the Start Date that the payment should start on. This can be for up to 1 year in advance.

Select the End Date or the number of occurrences for the payment. This can be for a total of up to 1 year after the start date.

If Add Payments To List is clicked the payment will appear in the list below and the form will be cleared so a new payment can be captured.

Click on Load Payments to move to the confirm screen where payment(s) can be edited, deleted or confirmed.

Click on Confirm Payments to complete the payment(s).

On the completed screen you can print a proof of payment for the captured payment(s) or select the Capture more Payments option.

Bank-approved Beneficiary:

The client selects Recurring Payment and then Bank-approved Beneficiaries from the menu. They will be required to enter a one-time password that they will receive on the Cellphone number registered on their CIS number.

Select the first letter of the beneficiary to pay and then the actual beneficiary to be paid.

Enter the My Statement Description and Beneficiary Statement Description fields accordingly.

Select whether to include a notification by SMS, Fax or Email and enter the appropriate information for the notification.

Enter an amount for the payment.

Select the frequency that the payment should occur on, i.e. Monthly or Weekly.

If Weekly is selected you will be required to select the day the payment should occur on.

If Monthly is selected you will be required to select the day of the month the payment should occur on.

Select the Start Date that the payment should start on. This can be for up to 1 year in advance.

Select the End Date or the number of occurrences for the payment. This can be for a total of up to 1 year after the start date.

If Add Payments To List is clicked the payment will appear in the list below and the form will be cleared so a new payment can be captured.

Click on Load Payments to move to the confirm screen where payment(s) can be edited, deleted or confirmed.

Click on Confirm Payments to complete the payment(s).

On the completed screen you can print a proof of payment for the captured payment(s) or select the Capture more Payments option.

54 HOW WOULD I PERFORM A FUTURE DATED PAYMENT TO A BENEFICIARY OR MAKE A ONCEOFF PAYMENT?

Case: A client would like to make a payment but would like that payment only to be processed sometime in the future. e.g.

Client is going on a holiday and would like a payment to be made to a beneficiary/or onceoff at the end of the month.

Beneficiary payment:

The client selects the beneficiary list and then selects the beneficiary

The My Statement Description and Beneficiary Description fields would automatically be populated.

The client enters an amount

The Proof of Payment field is ticked by default the client has the option to deselect this field, if the client does not want to print the proof of payment.

Select Make Payment (If it is a single payment) or Add Payment to list below (If the client wants to process multiple payments)

If the client selects Add Payment to list below the selected payment would show in the table below.

Once the client clicks on Make Payment(s), there are the options to Confirm Payments, Edit or Delete.

If the client clicks on Confirm, the payment will be completed.

On the Completed screen the option to Print selected notification or Make another payment are available.

Once-off payment:

Under the Payment option, the client selects Future dated payments and then selects onceoff.

SMS authenticated clients will need to enter the SMS reference number received on their

Cellphone.

The client selects the date in the 'Payment Date' field (This is the date that payment will be processed).

The client nominates the account to be debited in the From Account field.

The client then selects the 'Account type'

Then enters the account number and other relevant fields.

Enter the My Statement Description and Beneficiary Description fields.

Then enter the amount

The Proof of Payment field is ticked by default the client has the option to deselect this field, if they do not want to print the proof of payment.

Select Make Payment (If it is a single payment) or Add Payment to list below (If the client wants to process multiple payments).

If the client selects Add Payment to list below the selected payment would show in the table below.

Once the client clicks on Make Payment(s), there are the options to Confirm Payments, Edit or Delete.

If the client clicks on Confirm, the payment will be completed.

On the Completed screen the options to Print selected payment notifications, Add selected payments as beneficiaries or Make another payment are available.

55 HOW WOULD I PERFORM A TAX AND UIF PAYMENT?

Case: Client needs to make a payment to SARS. Note: Client would need to register on SARSE-Filing and set up the payment from the eFiling website.

Tax and UIF payments are setup on the SARS eFiling website, before they can be processed using internet banking. (The client will have to register on the eFiling website. The payment is captured on eFiling and only processed using internet banking).

Under the Payment option, the client selects eBill Payments.

The list of Tax and/or UIF payment(s) set up using eFiling will be displayed. There is an option to print the list of payments or delete selected payment(s).

To process the payment the client must click on the hyperlinked payment.

The client would then be given the option to process the payment now by selecting Pay Now or in the future by selecting the Future Date payment option.

If the client selects Future Dated Payment a date must be selected when the client requires the payment to be processed.

The client nominates the account to be debited in the From Account field.

The Proof of Payment field is ticked by default the client has the option to deselect this field, if they do not want to print the proof of payment.

Once the client clicks on Make Payment, there are the options to Confirm Payments, Cancel or Edit.

If the client clicks on Confirm, the payment will be completed.

On the Completed screen the option to Print selected proof of payment(s) and Make another payment are available.

56 HOW DO I PERFORM MULTIPLE PAYMENTS?

Case: Client wants to make multiple payments to different listed beneficiaries in one go rather than making multiple single payments e.g. A client with a small business needs to make salary payments.

The client selects Payment now or future dated payments from the "Payments" option in the main menu.

Once all the relevant fields have been completed the client must click on the "Add payment to list below" button.

The payment will be added to the table.

The client then has the option to add more payments to the list.

A maximum of 20 payments can be added to a list.

The client will then click on the 'Make payments' button.

The confirm screen will be displayed; the client must click on the 'Confirm' button to complete the payment process.

57 HOW WOULD I AMEND/MAINTAIN A FUTURE DATED PAYMENT?

Case: The client captured a future dated payment and would like to change some of the information e.g. The client had set up a future dated payment but needs to change the amount of that payment.

The client selects Maintain Payments from the Payment option in the main menu.

A list of future dated payments is displayed.

There is an option to Filter the payments using the filter criteria. The fields which can be used are the Account Number, Date From To and Payment Type (All payments / Taxpayments)

The search will only display future dated transactions based on the search criteria.

Select the "Print" option to print the list of payments or "Delete Selected" to delete the specific payment/s.

To edit/amend a payment the client can click the hyperlinked "My statement description (DR)" field.

Only certain fields can be edited. (If the client wants to edit, for example the "To Account" the payment must be deleted and re-captured).

