

FNBOnline

Online Banking South Africa

User Guide

Start typing here...

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Introduction to Online Banking

Welcome to Online Banking

Welcome to Online Banking, giving you banking convenience with greater flexibility wherever and whenever it suits you.

Online Banking allows you the benefit of direct, secure and real-time electronic access to your FNB accounts, as well as the opportunity to manage your finances anytime, anywhere.

Online Banking Functionality	<ul style="list-style-type: none">• A single view of all the accounts linked to your Online Banking profile.• Real time account balances.• Detailed transaction history and transaction search functionality.• View and download interim and recreated statements.
	<ul style="list-style-type: none">• Maintain your accounts online.• Apply for replacement cards or cancel cards.• Stop cheques or debit orders.• Stay up to date with your banking transactions by subscribing to the inContact and/or Balance Alerts messaging service/s.
	<ul style="list-style-type: none">• Payments to 3rd parties, including future dated payments, scheduled/recurring payments or once-off payments.• Purchase Prepaid Services such as local and international Airtime, SMS Bundles and Electricity.
	<ul style="list-style-type: none">• Transfer funds between your accounts, including future dated transfers and scheduled/recurring transfers.
	<ul style="list-style-type: none">• Buy Forex currency, make Forex payments and top up or withdraw from your PayPal account.
	<ul style="list-style-type: none">• Buy and Sell Shares and Krugerrands.

	<ul style="list-style-type: none">• Enjoy additional services such as:<ul style="list-style-type: none">• FNB Connect• eFiling• Pay Traffic Fine• Play LOTTO and PowerBall• Balance Alert and Limit Alerts• Apply for banking products and services online.
Online Banking Security	<p>Online Banking is continuously being enhanced and each day we are looking at new methods to improve upon our security features.</p> <p>Click here to read more about our many layers of security.</p>
Online Banking Help	<ul style="list-style-type: none">• Online Assistance Call Centre<p>Contact our Online Assistance agents at 087 575 0000 for telephonic assistance.</p>• Operating Hours:<p>Click here to view the Operating Hours.</p>• Client ID and Support Number<p>When contacting Online Assistance, the agent will require your unique Client ID and Support Number in order to assist you; these numbers are displayed at the bottom of every page.</p>

What would you like to do now?

[Contact Us](#)

Learn more about our other tabs:

[Rewards Tab Overview](#)

[My Money Tab Overview](#)

[Accounts Tab Overview](#)

[Transfer Tab Overview](#)

[Payments Tab Overview](#)

[Cards Tab Overview](#)

[Shares and Gold Tab Overview](#)

[Forex Tab Overview](#)

[Portfolio Tab Overview](#)

[Insurance Tab Overview](#)

[Settings Tab Overview](#)

System Navigation and Common Functions

Online Banking users, both Primary and Secondary Users, will only be shown the tabs, sub-tabs, buttons, actions, files and functionality they have been given access to.

If a tab, sub-tab, button, action or file is greyed out or is not visible, this means that you do not have permission to see or use it.

System Navigation and Common Functionality	Description
<p>Login Problems - Forgotten Password hyperlink</p>	<p>Should you experience any difficulties when attempting to log into Online Banking, use the Forgotten Password functionality for assistance.</p> <p>This hyperlink is situated directly below the Login Details capture fields.</p> <ul style="list-style-type: none"> <p>Forgotten Password (or Blocked Profile)</p> <p>If you have forgotten your Online Banking password, or you have entered it incorrectly three times and your Profile has been blocked, use this function to reset your password.</p> <p>Forgotten User ID</p> <p>If you have forgotten your Online Banking User ID, or you entered it incorrectly three times and your Profile has been blocked, use this function to reset your User ID.</p> <p>Forgotten User ID and Password</p> <p>If you make use of a One Time Pin, and you have forgotten both your User ID and Password, use this function to reset your access details.</p> <p>Setting Up your One Time PIN (OTP) - When registering for Online Banking, you will be directed to a page requiring you to set-up your One Time PIN (OTP) preferences. The OTP is a unique 8-digit security PIN that you will receive each time you login; it is a time-sensitive PIN used as a layer of security on Online Banking.</p> <p>Click here to read more about One Time Pin (OTP).</p>

