MAKE THINGS HAPPEN NEDBANK

Internet Banking – Frequently Asked Questions

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1. What new functionality is available on internet banking?

NetBank is a full-service Internet banking facility that allows you to do your banking with complete security from the comfort and safety of your home or office. The additional functions include:

- Prepaid Services (airtime purchases for MTN, Vodacom, Cell C and Virgin)
- Stop cheques
- Third party notifications via SMS, Fax or Email
- Search for transactions (search for transactions for the last 90 days, print the confirmations and send 3rd party notifications).
- View failed transactions (Payments, transfers and airtime purchases).
- Perform single or multiple payments and transfers
- Future dated payments
- Future dated transfers
- Tax payments
- Maintain future dated payments
- Maintain future dated transfers
- Beneficiary payment history
- Create and Maintain beneficiary lists

2. How do I stop a cheque via internet banking?

Please note: cheques that have been processed, i.e. presented for payment, cannot be stopped.

- Select ADMIN from the main menu
- Then select Stop Cheques – Individual cheque(s)/Range
- You will be required to 'Accept' the indemnity before proceeding
- There is an option to stop single or multiple cheques or a Cheque range
- Capture the required fields
- If you are stopping a single cheque click on the 'Stop Cheque(s)' button
- Alternatively if you stopping multiple cheques click on the 'Add cheque(s) to list below'
- The 'Stop cheques' – confirm screen will be displayed, click on the 'Confirm' button if the detail is correct
- The 'Stop cheques' – completed screen is displayed, you have the option to 'Print selected proof of stop cheque', to 'Print' or 'Export' the list.

Please refer to the User Guide on the internet banking logon page for a step-by-step process on how to stop a cheque.

3. Why do I need to accept this indemnity?

Once the stop cheque instruction has been captured, it cannot be reversed. As a client you need to acknowledge that, the Bank cannot be held liable if the cheque(s) are processed although an instruction was captured.
Also the indemnity must be 'Accepted' or you will not be able proceed to stop the cheque(s).

4. What happens if I stop a cheque after hours?

Processing of stop cheque(s) instructions are immediate during the following hours: Monday to Friday from 09H00 until 16H00 and Saturday from 08H30 until 12H00. Stop Cheque instructions cannot be captured online after the cut-off times.

5. What are the charges to stop a cheque?

To view the charges for stop cheques please refer to the internet banking logon page, Under the heading 'Important Information' select the 'Charges' option to view the applicable charges.

6. How do I view a history of my stopped cheques?

- Select ADMIN from the main menu
- Then select Stop Cheques – Stop Cheque History
- Enter the criteria to search for the cheque(s) and click on 'Search'.
- A list of your stop cheques will be displayed.
- You have the options to 'Print selected proof of stop cheques', to 'Print' or 'Export' the entire list.

Please refer to the User Guide on the internet banking logon page for a step-by-step process on how to view your stop cheque history.

7. Why was the cheque that I stopped unsuccessful?

There is a possibility that the cheque was already processed and could not be stopped.
Contact the call centre for further assistance.

8. How do I purchase airtime 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.
- 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, e.g. if you selected SMS, enter the cellphone number of the person you want to send the notification to.
- You may capture a single airtime 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 airtime' – 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.

Please refer to the User Guide on the internet banking logon page for a step-by-step process on how to purchase airtime.

9. 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, (e.g. if you selected SMS, enter the cellphone number of the person you want to send the notification to).
- 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- purchase airtime’ – confirm screen is displayed. Verify if the details are correct, then click on the ‘Confirm purchases’ button to complete the set up of airtime 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.

Please refer to the User Guide on the internet banking logon page for a step-by-step process on how to purchase airtime.

(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 ‘New Functionality Charges’ link on the internet banking logon page).

10. 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 transaction(s) 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. If you wish to change the cellphone number the transaction must be deleted and recaptured.
- 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.

Please refer to the User Guide on the internet banking logon page for a step-by-step process on Maintain an airtime purchase transaction.

11. Why can I only purchase airtime and not electricity online?

Purchasing airtime for cell phones is the first phase that being implemented for Prepaid services. The functionality will be enhanced in the near future.

12. What is my daily limit for purchasing airtime?

A daily limit of R1000 is available for purchasing airtime.

(Please note: the prepaid limit forms part of the daily payment limit)

13. I purchased airtime and my cell phone has not been topped up?

Contact the helpdesk for assistance on 0860 115 060 alternatively contact the relevant service provider's call centre:

Cell-C:	084 140
MTN:	083 173
Virgin:	074 1000 123
Vodacom:	082 111

14. What will I be charged when I purchase airtime?

To view the charges for airtime purchases please refer to the internet banking logon page,
Under the heading 'Important Information' select the 'New Functionality Charges' option to view the applicable charges.

15. Can I send a notification of payment to a 3rd party?

Yes, a notification can be sent via SMS, Fax or Email.

If the SMS notification option is selected, enter the cellphone number you would like the notification to be sent to.
If the fax or email option is selected enter fax number or email address where you would like the notification to be sent to.

16. How long after sending the notification will it be delivered to the third party?

If a payment or airtime purchase 'now' transaction was done the notification is sent immediately.
If a 'future dated' payment or airtime purchase transaction was captured the notification will only be sent on the day the transaction is processed.