The client then clicks on the "Update Payment" button and then the "Confirm" button to complete the process.

The client has the option to Print the payment notification.

58 HOW WOULD I AMEND/MAINTAIN A RECURRING PAYMENT?

Case: The client captured a recurring payment and would like to change some of the information .e.g. The client had set up a recurring payment but needs to change the frequency of that payment.

The client selects Maintain Payments, Recurring from the Payment option in the main menu.

A list of recurring payments is displayed.

There is an option to Filter the payments using the filter criteria. The fields which can be used are the Account

Number, Date From To and Payment Type (All payments / Tax payments)

The search will only display recurring transactions based on the search criteria.

Select the "Print" option to print the list of payments or "Delete Selected" to delete the specific payment/s.

To edit/amend a payment the client can click the hyperlinked "My statement description (DR)" field.

Only certain fields can be edited. (If the client wants to edit, for example the "To Account" the payment must be deleted and re-captured).

The client then clicks on the "Update Payment" button and then the "Confirm" button to complete the process.

The client has the option to Print the payment notification.

59 WHAT IS SECURE MESSAGING?

FAQ's: Secure Messaging:

#	Question	Answer
1	What is Secure Messaging?	Secure Messaging is a basic process of sending a secure message from Internet Banking to the NCC to resolve those queries.
2	What sort of query can I send in my Secure Message?	The secure message service is based on free-text, which means you will be able to ask any financial query, either related or unrelated to your accounts.
3	How much will Secure Messaging cost me?	The secure messaging service is free and does not add any additional charge to your normal internet banking service fee.
4	Is secure messaging a sensitive transaction i.e. do I need to have SMS Authorisation to use it?	No, secure messaging is not a sensitive transaction and you will be able to access this service even if you are not SMS Authorised i.e. you don't need Approve-it to access secure messaging.
5	Do I need to have a Nedbank Profile, Pin and Password?	Yes, you need to have a self service banking profile and be able to access internet banking since the service is only available after you log into internet banking.
6	When I log into internet banking, how do I access secure messaging?	After you log into internet banking: <ul style="list-style-type: none"> - Click on the Admin Menu - Choose the secure messaging option - Select the secure messaging function that you want to perform
7	What services are available to me under the secure messaging menu?	You will be able to: <ul style="list-style-type: none"> - Send a secure message - View the status of your secure message - Search through your previously stored secure messages
8	When I send a secure message, how will the NCC get back to me?	When you send a secure message, you will have the option to choose a method for the NCC to get back to you. You will be able to choose the following options: <ul style="list-style-type: none"> - SMS - Phone - Email - Fax <p>Please note: That if the NCC needs to call you back and they need to authenticate that it is you before responding to your query, they may have to call you back on your CIS registered cellphone number and ask you authentication related questions before responding to your query</p>

9	Is the secure messaging system secure and safe?	<p>Nedbank has employed state-of-the-art security systems and processes to ensure your secure messaging experience is safe and secure.</p> <p>We use the robust Internet Banking security that is Profile, Password and Pin protected. In addition, all phishing and audit related trails will be available to track if needed.</p> <p>Furthermore, if deemed necessary and to further authenticate you (if a query is sensitive), the NCC may call you back on your CIS registered cellphone number and ask you authentication related questions before responding to your query.</p>
11	How long will it take to get a response to my Secure message?	The Nedbank Contact Centre will contact you within 2 working days on receipt of your query on weekdays between 08:00 and 16:30 and Saturdays between 08:00 and 12:00. These times exclude public holidays and Sundays.
12	How long can my secure message be?	The secure message can be up to a maximum of 500 characters
13	How many messages can I send and how long will this information remain on my profile?	There is no limit to the number of secure messages you can send. These messages will be stored for up to five years.
14	Will I be able to follow up with the NCC regarding my query?	When you send a secure message, a unique reference number is provided to you. If you contact the NCC to follow up on the progress of your query, this number is also to track and provide you with feedback
15	Will I get a status update on the progress of my query online?	<p>Yes, if you log into internet banking, select secure messaging and 'View status of secure message'. You will see the reference number related to this message as well as the following there status types:</p> <ul style="list-style-type: none"> - Pending - In Progress - Resolved

60 WHAT IS THE NEDBANK APP SUITE?

FAQ's: The Nedbank App Suite and Internet Banking:

#	Question	Answer
1	What is the Nedbank App Suite?	Nedbank brings you the Nedbank App Suite which provides you with a unique, device-adaptable and customisable banking experience. We help you achieve your goals by giving you the ability to choose from a selection of convenient and secure tools and NedApps designed to suit your needs..
2	How do I get the Nedbank App Suite?	The Nedbank App Suite is available for download from the following app stores for smartphones or from the Nedbank website: Apple application store (App Store)

		<p>Android application store (Play Shop)</p> <p>Java enabled devices</p> <p>Blackberry App World</p> <p>.</p> <p>Note: Search for 'Nedbank' in the respective App Stores.</p>
3	What device does the Nedbank Application run on?	<p>It runs on most Smart phones and Java enabled cellphones. A version for tablets will be available at a later stage.</p> <p>Note: If the client uses a hybrid device i.e. the tablet is also the client's phone on which he receives SMS's when using internet banking, the Nedbank Application can be downloaded on that device</p>
4	I did not receive the "approve it" message to authenticate me, what should I do?	<p>If approve it message does not come through it will automatically divert to a one time pin</p>
5	How much does the Nedbank Application cost?	<p>The Nedbank Application is free however there are costs associated to the data usage for download as well as using of the application. Consult your service provider for these costs</p> <p>There are transactional cost associated to the banking functions which are the same as the costs on Internet Banking, consult the retail pricing guide.</p> <p>The T&C's of the Nedbank Application will cover that data usage is as per any other App the customer might use on their device.</p> <p>The Nedbank Application is less than ± 700KB (Java Phones) and ± 1.5 MB (Smart Phones).</p>
6	What do I get in the Nedbank App Suite?	<ul style="list-style-type: none"> • Ned Apps activation using a passkey from alternative channel • Capability to add & remove Ned Apps from home screen as you choose • Capability to manage security('ecert') pin <p>Retail: Banking</p> <ul style="list-style-type: none"> • View account balances & transaction history • Once off payments • Payments to your beneficiaries • Add beneficiaries • Update, view & delete beneficiary details • Transfers • Buy prepaid products <ol style="list-style-type: none"> 1. Vodacom, Airtime, Data and SMS 2. MTN, Airtime 3. Cell C, Airtime