Verify Payments	<p>The Verify Payments function enables a beneficiary / recipient to confirm that the information contained within a Proof of Payment Notification received from an Online Banking user is authentic.</p> <p>The recipient must enter the required information in the Verify Payments fields exactly as they appear on the payment notification.</p> <p>After clicking on Verify a message will be displayed confirming whether the payment notification is legitimate or not.</p> <p>Alternatively, if you would like to query the legitimacy of a payment notification, please call FNB Online Assistance on 087 575 0000.</p>
Terms and Conditions	<p>The Remote Banking Terms and Conditions apply to you if you use any of the following self service banking channels: Online Banking, Cellphone Banking, FNB.mobi, Smart Banking Application and Telephone Banking.</p> <p>Read this document carefully.</p> <p>Please contact the bank if you do not understand any part of this document.</p>
Prevx SafeOnline	<p>FNB Online is serious about security!</p> <p>In addition to the multiple layers of Online Banking security already available, we also offer all Online Banking clients a free software program that can protect you from being phished and prevent spyware from stealing your banking login details.</p> <p>Click here to learn more about Prevx SafeOnline and to download the software.</p>
Header Items	
These items are displayed as hyperlinks on the top right of every page.	
Contact Us	<p>Use the Contact Us function to send an email to Online Assistance or to your Personal Banker.</p>
Inbox	<p>This is your Online Banking Inbox. You can download certain Online Banking files and documents to this Inbox, such as Payment Notifications. Select the required file in your Inbox and then click on:</p> <ul style="list-style-type: none"> • Download to view or save the file • Delete to permanently delete the file from your Inbox
Help	<p>Click on Help to access step by step assistance for Online Banking functionality; the help text can also be downloaded as a User Guide.</p> <p>Once in the Help Files, click on the show hyperlink on the</p>

	top left of the page to view the Help Table of Contents, the Index or to Search the Help Files.
Log Off	Click on Log Off to safely log out and end your Online Banking session.
Footer Information	
This information is displayed at the bottom left of every page.	
Online Assistance Contact Number	For queries or telephonic assistance with Online Banking please contact Online Assistance.
Client ID and Support Number	When contacting Online Assistance the agent will require your unique Client ID and Support Number in order to assist you.
Technical Reference	You may need to quote this number to an Online Assistance agent if a technical error has occurred; this number will assist our banking developers to investigate technical errors and queries.
Page Layout	
Tabs	All functionality is grouped into tabs. Each tab has it's own menu of functionality. Click on the tabs at the top of the page to navigate to the type of functionality that you require.
Action Bar	The action bar is a menu of tab specific functionality. The action bar is displayed on the left of the screen once a tab has been selected and will update according to the functionality that you select. If the action bar button consists of additional drop down options an arrow is displayed next to the action button.
Sub Tabs	Sub tabs are tabs within a page. Once you have selected an account, the types of functionality specific to that account type are conveniently grouped together into sub tabs to ensure that all functionality is easily accessible within a single page.
Overlays	An overlay is a pop-up screen which requires an action. Eg. Once you have selected a function from the action bar, an overlay of the accounts that you can apply this function to will be made available on the overlay for selection.
Common Functionality	
Hyperlinks	Certain fields of a record within the page may be hyperlinked. Hover over the hyperlink to view a description of the functionality for that specific hyperlink.
Row Highlights	If you hover over a record, that particular row will be highlighted for ease of visibility.
Number of Records to Display	You can select the number of records that you would like to view on a page. Select the number that you would like to be displayed from the Show Entries drop down list; ranging in increments of 10 from a minimum of 10 records to a maximum of 150 records per page.

Paging Options	<p>If the records to display exceed one page, hyperlinked paging options will be made available at the bottom of each page to assist you to navigate the records.</p> <p>This function enables you to navigate directly to the first or last record set or to any page in between.</p>
Sorting	<p>You are able to sort records by any of the columns on the page.</p> <p>Simply click on the required column header to sort the records by that field. Click on the column header again to reverse the order.</p> <p>If you have sorted the records by a specific column, an arrow will be displayed in the respective column header.</p> <p>A downward pointing arrow will indicate that you have sorted in descending order while an upward pointing arrow indicates that the column has been sorted in ascending order.</p> <p>You can set a default sorting order on the Settings tab > Preferences.</p> <ol style="list-style-type: none"> 1. Click on any of the table headers to sort your transactions by that field. 2. Utilise the search field at the top right of the table to search across the record table; simply enter any part of the description that you are looking for. 3. A list of all possible transactions matching your search criteria will be displayed.
Search	<p>You can search across columns and across multiple pages by entering a minimum of two alphanumeric characters in the Search field.</p> <p>Only the records matching your search criteria will be displayed.</p> <p>Note: The page search functionality does not search the Date column. If you would like to search for a transaction by date, please use the search functionality on the Transaction History sub tab.</p>
Print and Download Buttons	<p>Print and Download buttons are available at the bottom of every page.</p> <p>If you select the Download button, the system will download the page in a PDF format.</p>
Action Buttons	<p>The buttons that you need to click on to proceed with an action are called action buttons.</p> <p>Action buttons are usually at the bottom right of the screen.</p>

	<p>Examples of action buttons:</p> <ul style="list-style-type: none">• Edit• Cancel• Confirm• Update• Finish
--	--

What would you like to do now?

[Return to the Accounts Main page](#)

[Return to the Transfers Main page](#)

[Return to the Payments Main page](#)

[Return to the Cards Main page](#)

[Return to the Shares and Gold Main page](#)

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[Contact Us](#)

Online Banking Availability During System Maintenance

During routine maintenance, or in the event that our platform experiences technical difficulties, you will still be able to perform core banking functionality on Online Banking, thus eliminating the inconvenience of complete system unavailability.

All non-core functionality / menu items will be hidden and will not be accessible when a maintenance session has been initiated.

If system maintenance is being performed, a message to this effect will be displayed on Online Banking.