(Please note: between 22h00 and 07h00 all notifications sent will be queued and sent the next day after 07h00)

17. Can I send a notification to an international number?

Yes, notifications can be sent to international cellphone and fax numbers.
The correct format must be used, (i.e. + country code and cellphone or fax number).

18. How much will it cost to send a notification?

To view the charges for payment and purchase notifications please refer to the internet banking logon page,
Under the heading ‘Important Information’ select the ‘New Functionality Charges’ option to view the applicable charges.

(Please note: When a payment or purchase notification is sent via Search for transactions, Beneficiary Payment History or Purchase History the same charge(s) will be applied).

19. How would I perform a future dated payment to a beneficiary or make a once-off payment?

Case: A client would like to make a payment but would like that payment only to be processed sometime in the future.
Eg. Client is going on a holiday and would like a payment to be made to a beneficiary/or once-off at the end of the month.

Beneficiary payment

- The client selects the beneficiary list and the 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 user 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 select Once-off.
- SMS activate clients will need to enter the SMS reference number received to 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 the user 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 options to Print selected payment notifications, Add selected payments as beneficiaries or Make another payment are available.

20. 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.

21. How would I perform a Tax payment?

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

Advise clients that Tax 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 Tax Payments.
- The list of Tax 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 required 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 the user does 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

22. 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.
Eg. 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 payment 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.

23. 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.

24. 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.
Eg: 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 following criteria to use : Account Number, Date from – To, Amount From – To, and Check number From – To
- 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.

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

Case: Client has made payments/transfer and wants to find out which were unsuccessful or not processed.
Eg: 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.

26. How do I create a beneficiary list?

Case: The client wants to create a beneficiary list for payments.
Eg: The client wants to group specific beneficiaries in a list to pay on a weekly or monthly basis, e.g. 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.

27. 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. (Please note only the last three payments will be displayed).
Eg: 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 three payments made to the beneficiary will be displayed.
- The client has the options to ‘Print’ the list of transactions.
- By ticking the "Select" column the client has the option to "Print selected proof of transactions".

28. 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.
Eg: 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 / Tax payments)
- 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 for Print the payment notification.

29. 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.

30. I would like to sort my accounts and/or my beneficiaries alphabetically/numerically?

Note: 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 list of account accounts:
- The client selects "Enquiries" and "All Balances" from the main menu.
- The client can choose to sort by either Number / Account Description / Account number / Account type or Current / Available Balance
- 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 Number/ My Statement Description(DR) / Beneficiary Statement Description(CR) / Last Paid or Amount Paid.
- 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, Number/ Beneficiary Name / My Statement Description / Beneficiary Statement Description / Last Paid or Amount Paid.
- 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).

31. 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.
You will be able to decrease your "Once off Payment" limit online through the "Limit Maintenance" function, however please remember that once you decrease this limit, the only way to increase it (back to the maximum once off payment limit) is to visit your branch.

32. 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. NetBank displays the daily limit and the limit available on most screens.

33. 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
- Approved Beneficiaries. An "approved beneficiary" is a company or institution with which Nedbank has a special payment agreement for your convenience (e.g. Telkom). When paying an 'approved beneficiary', you don't need the beneficiary's banking details; just select the beneficiary from the list provided.
- Credit Card accounts

34. What is NetBank Website address?

NetBank can be accessed via the `Internet Banking' link on the Nedbank site or directly via www.netbank.co.za.

35. How do I ensure that my login page is secure?

There are a few checks that tell you whether your page is secure:
Make sure that the padlock on the bottom of the screen is closed.
At the logon page, check that the URL in the address line reads:https://netbank.nedsecure.co.za/.
Ensure that the URL commences with https and not just http.

36. How do I get my PIN?

To get your PIN

Once your profile has been created, your branch will give you a temporary PIN (you will need to present your ID). You must change this to a permanent PIN within six days of receipt - use the SST, Internet or Telephone banking facilities to do this.

To get your password

After you have created your permanent PIN, NetBank will prompt you to create your password. This must consist of six to 10 characters and contain at least one letter and one number.

37. My PIN has been compromised: What do I do?

If you suspect that your PIN has been compromised, visit your nearest Nedbank branch as soon as possible and get a new temporary PIN (take your ID with you).

38. What is the difference between a transfer and a payment?

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.

39. What is SMS authorisation?

SMS serves as an additional security measure when performing certain functions on internet banking, such as:

- Once-off payments.
- When adding beneficiaries to your profile.
- Purchasing airtime for a 3rd party.

40. How long will it take to receive my SMS reference number?

The reference number 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.

41. 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.
- Have your ID at hand when visiting the branch.
- Allow 24 hours for the facility to be activated.

42. What do I need to know about SMS authorisation and the reference number?

- Reference numbers will never include the alpha character `O' but could include a zero.
- SMS authorisation applies when doing once-off payments and adding beneficiaries online.
- You will only receive a 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.
- 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.

43. I do not have a cellphone. Will I still be able to do my banking?

Yes. SMS authorisation is only required for certain NetBank functionality.
It will be required if you want to make once-off payments or when adding beneficiaries to your profile.
If you do not have a cellphone you will still be able to make once-off payments up to the R1000 limit and your nearest branch will be able to update your beneficiary profile on your behalf.