		<p>4. 8.ta, Airtime 5. Virgin Mobile, Airtime</p> <p>Lead Forms</p> <ul style="list-style-type: none"> • Account opening lead form Current, Saving, Credit Card <p>Locators</p> <ul style="list-style-type: none"> • Locate your nearest Branch or ATM • Get directions to Branch and ATM locations from where you are <p>Forex Rates</p> <ul style="list-style-type: none"> • Forex Rates Tables <p>Calculators</p> <ul style="list-style-type: none"> • Finance Calculators Home loan, Motor Vehicle, Personal Loan and Forex <p>Contacts</p> <ul style="list-style-type: none"> • Branch contact details • List of important contact details <p>Corporate/Business Banking:</p> <ul style="list-style-type: none"> • Batch Authorisation • Password Reset <p>Wealth:</p> <ul style="list-style-type: none"> • Share trading
7	Can I use the Nedbank Application if I am not a Nedbank client?	<p>Yes, you can use it to:</p> <ul style="list-style-type: none"> - Locate branches and ATM's - Financial calculators - Forex table e.g. what is the rate of the rand against the dollar - Forex calculator - Apply for a new Cheque, Savings or Credit Card account
8	Do I need to have a Profile, Pin and Password?	<p>The Nedbank App uses it's own PIN number that you will create to access secure functionality. This PIN('Passkey') is created by accessing Internet Banking and enrolling for the Nedbank App. Once this is done you will only require the PIN number you created to access the application going forward.</p> <p>Note: The customer selected Nedbank Application Pin is applicable to the Nedbank Application only`.</p> <p>Note: Share Trading and Business Banking and Corporate clients have different credentials to access online services.</p>

9	Why do I still need to go to internet banking when I download the suite at my App store?	<p>You need to log into Internet Banking to enrol and obtain a 'Passkey'.</p> <p>This Passkey activation process is required to access the Banking functionality on the Nedbank App Suite. The Passkey generated on this secure site must be entered into the Activate NedApps option available on the Nedbank App Suite.</p> <p>By performing the Passkey activation process you will gain access to the secure banking functionality on the Nedbank App Suite.</p> <p>Once the Passkey is entered, you will be required to create a PIN that will be used to access all the secure functionality on the Nedbank App Suite.</p> <p>Select Activate Banking below to indicate that you would like to activate the Banking functionality on the Nedbank App Suite</p>
10	How do I enrol or activate the Nedbank App suite when I log into Internet Banking?	<p>Log into Internet Banking</p> <p>Select the 'Apply Online' menu</p> <p>Select the 'Nedbank App suite' option and 'Activate'</p> <p>This will present you with the Capture screen and read the Instructions and follow the necessary Passkey activation process</p> <p>Once the process is complete, you can print the passkey by clicking on the Print button or you may make a note of it. This passkey will expire in 10 hours</p>

61 WHAT IS My Financial Life?

FAQ's: My Financial Life and Internet Banking:

#	Question	Answer
1	What is My Financial Life?	My Financial Life is a Personal Finance Management tool that connects you to all the financial institutions that you have a relationship with and enables you to get a clearer picture of your finances in one secure place. The core functions of PFM are: Account Aggregation, both internally and externally; Budgeting tool, with alerts; Categorisation of spend; know where your money is going.
2	What is account aggregation?	It is a method that involves compiling information from different accounts, which may include bank accounts, credit card accounts, and investment accounts into a single place.
3	Where do I get the Nedbank My Financial Life tool?	Clients with internet banking profile: My Financial Life is available from internet banking Login using your Profile, Password and Pin. Navigate to the Service tab Click on the My Financial Life menu item When the pop up window opens to inform you that your internet banking session will close and you will be linked to My Financial Life, click 'Yes' or if you have changed your mind, click 'No' Non-Nedbank Clients or Clients with no internet banking profile Go to: www.MyFinancialLife.co.za
4	Why does my Internet Banking session need to close when I choose to go to My Financial Life?	Your internet banking session closes in order to maintain its security. Having it remain open in the background would compromise the security of your internet banking session. If you need to go back to Internet Banking, you will need to log in again.
5	How much does My Financial Life cost?	The My Financial Life tool is free however since the tool is on the internet, internet data usage will be required to be able to use the tool. Over time, however, we will be introducing additional functionality which may have a fee associated with it, should you wish to make use of it.
6	Can I use the Tool if I am not a Nedbank client?	Yes, the tool is available for use by both Nedbank and Non-Nedbank clients.

7	Do I need to have a Nedbank Profile, Pin and Password	<p>Non-Nedbank Clients or Clients with no internet banking profile can register for the My Financial Life tool without a Profile, Pin and Password Go to: www.MyFinancialLife.co.za</p> <p>Clients with a Nedbank profile can register for the My Financial Life tool with their Profile, Pin and Password on www.netbank.co.za Although in both instances a Nedbank ID and user name will be required</p>
8	What do I get with My Financial Life?	<p>Consolidated view of your financial portfolio Categorized spending to help you see where you are spending your money A Budgeting tool to help you manage your money Tracking tool to help you track your spending Goal alerts that help notify you when you reach certain milestones or when your reaching planned thresholds Other useful personal finance management tools</p>

62 CAN I MAKE PAYMENTS FROM MY AMEX CARD?

Yes you are now able to perform payments from your AMEX card previously you were only able to perform transactions to this account type.

Transfers

63 HOW DO I MAKE A FUTURE DATED TRANSFER?

Under the Transfer option, the client selects Future dated transfers

The client selects the Transfer Date field (This is the date that transfer will be processed).

The client nominates the account to be debited in the From Account field.

The client then selects the account to be credited in the To Account field.

The client enters an amount

The Proof of Transfer field is ticked by default the client has the option to deselect this field, if the user does not want to print the proof of transfer.

Select Make Transfer (If it is a single transfer) or Add Transfer to list below (If the client wants to process multiple transfers)

If the client selects Add Transfer to list below the selected transfer would show in the table below.