To minimise customer inconvenience, major system maintenance is only done outside of normal banking hours.

The following core functionality will be available during system maintenance:

Pre-Login functionality:

- Forgotten Password
 - Forgotten User ID
 - Forgotten Password or Blocked Profile

Post Login Functionality:

- General
 - The News Tab
 - Online Help
 - Contact Us
- Accounts tab
 - Account Balances
 - Transaction History
 - Detailed Balance
 - Annual Price Letter Review
 - Contact Us (Send an email to your Personal Banker)
- Transfers tab
 - Transfers between accounts
 - eZiTransfer
 - Transfer History
- Payments tab
 - Pay Recipients (Existing beneficiaries on your Recipient List)
 - eZiPay
 - OnceOff Payments

- Payment History

The following functionality will not be available during system maintenance:

- General
 - Registration for Online Banking
 - Sales functionality (Apply Online links both inside and outside of login)
 - All applications or forms within the Sales environment
 - Forgotten Password functionality (DigiTag functionality, Administrator Re-activation)
 - Verify Payments functionality
 - Online Banking Inbox

- Accounts tab
 - All Account Maintenance / Account Settings functionality
 - Stop Payments
 - Overdraft Maintenance
 - Limit Increases or Limit Maintenance
 - Account Upgrades

- Card tab
 - All Card Maintenance functionality
 - PIN Management
 - The Cancelling or Ordering of Cards
 - Limit Increases or Limit Maintenance
 - Card Upgrades

- Payments tab
 - All Recipient Maintenance Functionality
 - Maintaining Recipient Details
 - Adding new beneficiaries to your Recipient List
 - Creating Future Dated Payments
 - Creating or Maintaining Scheduled Payments

- Transfers tab
 - Creating Future Dated Transfers
 - Creating or Maintaining Scheduled Transfers

- Other tabs
 - All functionality under the eBucks tab
 - All functionality under the Portfolio tab
 - All functionality under the Shares tab
 - All functionality under the Services tab

- All functionality under the Settings tab

For more information please contact Online Assistance.

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Online Banking Security

Online Banking Security Overview

Online Banking Security

Online Banking Security

Online Banking offers a multi-layered approach to security.

The following Security functions are available on Online Banking:

Security Layer	Description
User Id	A User ID must consist of a minimum of 8 characters, alpha or numeric e.g. James007.
Login password	<ul style="list-style-type: none">• Passwords must be a combination of upper and lower case letters, at least one special character and one number• Passwords must be a minimum of 7 characters and may not exceed 30 characters• The same character cannot be used consecutively, e.g. aardvark• New passwords cannot be the same as the previous 12 versions• Passwords must not be similar to the User ID or any personal details (e.g. name, I.D. number, e-mail address, date of birth).
View Login History	<p>Use this function on the Settings Tab to view both successful and failed login events on your profile for the past 60 days.</p> <p>Both the Date & Time and the status of the Event will be displayed.</p> <p>If you are the Primary User you can View the Login History for each Secondary User that is linked to your profile.</p> <p>For your convenience, your last 3 login events for the past 14 days are also displayed on the News Tab.</p>
One Time Pin (OTP)	<p>The OTP is a unique 6-digit security PIN which is time-sensitive; you will be required to enter this OTP as confirmation when performing certain functions on Online Banking.</p> <p>read more ...</p>
inContact Messaging	<p>inContact is an innovative messaging service which keeps you in touch with financial transactions on your accounts as they occur.</p> <p>Receive alerts of account activity such as deposits, transfers, withdrawals and purchases on all your accounts as they happen.</p>

	<p>All you need is your cellphone number or an email address!</p> <p>inContact is for individual consumers inContact Pro for commercial clients</p>
Prevx SafeOnline™	<p>We believe that the user's' entire online experience needs to be secured, and not only their Online Banking.</p> <p>Prevx SafeOnline™ is a downloadable application that works on top of any anti-virus software and alongside all other security products on the user's PC. Unlike anti-virus software, it is designed to protect login details like your User ID and Password, and other personal credentials eg name and bank account details when banking, shopping and social networking online.</p> <p>read more...</p>
Fraud Prevention Centre	<p>Our Fraud Prevention Centre gives you the ability to keep updated in regard to the current online threat environment and how to guard against these. The information ranges from how to protect your computer to tips for safe banking. The Fraud Prevention link is located on the top right of the screen above the Login section on the FNB home page.</p> <p>Fraud Team Contact Details</p> <p>Telephone Number: 087 575 0011 Email: risk.online@fnb.co.za</p>

What would you like to do now?

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OTP

One Time PIN - OTP

When registering for Online Banking, you will be directed to a page requiring you to set-up your One Time PIN (OTP) preferences.

The OTP is a unique 6-digit security PIN which is time-sensitive; you will be required to enter this OTP as confirmation when performing certain functions on Online Banking.

SMS is the suggested means of receiving an OTP; if you do not have access to a cellphone, please contact [Online Assistance](#) to make alternative arrangements.

When prompted to enter an OTP, if you do not receive your OTP automatically within a few minutes, simply click on **Send OTP** to have it resent.