Once the client clicks on Make Transfer(s), there are the options to Confirm Transfers, Edit or Delete.

If the client clicks on Confirm, the transfer will be completed.

On the Completed screen the option to Print selected transfer notifications and Make another transfer are available.

64 HOW DO I PERFORM MULTIPLE TRANSFERS?

The client selects Transfer now or future dated transfers from the "Transfers" option in the main menu.

Once all the relevant fields have been completed the client must click on the "Add transfer to list below" button.

The transfer will be added to the table.

The client then has the option to add more transfers to the list.

A maximum of 20 transfers can be added to a list.

The client will then click on the 'Make transfers' button.

The confirm screen will be displayed; the client must click on the 'Confirm' button to complete the transfer process.

65 HOW WOULD I AMEND/MAINTAIN A FUTURE DATED TRANSFER?

The client selects the "Maintain Future Dated Transfers" from the "Transfers" option in the main menu.

A list of future dated transfers is displayed.

There is an option to Filter the transfers using the filter criteria. The fields which can be used are the Account Number, Date From To.

The search will only display future dated transactions based on the search criteria.

Select the "Print" option to print the list of transfers or "Delete Selected" to delete the specific transfer/s.

To edit/amend a transfer the client can click the hyperlinked "From account" field.

The client then clicks on the "Update Transfer" button and the "Confirm" button to complete the process.

66 CAN I MAKE TRANSFERS FROM MY AMEX CARD?

Yes you are now able to perform transfers from your AMEX card previously you were only able to perform transactions to this account type.

67 HOW WOULD I PERFORM A RECURRING TRANSFER BETWEEN LINKED ACCOUNTS?

Case: A client could like to make a recurring transfer on a specific date and for a specific number of payments. e.g. A client transfers funds into their savings account every month for the same amount and on the same day every month for the entire year.

The client selects Transfers and then Recurring Transfers from the menu.

Select the From account from the list.

Select the To account from the list.

Enter an amount into the Amount field.

Select the frequency that the transfer should occur on, i.e. Monthly or Weekly.

If Weekly is selected you will be required to select the day the transfer should occur on.

If Monthly is selected you will be required to select the day of the month the transfer should occur on.

Select the Start Date that the payment should start on. This can be for up to 1 year in advance.

Select the End Date or the number of occurrences for the payment. This can be for a total of up to 1 year after the start date.

If Add Transfer to List is clicked the transfer will appear in the list below and the form will be cleared so a new transfer can be captured.

Click on Load Transfers to move to the confirm screen where transfer(s) can be edited, deleted or confirmed.

Click on Confirm Transfers to complete the transfer(s).

On the completed screen you can print a proof of transfer for the captured payment(s) or select the Capture More transfers option.

68 HOW WOULD I AMEND/MAINTAIN A RECURRING TRANSFER?

Case: The client captured a recurring transfer and would like to change some of the information e.g. The client had set up a recurring payment but needs to change the frequency of that payment.

The client selects Maintain Transfers, Recurring from the Transfer option in the main menu.

A list of recurring transfers is displayed.

There is an option to Filter the transfers using the filter criteria. The fields which can be used are the Account Number, Date From To and Amount.

The search will only display recurring transactions based on the search criteria.

Select the "Print" option to print the list of transfers or "Delete Selected" to delete the specific transfer(s).

To edit/amend a transfer the client can click the hyperlinked "From account" field.

The client then clicks on the "Update Transfer" button and then the "Confirm" button to complete the process.

The client has the option to Print the transfer notification.

Prepaid Services

69 HOW DO I PREPAID PURCHASE ON INTERNET BANKING?

Please note: to purchase airtime for a 3rd party, you are required to have the SMS authorisation facility activated on your profile. This can be done at your nearest branch.

Select Prepaid Services from the main menu

Then select Prepaid Purchases. You have the option to purchase prepaids now or for a future or recurring date.

Capture the required information in the various fields

Sending a notification either via SMS, Fax or Email is available.

Capture the notification detail

You may capture a single prepaid purchase transaction, to proceed with the purchase click on the Make purchase button.

Alternatively you may capture multiple airtime purchases:

If so click on the Add purchase to list below button.

A maximum of 20 purchases are allowed in the list.

Click Make purchases to proceed.

The Purchase confirm screen is displayed. Verify if the details are correct, then

Click on the Confirm purchases button to complete the airtime purchase(s).

The Purchase airtime completed screen is displayed. There is an option to print a proof of purchase , click on the Print selected proof of purchase button.

70 HOW DO I MAKE A FUTURE DATED AIRTIME PURCHASE ON INTERNET BANKING?

Please note: to purchase airtime for a 3rd party, you are required to have the SMS authorisation facility activated on your profile. This can be done at your nearest branch.

Select Prepaid Services from the main menu

Then select Airtime Purchases . You have the option to purchase airtime now or for a future date.

Select the future dated option

Select a date in the future when you would like the purchase transaction to be effected.

Capture the required information in the various fields

Sending a notification either via SMS, Fax or Email is available.

Capture the notification detail depending on your selection

You may capture a single airtime purchase transaction, to proceed with the purchase click on the Load purchase button.

Alternatively you may capture multiple airtime purchases:

If so click on the Add purchase to list below button. A maximum of 20 purchases are allowed in the list.

Click Load purchases to proceed.

The Future dated- prepaid purchase confirm screen is displayed.

Verify if the details are correct, then click on the Confirm purchases button to complete the set-up of the prepaid purchase(s) transaction(s).

The Future dated - purchase airtime completed screen is displayed.

There is an option to print a notification for the transaction (s), click on the Print selected notification button.

(Note: A confirmation for the purchase transaction(s) will only be available when transaction is processed, depending on the date selected. The notification, (via SMS, fax or email) will only be sent when the transactions is processed. For notification charges refer to the pricing link on the internet banking logon page).

71 HOW DO I CHANGE/EDIT/DELETE A FUTURE DATED AIRTIME PURCHASE?

Please note: a future dated purchase transaction can only be edited or deleted up to one day before the transaction is processed.

Select Prepaid Services from the main menu

Then select Maintain Purchases

A list of future dated purchases will be displayed.

To search for specific transactions, enter the applicable search criteria in the Filter purchases section.

The option to Print the list or to Delete selected transactions is available.

To edit the transaction details click on the hyperlinked My statement description (DR) field.

Fields that are not greyed out may be edited.

Click on the Update purchase button to proceed.

The Maintain purchase confirm screen is displayed. Verify that the details are correct, and then click on the Confirm purchase button.

The Maintain purchase complete screen is displayed.

Click on the Print selected purchase notification button to print the purchase notification.

72 HOW DO I MAKE A RECURRING AIRTIME PURCHASES ON INTERNET BANKING?

Please note: to purchase airtime for a 3rd party, you are required to have the SMS authorisation facility activated on your profile. This can be done at your nearest branch.

Select Prepaid Services from the main menu

Then select Prepaid purchases . You have the option to make a prepaid purchase now, for a future date or as a recurring top-up.

Select the recurring option

Capture the required information in the various fields

Sending a notification either via SMS, Fax or Email is available

Capture the notification detail depending on your selection

Select the frequency that the top-up should occur on, i.e. Monthly or Weekly.

If Weekly is selected you will be required to select the day the top-up should occur on.

If Monthly is selected you will be required to select the day of the month the payment should occur on.

Select the Start Date that the top-up should start on. This can be for up to 1 year in advance.

Select the End Date or the number of occurrences for the top-up. This can be for a total of up to 1 year after the start date.

You may capture a single prepaid purchase transaction, to proceed with the purchase click on the Load purchase button.

Alternatively you may capture multiple prepaid purchases :

If so click on the Add purchase to list below button.

A maximum of 20 purchases are allowed in the list.

Click Load purchases to proceed.

The Recurring - purchase confirm screen is displayed. Verify if the details are correct, then click on the Confirm purchases button to complete the set-up of the prepaid purchase(s) transaction(s).

The Recurring - purchase completed screen is displayed.

There is an option to print a notification for the transaction (s), click on the Print selected notification button.

(Note: A confirmation for the purchase transaction(s) will only be available when transaction is processed, depending on the date selected. The notification, (via SMS, fax or email) will only be sent when the transactions is processed. For notification charges refer to the pricing/charges link on the internet banking logon page).

73 HOW DO I CHANGE/EDIT/DELETE A RECURRING AIRTIME PURCHASE?

Please note: a future dated purchase transaction can only be edited or deleted up to one day before the transaction is processed.

Select Prepaid Services then select Maintain Purchases and then Recurring.

A list of recurring purchases will be displayed. To search for specific transactions, enter the applicable search criteria in the Filter purchases section.

The option to Print the list or to Delete selected transactions is available.

To edit the transaction details click on the hyperlinked My statement description (DR) field.

Fields that are not greyed out may be edited.

Click on the Update purchase button to proceed.

The Maintain purchase confirm screen is displayed. Verify that the details are correct then click on the Confirm purchase button.

The Maintain purchase complete screen is displayed.

Click on the Print selected purchase notification button to print the purchase notification.

74 WHAT HAS CHANGED IN EXTENDED BENEFICIARY PURCHASE HISTORY?

FAQ's: Extended Beneficiary Purchase History:

#	Question	Answer
1	What has changed in the functionality, 'Search for Transactions'?	Clients can now enter search criteria for transactions processed in the last 12 months(365 days) previously they would only be able to search for transactions going back 3 months(90 days)
2	What has changed in the functionality, 'View failed transactions'?	Clients can now enter search criteria for transactions that failed in the last 12 months(365 days) previously they would only be able to search for transactions that failed in the last 3 months(90 days)
3	What has changed in the functionality, 'Beneficiary payment history'?	Clients can now enter search criteria for the last 10 payments made the last 12 months(365 days). Note: Beneficiary history will only reflect payments made after the beneficiary was added

Purchasing prepaids (e.g. airtime, SMS and Data bundles) for cell phones is the first phase that being implemented for prepaid services. The functionality will be enhanced in the near future to cater for several prepaid types

75 WHAT IS MY DAILY LIMIT FOR PURCHASING AIRTIME?

Currently, a daily limit of R1000 is available for prepaid purchases. (Please note: the prepaid limit forms part of the daily payment limit)

76 I PURCHASED AIRTIME AND MY CELL PHONE HAS NOT BEEN TOPPED UP?

Contact the Self Service Call Centre for assistance on 0860 555 111. Alternatively contact the relevant service provider call centre which can be provided to you by the Self Service Call Centre

77 WHAT WILL I BE CHARGED WHEN I PURCHASE AIRTIME?

To view the charges for prepaid purchase, Internet banking logon page, under the pricing/charges link to view the applicable charges.

Beneficiaries

78 HOW DO I ADD A BENEFICIARY?

Case: The client wants to add a beneficiary to their profile .e.g. The client wants to make payments to a 3rd party from their Nedbank account(s) linked to their profile, e.g. Edgars, Woolworths, School Fees, etc.

NOTE: In order to add beneficiaries to a profile from Internet Banking, the client needs to be SMS Authorised. Clients need to visit a branch with their ID to enable this functionality.

The client selects Beneficiaries, Add Beneficiary from the menu.

Respond to the Approve-it message or Type in the SMS Reference number received on the Cellphone number registered on the profile.

Type in the Beneficiary Name. This field will be used when viewing the list of beneficiaries linked to the profile.

Select the account type from the drop-down. This is the account you will be paying into and could be a Nedbank account (Savings, Current, Investment, Homeloan), a Credit Card or an account with another bank.

If Account with another bank is selected from the drop-down, select the bank with which the account is held, where applicable the first letter of the branch in which the account is held and then

the branch in which the account is held by means of selecting it from the list or typing in the branch number.

Type in the account number for the beneficiary.

Type a description for the My Statement Description field which will be the narrative listed on your statements.

Type in the Beneficiary Statement Description which will be the narrative listed on the beneficiaries statement.

79 HOW DO I CREATE A BENEFICIARY LIST?

Case: The client wants to create a beneficiary list for payment .e.g. the client wants to group specific beneficiaries in a list to pay on a weekly or monthly basis like. a salaries list or a list for retail accounts, like Edgars, Woolworths etc.

Under the Beneficiaries option in the main menu, the client selects 'Create Beneficiary List'

The Master list is the default list which the client can use to create sub-lists.(All the beneficiaries are displayed in the Master list).