For security purposes, once your OTP has been set up, the cellphone number that your sms is sent to can only be maintained by Online Assistance.

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Prevx SafeOnline™

What is Prevx SafeOnline™:

Prevx SafeOnline™ is a downloadable application that works on top of any anti-virus software and alongside all other security products on the user's PC. Unlike anti-virus software, it is designed to protect login details like your User ID and Password, and other personal credentials e.g. name and bank account details when banking, shopping and social networking online.

Prevx SafeOnline™ protects in three ways:

1. It helps to ensure that the websites that the user accesses are genuine and it will alert the user if the site that they are attempting to access is a reported phishing site
2. It can help to ensure that the login information entered is meant for the website being accessed
3. It protects personal information, even if there is existing malicious software running on the user's computer

The Prevx SafeOnline™ software can be downloaded from our website, www.fnb.co.za and is quick and simple to install.

Click on the Prevx SafeOnline hyperlink below the Online Banking Login fields.

24 hours following the installation, a security review notification will be presented to the user confirming the security status of the PC. The user will be alerted to any possible infections and will be prompted to take action to disinfect the machine. To ensure that the user's PC remains secure, a security page will be presented to the user every 7 days thereafter.

Should Prevx SafeOnline™ detect existing infections, it is possible that the user's online login details have already been compromised and it is important that the user resets all their online login details after the PC has been disinfecting.

The benefits of Prevx SafeOnline™:

1. Prevents spyware from stealing the user's login details on any secure site including, but not limited to, FNB Online Banking. This includes login to sites such as SARS eFiling, web mail and social network sites such as Face Book and Twitter
2. Alerts the user that they are accessing a reported phishing site
3. If the user selects Credential Protection for a particular site, e.g. FNB Online Banking, and then uses the same login details on another site, Prevx SafeOnline™ will prompt the user for confirmation in order to enhance phishing protection
4. Automatically scans the user's PC for known spyware and viruses and alerts the user of any infections that have been detected
5. If infections are detected on the user's PC, The user has the opportunity to purchase a complete software installation from Prevx to disinfect the PC; the discounted rate for FNB users is currently \$26.95 (an approximate cost of R 250) for an annual user licence fee.

Note: It is not mandatory for the user to utilize the Prevx software to disinfect the machine; we recommend the client use their existing anti-virus and security software provider first.

Who can use Prevx SafeOnline™?

SafeOnline™ supports all Windows Operating systems and is compatible with 95% of browsers currently used. It is currently not available to Apple Mac or Linux users but development is underway at Prevx to allow for compatibility with Apple Mac by late 2010.

As the software is PC specific, users need to install SafeOnline™ on every PC that they operate from; e.g. both office and home PC.

For more information please contact Online Assistance.

What would you like to do now?

[Return to the Security Main page](#)

Contact Us

Contact Details

Contact Us

If you would like to contact your banker or the Online Assistance Call Centre via email, simply click on the Contact Us hyperlink at the top of any Online Banking page.

Compliments or complaints about Online Banking? We want to hear from you! Simply click on the Compliments/Complaints Button at the bottom left of any page.

Alternatively, the following Call Centres can be contacted for queries about specific functionality on Online Banking.

Name	Contact Details
FNB	<p>Contact FNB for general banking information, compliments or complaints.</p> <p>0860 11 22 44 (Local) +27 11 369 1088 (International) info@fnb.co.za</p>
Online Banking Assistance	<p>Contact Online Assistance for telephonic support with Online Banking.</p> <p>087 575 0000</p> <p>Operating Hours:</p> <ul style="list-style-type: none">Monday - Saturday 08h00 - 19h00Sunday 08h00 - 13h00Closed on all Public Holidays.
Fraud Prevention Centre	<p>Contact the Fraud Prevention Centre to report fraud, report suspected fraud and for any other fraud related queries or information.</p> <p>087 575 0011 (<i>until 18th of October 2012</i>) 087 575 9444 (<i>w.e.f. 18th of October 2012</i>)</p> <p>Please forward suspicious emails to Risk@Online.co.za for investigation.</p> <p>Operating Hours:</p> <ul style="list-style-type: none">Monday - Saturday 08h00 - 19h00Sunday

	<p>08h00 - 13h00</p> <ul style="list-style-type: none"> • Closed on all Public Holidays.
FNB Online Reversals Department	<p>For requests and queries regarding the reversal of online payment transactions.</p> <p>087 730 2000 onlinerecalls@fnb.co.za</p>
Cellphone Banking	<p>For queries about Cellphone Banking, Prepaid Services and eWallet.</p> <p>087 575 9405</p> <p>Operating Hours:</p> <ul style="list-style-type: none"> • Monday - Sunday 08h00 - 20h00 • Public Holidays Closed
Credit Card Division	<p>For Credit Card queries:</p> <p>+2711 369-2800</p> <p>Operating Hours:</p> <ul style="list-style-type: none"> • Monday - Friday 07h00 - 19h00 • Saturday 07h00 - 13h00 • Sunday and Public Holidays Closed
eBucks	<p>For all eBucks queries.</p> <p>086 123 3000</p> <p>Operating Hours:</p> <ul style="list-style-type: none"> • Monday - Friday 08h00 - 18h00 • Saturday 09h00 - 13h00 • Certain Public Holidays only 09h00 - 13h00
FNB App	<p>For queries and assistance with the FNB Banking App.:</p> <p>087 575 0362</p> <p>Operating Hours:</p> <ul style="list-style-type: none"> • Monday - Saturday 08h00 - 19h00