The client would enter the name of the list the user wants to create in the "Name New List" field. (E.g. Retail Stores).

The client selects the beneficiary and clicks on the "Add" button to have that beneficiary added to the new list.

The client can remove any of the beneficiaries in the list by selecting the beneficiary and then clicking on the "Remove" button.

Once the client has completed the selection of beneficiaries to be added to the list, s/he must click on the "Create New List" button.

The list is then created and the option to "Create another list" is available.

80 HOW WOULD I VIEW A HISTORY OF PAYMENTS MADE TO A SPECIFIC BENEFICIARY?

Case: The client would like a list of payments that they have done to a specific beneficiary. e.g. The client wants to review all payments made to Edgars.

The client selects "Beneficiary payment history" from the Payments options in the main menu.

The client selects the Beneficiary List and then the specific Beneficiary to view the payment history.

The last payments made to the beneficiary will be displayed.

The client has the option to print the list of transactions.

By ticking the "Select" column the client has the option to "Print selected proof of transactions".

81 WHAT TYPE OF BENEFICIARIES CAN BE ADDED ONLINE?

You may add any beneficiary to your profile provided that you have activated the SMS facility on your profile. The following beneficiaries may be added to your profile:

- Beneficiaries with other South African bank accounts
- Nedbank accounts
- Bank Approved Beneficiaries. A 'bank approved beneficiary' is a company or institution with which Nedbank has a special payment agreement for your convenience (e.g. Telkom). When paying an 'bank approved beneficiary', you don't need the beneficiary's banking details; just select the beneficiary from the list provided.
- Credit Card accounts

Admin

82 HOW DO I INCREASE OR DECREASE MY PAYMENT/TRANSFER LIMIT?

To increase your payment and transfer limits you will need to visit your branch or relationship manager. Please remember to take along your ID book to authenticate yourself.

83 WHAT IS MY DAILY PAYMENT/TRANSFER LIMIT?

For security reasons you are allocated a daily maximum limit for transfers and payments. This limit is usually arranged with your branch, at the time the profile is issued. Internet Banking displays the daily limit and the limit available on most screens.

Investments

84 WHAT DOES THE INVESTMENT FUNCTIONALITY LET ME DO?

The investment functionality will allow you to do the following:

- Apply for investment account
- Reinvest Fixed Deposits
- Pay-out Fixed Deposits
- Maintain Investments Accounts
- Give notice of a withdrawal
- Cancel a withdrawal
- Create and Maintain Investment stop order

85 HOW DO I APPLY FOR AN INVESTMENT ACCOUNT?

To apply for an investment account you will first need to read accept the FAIS Notice and Terms and Conditions and enter in the one-time-password received on the Cellphone number registered on the profile.

Do the following to open the investment account:

Select Open new investment account from the Investments menu item.

Read and accept the FAIS Notice and Terms and Conditions.

Select the From account that will fund the investment

Select the Product Type

Use the following guidelines for each investment account type:

Just Save:

Select Investor Number.

Investment Term (N/A)

Expected Maturity Date (N/A cant input data)

Interest Frequency (N/A)

Interest Days (between 1 and 31)

Amount (R value not less than R500000 to open account)

Current Interest Rate (N/A)

Interest Disposal (Select Linked Account or Capitalise)

Capital Disposal (Select Account)

Would you like to create a stop order (Y or N)

If Y:

Stop Order Day (1 -31)

Stop Order Debit Account (Select from list)

Stop Order Amount (R50 and up)

Open account or Cancel

Fixed Deposit:

Select Investor Number

Investment Term (1 and 60 Months)

Expected Maturity Date (N/A cant input data)

Interest Frequency (Monthly/Quarterly/Half Yearly/ Annually/Expiry)

Interest Days (between 1 and 31)

Amount (R value not less than R1000 to open account)

Current Interest Rate (N/A)

Interest Disposal (Select Linked Account or Capitalise)

Capital Disposal (Select Account)

Would you like to create a stop order (N/A)

Open account or Cancel

NEDTERM:

Select Investor Number (range of 3 numbers)

Investment Term (N/A)

Expected Maturity Date (N/A cant input data)

Interest Frequency (N/A)

Interest Days (between 1 and 31)

Amount (R value not less than R1000 to open account)

Current Interest Rate (N/A)

Interest Disposal (Select Linked Account or Capitalise)

Capital Disposal (Select Account)

Would you like to create a stop order (Y or N)

If Y:

Stop Order Day (1 -31)

Stop Order Debit Account (Select from list)

Stop Order Amount (R100 and up)

Open account or Cancel

88 day Fixed Deposit:

Select Investor Number (range of 3 numbers)?

Investment Term (N/A)

Expected Maturity Date (N/A cant input data)

Interest Frequency (N/A)

Interest Days (between 1 and 31)

Amount

Current Interest Rate (N/A)

Interest Disposal (Select Linked Account or Capitalise)

Capital Disposal (Select Account)

Would you like to create a stop order (N/A)

Open account or Cancel

Equity Linked 36:

Select Investor Number (range of 3 numbers)

Investment Term (N/A)

Expected Maturity Date (N/A cant input data)

Interest Frequency (N/A)

Interest Days (between 1 and 31)

Amount (R value not less than R10000 to open account)

Current Interest Rate (N/A)

Interest Disposal (Select Linked Account or Capitalise)

Capital Disposal (Select Account)

Would you like to create a stop order (N/A)

Open account or Cancel

Nedbank Prime Select

Select Investor Number

Investment Term (Months 1 to 60)

Expected Maturity Date (N/A cant input data)

Interest Frequency (Monthly/Quarterly/Half Yearly/ Annually/Expiry)

Interest Days (between 1 and 31)

Amount (R value not less than R1000 to open account)

Current Interest Rate (N/A)

Interest Disposal (Select Linked Account)

Capital Disposal (Select Account)

Would you like to create a stop order (N/A)

Open account or Cancel

88 Day Prime Select

Select Investor Number (range of 3 numbers)

Investment Term (N/A)

Expected Maturity Date (N/A cant input data)

Interest Frequency (Monthly/Expiry)

Interest Days (between 1 and 31)