	<ul style="list-style-type: none"> • Sunday 08h00 - 13h00 • Public Holidays Closed
FNB Connect	<p>For all queries about FNB Connect and FNB Connect Products.</p> <p>087 575 0001 www.fnbconnect.co.za</p> <p>Operating Hours:</p> <ul style="list-style-type: none"> • Monday - Friday 08h00 - 20h00 (Telephonic) 08h30 - 21h30 (Email only) • Saturday 08h00 - 20h00 (Email only)
FNB Business Rewards	<p>For all queries about FNB Connect and FNB Connect Products.</p> <p>087 575 0040 www.fnbbusinessrewards.co.za</p> <p>Operating Hours:</p> <ul style="list-style-type: none"> • Monday - Friday 08h00 - 18h00 • Saturday 08h00 - 12h00 • Public Holidays Closed
Forex	<p>For advice or general Forex queries.</p> <p>08601 FOREX (36739) advisoryservices@fnb.co.za</p>
Globel	<p>For queries or assistance with Globel International Airtime vouchers.</p> <p>0861 456 235</p>
Instant Accounting	<p>For queries about Instant Accounting.</p> <p>0860 22 22 55 instantaccounting@fnb.co.za</p>

	<p>Operating Hours:</p> <ul style="list-style-type: none"> Monday - Friday 08h00 - 17h00
Instant Payroll	<p>For queries about Instant Payroll.</p> <p>0861 333 136 fnbinstant.payroll@bcx.co.za</p>
LOTTO and PowerBall	<p>Contact the National Lottery Player Help Line for ticket queries and the latest Winning Numbers and Payout Info.</p> <p>0800 777 777</p>
PayPal	<p>For queries on FNB's Top Up and Withdraw service with PayPal:</p> <p>0861 PAYPAL (729 725) paypalenquiries@fnb.co.za Fax: +2711 263-5139</p> <p>For PayPal product specific queries:</p> <p>www.paypal.com</p>
Prepaid Services	<p>For queries or assistance regarding Prepaid Services.</p> <p>086 131 3210</p>
Share Investing	<p>For queries about Share Investing, Shares and Krugerrands.</p> <p>0860 SHARES (742 737) shareinvesting@fnb.co.za</p> <p>Operating Hours:</p> <ul style="list-style-type: none"> Monday - Friday 08h00 - 17h00
Telephone Banking	<p>For all Telephone Banking enquiries, eg. inContact, My Limit Alert and Balance Alert etc.</p> <p>087 575 9404</p> <p>Operating Hours:</p> <ul style="list-style-type: none"> Monday - Saturday 08h00 - 19h00

	<ul style="list-style-type: none"> • Sunday 08h00 - 13h00 • Closed on all Public Holidays.
Telkom Prepaid	<p>For queries or assistance regarding Telkom WorldCall vouchers.</p> <p>0800 22 33 68</p>

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Rewards Tab

Rewards Tab Overview

eBucks is South Africa's leading reward programme which enables you to earn and spend eBucks through various partners.

You earn eBucks by simply banking with FNB and for using your Credit or Cheque Cards to make purchases from any of the eBucks partners.

Ten eBucks is worth one Rand. Unlike other rewards, eBucks never expire and can be saved up.

There are a number of ways that you can spend your eBucks:

1. eBucks Shop
2. eBucks Travel
3. Online at eBucks internet partners
4. In-store at eBucks card partners
5. Fill up with eBucks at Engen
6. Use your eBucks to purchase [Prepaid Services](#) via Online Banking

Notes:

- eBucks functionality is limited to the Primary User.
- For all eBucks related queries please call the [eBucks Contact Centre](#).

Action Bar

Description

Rewards Tab Landing Page

The following information is displayed on the landing page of the Rewards Tab:

- **Your eBucks Balance**
 - This is the total balance of the eBucks earned on all of your linked accounts/products.
 - This balance is also displayed on the Accounts landing page.
- **eBucks Actions**
 - This column displays the current **eBucks status** of qualifying accounts/products that could earn you more eBucks.
 - Simply click on the **Link Now hyperlink** of a qualifying product to link it to your eBucks account.
- **Last Earn Amount**
 - This is the last amount of eBucks earned on each of your linked accounts.

	<ul style="list-style-type: none"> • eBucks Retail Partners <ul style="list-style-type: none"> ○ Learn more about the current eBucks Retail Partners and how you can earn or spend eBucks at these partners. ○ Note: Clicking on the Retail Partners hyperlink will end your current Online Banking session and will redirect you to the eBucks web site. • Discounts and Monthly Top Sellers <ul style="list-style-type: none"> ○ Current eBucks Discounts and Monthly Top Sellers are displayed for your convenience. ○ Note: Clicking on View More hyperlink on either the Discounts or Monthly Top Sellers images will end your current Online Banking session and will redirect you to the eBucks web site.
Go to eBucks.com	Clicking on Go to eBucks.com in the action bar will end your current Online Banking session and will redirect you to the eBucks website.
Order eBucks Card	Clicking on Order an eBucks Card in the action bar will end your current Online Banking session and will redirect you to the eBucks website where you can Order an eBucks Card online.
Join eBucks or Link Now	<p>Use this function to join the eBucks rewards programme or to link a qualifying FNB account/product to your existing eBucks account.</p> <p>step by step guide</p>
FNB Rewards	<p>FNB rewards clients with up to 15% back in cash or eBucks on their purchases when they use their qualifying Cheque or Credit Card products to purchase fuel or if they purchase airtime via any of FNB's electronic channels; ATM, Cellphone Banking and/or Online Banking.</p> <p>Use this function to Register for FNB Rewards and/or to view your FNB Rewards details.</p> <ul style="list-style-type: none"> • View your current FNB Rewards Earn Level • View the Rewards Details for your Fuel and Airtime transactions for the last 12 month period • View a monthly summary of your total eBucks and FNB Rewards earned <p>step by step guide</p>

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Join eBucks or Link an Account to Earn eBucks

Use this function to join the eBucks rewards programme or, if you are an existing eBucks account holder, to link a qualifying account to your existing eBucks account.

Your eBucks account will be displayed on the Accounts landing page together with your other accounts.

1. Click on the **eBucks** Tab.
2. Click on **Join eBucks** in the action bar to open a new eBucks account or click on **Link Now** in the eBucks Actions column to link a qualifying FNB account to earn eBucks.
3. The Join eBucks Rewards Programme registration page is displayed.
4. To ensure that eBucks can keep you updated with your balances and latest offers, complete your **communication preference** and your **contact details**.
5. You are required to read and accept the **eBucks Terms and Conditions** before you can **Continue**.
6. A **confirmation page** will be displayed.
7. Check that the information displayed is correct and, if necessary, click **Edit** to make any amendments or click **Confirm** to submit this information.
8. A **results page** will display the status of your application.
9. Click on **Finish** to complete the process.

Notes:

- eBucks functionality is limited to the **Primary User**.
- The **Join eBucks process is not immediate**; once you have submitted your information, the Join eBucks process may take up to 30 minutes; you do not need to remain logged into Online Banking during this time.
- When selecting the **Link Now** option, your Cheque Account/One Account will be linked automatically, however, because there is a linkage fee to earn eBucks on a Credit Card you will be required to accept the eBucks Terms and Conditions specific to credit cards before continuing.
- For all eBucks related queries please call the [eBucks Contact Centre](#).

What would you like to do now?

[Return to the Rewards Tab Overview](#)

FNB Rewards

FNB Rewards

Use this function to register for FNB Rewards and/or to view your FNB Rewards details.

FNB rewards clients with up to 15% back in cash or eBucks on their purchases when they use their FNB Cheque Card to purchase fuel or they purchase airtime via any of FNB's electronic channels; ATM, Cellphone Banking, Online Banking or the Banking App.

FNB Rewards

- You can earn up to 15% back on your fuel and airtime purchases
- Visit www.fnbfuelrewards.co.za for more info on Fuel and Airtime rewards
- Visit www.eBucks.com for more info on eBucks Rewards

Once you have registered for FNB Rewards you can view the following information:

- View your current FNB Rewards Earn Level
 - Your current Earn Level is highlighted in yellow.
- View a summarised table of your Fuel and Airtime Points earned per month for the last 12 month period
 - Clicking on the Points Earned hyperlink will display a breakdown of the total points earned for the respective month.
- View your Points earned per month
 - A breakdown of the total Fuel and Airtime Points earned for the previous month is displayed.
 - To view the breakdown for another month simply click on the Points Earned hyperlink in the monthly summary above.

1. Click on the **Rewards Tab**.
2. Click on **FNB Rewards** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the account that you would like to view your FNB Rewards information for.
5. The FNB Rewards page for the selected account will be displayed.
6. Click on the **Amount hyperlink** under **Points Earned** to view a breakdown of your total eBucks and FNB Rewards earned for that month.

What would you like to do now?

[Return to the Rewards Tab Overview](#)

[Register for eBucks](#)

Business Rewards

Business Rewards

Qualifying FNB Business Banking clients can use this function to access the Business Rewards site where you can select a variety of products and services that will benefit you and your business

With the launch of Business Rewards, your business gets rewarded for simply doing everyday banking with FNB.

Purchases made on the Business Rewards site will be processed via the normal Payments functionality on Online Banking.

Business Rewards:

- Up to 50% off your monthly landline calls and connectivity costs, to help your business connect for less.
- Up to 50% off the design and building of your businesses website, customised email domains and other web services to help your business look professional.
- Up to 50% off products such as laptops, iPads, multi-function printers, hard drives, cellular phones and more to help run your business more efficiently.

How do I register for Business Rewards?