Amount (R value not less than R1000 to open account)

Current Interest Rate (N/A)

Interest Disposal (Select Linked Account)

Capital Disposal (Select Account where funds will go after maturity)

Would you like to create a stop order (N/A)

Open account or Cancel

Easy Access Deposit

Select Investor Number (range of 3 numbers)

Investment Term (Months 1 -60)

Expected Maturity Date (N/A cant input data)

Interest Frequency (Monthly/Quarterly/Half Yearly/ Annually/Expiry)

Interest Days (between 1 and 31)

Amount

Current Interest Rate (N/A)

Interest Disposal (Select Linked Account)

Capital Disposal (Select Account where funds will go after maturity)

Would you like to create a stop order (N/A)

Open account or Cancel

88 Day Easy Access Deposit

Select Investor Number (range of 3 numbers)
Investment Term (N/A)
Expected Maturity Date (N/A cant input data)
Interest Frequency (Monthly.Expiry)
Interest Days (between 1 and 31)
Amount (R value not less than R1000 to open account)
Current Interest Rate (N/A)
Interest Disposal (Select Linked Account)
Capital Disposal (Select Account)
Would you like to create a stop order (N/A)
Open account or Cancel

88 Day Premier Plus

Select Investor Number (range of 3 numbers)
Investment Term (N/A)
Expected Maturity Date (N/A cant input data)
Interest Frequency (Monthly/Expiry)
Interest Days (between 1 and 31)
Amount
Current Interest Rate (N/A)
Interest Disposal (Select Linked Account)
Capital Disposal (Select Account)
Would you like to create a Stop order (N/A)
Open account or Cancel

Just Invest

Select Investor Number (range of 3 numbers)

Investment Term (N/A)

Expected Maturity Date (N/A cant input data)

Interest Frequency (N/A)

Interest Days (between 1 and 31)

Amount (R value not less than R5000 to open account)

Current Interest Rate (N/A)

Interest Disposal (Select Linked Account)

Capital Disposal (Select Account or Capitalise)

Would you like to create a stop order (Y or N)

If Y:

Stop Order Day (1 -31)

Stop Order Debit Account (Select from list)

Stop Order Amount (R500 and up)

Open account or Cancel

86 WHAT TYPE OF INVESTMENTS CAN I APPLY FOR?

- Just Save
- Fixed Deposit
- NEDTERM
- 88 Day Fixed Deposit
- Equity Linked 36
- Nedbank Prime Select
- 88 Day Prime Select
- Easy Access Deposit
- 88 Day Easy Access Deposit
- 88 Day Premier Plus
- Just Invest

87 ARE THERE FEES TO OPEN AN INVESTMENT?

No, there are no fees to open an investment account

88 WHAT IS A FIXED DEPOSIT?

For more information on fixed deposits, please contact the Self Service Banking Contact Centre on 0860 555 111 or International +27 11 710 4000 or view more information on the Nedbank website.

89 WHEN CAN I REINVEST A FIXED DEPOSIT?

For more information on fixed deposits, please contact the Self Service Banking Contact Centre on 0860 555 111 or International +27 11 710 4000 or view more information on the Nedbank website.

90 ARE THERE ANY FEES TO REINVEST A FIXED DEPOSIT?

No, there are no fees to reinvest a fixed deposit.

91 HOW DO I REINVEST A FIXED DEPOSIT?

To reinvest a fixed deposit, you will first need to read accept the FAIS Notice and Terms and Conditions and respond to the Approve-it message or enter in the reference number received on the Cellphone number registered for the profile.

Do the following to reinvest the fixed deposit:

Select Maturing Fixed Deposits and then Reinvest Fixed Deposit from the Investments menu item.

Enter the reference Number sent to the cell phone

Read and accept the FAIS Notice and Terms & Conditions.

Select Investment to Reinvest

Select to either reinvest on Same Product or different product

If The Same:

Select The amount (Full/Full including Interest/Part Amount) if part amount enter amount

Select Interest disposal (select account)

Select Capital Disposal (select account or none)

Select Open account or cancel

Confirm or cancel on confirmation screen

If you select different: Follow same steps as opening new investment

92 WHY WOULD/SHOULD I REINVEST A FIXED DEPOSIT?

For more information on fixed deposits, please contact the Self Service Banking Contact Centre on 0860 555 111 or International +27 11 710 4000 or view more information on the Nedbank website.

93 WHEN CAN I PAY OUT A FIXED DEPOSIT?

For more information on fixed deposits, please contact the Self Service Banking Contact Centre on 0860 555 111 or International +27 11 710 4000 or view more information on the Nedbank website.

94 HOW DO I PAY OUT A FIXED DEPOSIT?

To pay out a fixed deposit, you will first need to read accept the FAIS Notice and Terms and Conditions and respond to the Approve-it message or enter in the reference number received on the Cellphone number registered for the profile.

Do the following to pay out the fixed deposit:

Select Maturing Fixed Deposits and then Reinvest Fixed Deposit from the Investments menu item.

Enter reference Number sent to the cell phone

Read and accept the FAIS Notice and Terms & Conditions.

Select Capital disposal (select account)

Investment number (NA)

Investor Number (N/A)

Amount (N/A)

Submit or Cancel

Confirm or Cancel

95 ARE THERE ANY FEES TO PAY OUT A FIXED DEPOSIT?

No, there are no fees associated with paying out a fixed deposit.

96 WHAT DOES THE MAINTENANCE FUNCTION ON AN INVESTMENT ACCOUNT LET ME DO?

It allows you to change certain aspects of your investment like, interest days, Interest disposal, Capital disposal.

97 HOW DO I MAINTAIN AN INVESTMENT ACCOUNT?

- Select Maintain Investments from the Investments menu item.
- Enter reference number sent to the cell phone
- Select Investment
- Make Changes
- Submit changes
- Confirm Changes

98 ARE THERE FEES TO GIVE NOTICE OF A WITHDRAWAL?

No, there are no fees associated with giving a notice of withdrawal.

99 HOW DO I GIVE NOTICE OF A WITHDRAWAL?

To give notice of a withdrawal, do the following:

- Select Investments Tab
- Select Notice of Withdrawal
- Select give notice of withdrawal
- Enter Reference number sent to cell phone
- Select investment
- Enter Withdrawal Amount
- Enter due date
- Select capital disposal account
- Select submit confirm transaction

100 WHAT IS NOTICE OF A WITHDRAWAL?

It is submitting of a date and amount that you would like to withdraw on an investment.