Qualifying clients will be automatically registered for the programme however you will need to “opt-in” by accepting the Terms & Conditions of the programme.

Once you have registered for Business Rewards you can view the following information:

- View your Business Rewards Points
- View your current Business Rewards Earn Level
- Percentage of discount that you qualify for
- Your eBucks balance

Earning eBucks:

- You have the option to earn eBucks on monthly subscription products available from the Business Rewards website.
- You will earn according to your discounted amount on the monthly subscription on all monthly subscription products.
- You will be given the option to either get the upfront discount of a monthly subscription or choose to earn the equivalent discount back in eBucks.
- The benefit of choosing eBucks is that you will get better deals later on if paying for product purchases in eBucks.
- If you choose to earn eBucks, the subscription cost needs to be paid in the full Rand amount

Spending your eBucks:

- eBucks earned from FNB Business Rewards can only be spent in the FNB Business Rewards shop,
- FNB Business Rewards customers can part pay with both Rands and eBucks

1. Click on the **Rewards Tab**.
2. Click on **Business Rewards** in the action bar.
3. The Business Rewards site will be displayed.
4. Once you have placed the required items in your Shopping Cart, click on **Check Out** to proceed to the Payment functionality.

Notes:

- The Business Rewards function will only be displayed if there is at least one qualifying Business Account linked to your profile,
- This functionality is available to both Primary and Secondary Users, provided that the Secondary User has been granted Transact Permissions on the linked Business Account.
- For any queries please contact [FNB Business Rewards](#).

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Accounts Tab

Accounts Tab Overview

Accounts Tab Overview

All accounts linked to your Online Banking profile are reflected on the Accounts Tab.

The following Account functionality can be accessed via the action bar of the Accounts Tab:

Action Bar	Description
Tailored Product and Service Offerings	<p>Product and/or service offerings that may be of benefit to you as an individual, small business owner, or to your existing product profile, are displayed at the top of the Accounts landing page and at the left of the Account Settings pages respectively.</p> <p>Simply click on the respective icon to read more about the product or service offering.</p> <p>If you elect to Sign Up you will be redirected to the respective product or service page to complete the sign up process.</p> <p>If you Decline the offer, the offer will not be displayed again.</p>
The Accounts Landing Page	<p>The landing page of the Accounts Tab provides you with an overview of all your Account Details and Account Balances at a single glance.</p> <p>For your convenience, the Total Balance of all your accounts is displayed at the end of the page.</p> <p>Functionality available in the Accounts record table:</p> <ul style="list-style-type: none">• Account Name<ul style="list-style-type: none">○ Clicking on the Account Name hyperlink of an account will direct you to the Settings sub-tab for the selected account; the action bar menu will also be updated to reflect Account Settings functionality specific to that account/product.• Currency<ul style="list-style-type: none">○ A Currency Indicator is an internationally recognised code used to identify a specific currency.○ For your convenience, the Currency

	<p>Indicators of the accounts that are linked to your profile are indicated in the Currency column; this is especially helpful if you have Multi-Currency Accounts.</p> <ul style="list-style-type: none"> • Email Statements <ul style="list-style-type: none"> ○ The current Email Statement status of each account is reflected in this column; N/A denotes that Email Statements are not available on this product, while a Yes or No reflects whether you are currently registered for Email Statements on a qualifying account. ○ Simply click on the No hyperlink to set up the Email Statement options for the respective account. • Available Amount <ul style="list-style-type: none"> ○ Clicking on the Available Amount hyperlink of an account will open the Transaction History for that account; you can search across the history and also access the detailed information of a specific transaction. <p>Primary users with qualifying Commercial Accounts will be able to order new Business Cards, replace lost or damaged Business Cards and to maintain Business Card limits when selecting the Account Name hyperlink.</p> <p>Learn More about Business Cards.</p>
New Account - Apply Online	<p>Use this function to Apply Online for a New Account for yourself or your business.</p> <p>Selecting this function from inside of Online Banking will end your current banking session and redirect you to the FNB Product Shop on fnb.co.za.</p>
Account Settings	<p>Use the Account Settings functionality to perform account maintenance per account/product,</p> <p>The Account Settings button provides a single point of entry to the most commonly used functionality for the selected account/product.</p> <p>For added convenience, only the functionality available for the selected account/product will be displayed.</p>

	For an overview of the functionality available under Account Settings click here .
Detailed Balance	<p>Use this function to view the Detailed Balance information of the selected account.</p> <p>The Detailed Balance information displayed is account/product specific.</p> <p>step by step guide</p>
Transaction History	<ul style="list-style-type: none"> • Transaction History <ul style="list-style-type: none"> ○ Use this function to view or search for a specific transaction on your account or to view Detailed Transaction Information for a selected transaction. <p>Step by step guide</p> • Quick Search <ul style="list-style-type: none"> ○ Use the Quick Search function to locate a transaction on the selected account within a specific date range. <p>Step by step guide</p> • Transaction Search <ul style="list-style-type: none"> ○ Search for transactions on the selected account by entering search criteria in predefined search fields. <p>Step by step guide</p> • Advanced Search <ul style="list-style-type: none"> ○ Search for transactions across one or multiple accounts simultaneously by entering search criteria in predefined search fields. <p>Step by step guide</p>
Statements	<p>The Statements functionality enables you to view, create and download account statements or tax certificates.</p> <ul style="list-style-type: none"> • Statements History <ul style="list-style-type: none"> ○ Use this function to search for historical account statements and export them to email. ○ A historical statement is considered to be a legal bank statement. <p>step by step guide</p>