101 WHEN CAN I CANCEL A NOTICE OF WITHDRAWAL?

When a withdrawal has been submitted and as long as it is within the date period allowed for the investment.

102 ARE THERE FEES TO CANCEL A NOTICE OF WITHDRAWAL?

No, there are no fees to cancel a notice of withdrawal.

103 HOW DO I CANCEL A NOTICE OF WITHDRAWAL?

- Select Investments Tab
- Select Notice of Withdrawal
- Select cancel notice of withdrawal
- Enter Reference number sent to cell phone
- Select investment
- Select cancel withdrawal
- Submit and confirm or Cancel

104 HOW DO I CREATE AN INVESTMENT STOP ORDER?

- Select Investments Tab
- Select Investment Stop Order
- Select create stop order
- Enter SMS reference number
- Select an Investment account
- Select a from account
- Select a stop order day
- Enter a stop order amount in line with Product rule
- Submit and confirm or Cancel

105 WHY WOULD I CREATE AN INVESTMENT STOP ORDER?

This is done to fund an investment on a monthly basis for a defined amount of money; it is done to grow the value of the investment and subsequent interest earned.

106 IS THERE A FEE TO CREATE AN INVESTMENT STOP ORDER?

No, there is no fee to create an investment stop order.

107 HOW DO I MAINTAIN AN INVESTMENT STOP ORDER?

- Select Investments Tab
- Select Investment Stop Order
- Select maintain stop order
- Enter SMS reference number
- Select an Investment account
- Select a from account
- Select a stop order day
- Enter a stop order amount in line with Product rule
- Submit and confirm or Cancel

108 WHY WOULD I MAINTAIN AN INVESTMENT STOP ORDER?

This is done to change the account the stop order is coming off, or the amount or the day or to cancel it

109 IS THERE A FEE TO MAINTAIN AN INVESTMENT STOP ORDER?

No, there is no fee associated with maintaining an investment stop order.

MPESA/Mobile Payments

110 WHAT IS MPESA

M-PESA is a fast, simple and affordable way to send money. It is like having cash in your hand and does not require a traditional bank account but simply uses a customer Cell phone number to send money and make mobile payments

111 CAN I OPEN AN MPESA ACCOUNT VIA INTERNET BANKING?

No You can't, this needs to be done at an MPESA outlet OR Nedbank Branch

112 I TRANSFERRED MONEY TO THE WRONG CELLPHONE NUMBER WHAT MUST I DO?

You will need to contact Vodacom and ask them to try recover your money, this is not guaranteed. Their number is 0821082. If the transaction is reversed, Nedbank will reverse the funds into your bank account and notify you via SMS. Then you can re-do the transaction with the correct cell phone number

113 I TRANSFERRED MONEY AND IT NEVER GOT TO THE CELLPHONE NUMBER I SPECIFIED WHAT MUST I DO?

Please supply all the details of the transaction as well as Profile and submit the case to the Self Service Banking Contact Centre on 0860 555 111or International +27 11 710 4000

114 HOW LONG WILL IT TAKE THE TRANSFER TO GET TO MY MPESA ACCOUNT?

M-PESA Payments can take place be and processed during the following times :

Weekdays between 00:00am and 8:00am to be processed before 12:00pm (Not including Public Holidays)

Weekdays between 09:00am and 16:00pm to be processed before 17:00pm (Not including Public Holidays)

Weekend and Public holidays transactions will be processed the next working day before 12:00pm (Not including Public Holidays)

115 HOW DO I DO AN MPESA TRANSFER?

To make an M-PESA payment:

Simply select the from account (account that will be debited)

Enter the destination cell phone number (please ensure this is entered correctly, Nedbank cannot be held responsible if the incorrect number is entered)

Enter the statement description you wish to appear on your statement

Enter an amount for the transaction and confirm.

Once the transaction is confirmed select complete to finalise the transaction

A notification will be sent to the recipient once the transaction is successfully processed via Vodacom. (This depends on the time the transaction was made

Should the transaction fail the money will return to your account up to a day later, this is again dependent on when the transaction was done

116 HOW WILL I KNOW IF THE PAYMENT IS SUCCESSFUL?

Only once the recipient gets an SMS from Vodacom advising of the MPESA funds being available is the transaction completed, in the future Nedbank will also send a SMS to both parties advising of the transaction

117 ARE MPESA PAYMENTS REAL TIME?

Yes they are.

118 WHAT IS MY AVAILABLE TRANSFER LIMIT?

R1000 a day, this limit also forms part of your prepaid and payment limits so will impacted should these limits be depleted

119 CAN I DO RECURRING AND OR FUTURE DATED MPESA?

NO, at the moment you cannot, this will change in the future when the service is further enhanced

120 CAN I SEND NOTIFICATIONS?

No, because the transactions are not real time we can not immediately confirm if the transaction is successful

121 CAN I SEND MONEY TO NON VODACOM NUMBERS?

Yes you can, however will not be able to open an MPESA account on that SIM, you will be required to get a Vodacom SIM.

To draw money from a Non Vodacom SIM visit an MPESA outlet to draw cash

122 IF I RECEIVE A PAYMENT NOTIFICATION FROM NEDBANK, CAN I VERIFY THAT IT IS GENUINE?

Yes you can. If you go to the internet banking home page, look at the tabs at the top and one of them states 'Verify Payment'. Click on this to access the functionality. This functionality allows you to verify the authenticity of a payment notification sent form the Nedbank system to a 3rd party.

This enables the client that received the payment notification with corresponding reference number details to verify that this payment notification was generated by the Nedbank Notifications system.

122. WHAT CAN I DO WITH THE eNOTES SERVICE ON INTERNET BANKING?

The eNote service will notify you as a client of transactional activity and the status of the balance on their account via SMS. Staying in touch with what is happening on one's account will provide you with peace of mind and allow you to detect any unusual activity immediately

You can activate or deactivate any applicable accounts linked to your profile on internet banking for eNotes and also set up the low balance or threshold amount linked to that account.