	<ul style="list-style-type: none"> • Interim Statement <ul style="list-style-type: none"> ○ Use this function to view, print, download or export an interim statement which reflects all transactions that have taken place since your last statement date. ○ An interim statement is not a legal bank statement. <p>step by step guide</p> • Recreated Statements <ul style="list-style-type: none"> ○ Use this function to view, print or download a Recreated Statement which contains all declared transaction data for a selected statement period, including a summary of the selected statement: ○ A recreated statement is not a legal bank statement. <p>step by step guide</p> • Email Statements <ul style="list-style-type: none"> ○ Use this function to facilitate and manage the email delivery options of your account statements. ○ Email statements are available for both personal and business accounts <p>Step by step guide</p> • Tax Certificates <ul style="list-style-type: none"> ○ Use this function to request IT3B statements for the accounts linked to your profile. <p>step by step guide</p>
eZi	
eZiPay	<p>Use the eZiPay functionality to make quick payments to beneficiaries already added to your Recipient List without having to utilise the Payments Tab. This is particularly convenient if you only need to make a payment to a single recipient.</p> <p>The payment can be future dated to take place up to twelve months from the capture date.</p> <p>Step by step guide</p>
eZiTransfer	<p>Use the eZiTransfer function on the Accounts Tab to make quick transfers between your accounts without having to go to the Transfers Tab.</p>

	<p>Simply select the to and from accounts from the drop down menu and enter an amount and transfer reference.</p> <p>Step by step guide</p>
eZiStatements	
Instant Solutions	
Instant Accounting	<p>Instant Accounting is a unique, online accounting solution which uses your electronic bank statement to generate financial statements and reports.</p> <p>Because the system uses information from your electronic bank statements, Instant Accounting reduces manual data capturing and processing which enables you to produce updated financials effortlessly and with increased accuracy.</p> <p>step by step guide</p>
Instant Financial Management	<p>Instant Financial Management is an easy-to-use online solution that uses the information from your personal bank statements to provide you with a complete overview of your personal financial position.</p> <p>The system automatically assigns transactions to predefined income and expense categories, although you can adjust the categories and teach it your preferences.</p> <p>step by step guide</p>
Merchant Insights	<p>Merchant Insights, a web-based service, allows you quick and easy access to all processed card transactions and to retrieve reports on any acquired transactions via Online Banking.</p> <p>step by step guide</p>
Additional Services	
FNB Connect	<p>The FNB Connect products enable you to save on your phone and internet bills.</p> <ul style="list-style-type: none"> • Make calls at lower rates via the internet with your PC or Cellphone. • Enjoy unshaped prepaid ADSL data with a 12-month data carry over <p>Please note that if you select to be redirected to the FNB Connect site your current banking session will be ended.</p>
PayPal Services	<p>PayPal is a secure global online payment system that enables users to receive and make payments for goods and services with other PayPal account holders.</p>

	<p>Payments are made directly into/from the PayPal Account, thus eliminating the security risk of exposing your credit card or bank account number and therefore ensuring safe and secure transactions.</p> <p>The PayPal Services functionality is available on the Accounts Tab, Payments Tab and on the Forex Tab under Global Payments.</p> <p>Learn More about the PayPal Services offered on Online Banking.</p>
Validate Recipient	<p>Use this function to validate any recipient's account details before making a payment to that account.</p> <p>A validation checks that:</p> <ul style="list-style-type: none"> • The format of the account number meets the requirements of the relevant bank. • The account number and corresponding branch number are correct. <p>step by step guide</p>
Order Tablet / Smartphone (Campaign)	<p>Clients with a qualifying cheque account can use this function to order a mobile device at a discounted rate via FNB and pay for the device over a 24 month period.</p> <p>Step by step guide</p>

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Business Cards

Business Card Rules

This functionality allows you to order new Business Cards, replace lost or damaged Business Cards and to maintain Business Cards limits.

Note. This functionality is currently only available to South African primary users who have at least one Commercial account linked to their Online Banking profile.

[Order a replacement ATM card](#)

[Order a new Business Card](#)

[Maintain Card Limits](#)

[Cancel Business Cards](#)

Types of Cards:

VISA Cheque Card for Business

This signature-based card is personalised with both the business name and the card holder's name. All transactions are pre-authorised (subject to card limits and availability of funds). Each card has its own transaction summary and reconciliation is made much easier with statements, offering simple cross-referencing of invoices and slips.

VISA Electron Business Debit Card

This PIN and signature-based card is not personalised and all transactions are pre-authorised (subject to card limits and availability of funds). Each card has its own transaction summary and reconciliation is made much easier with statements offering simple cross-referencing of invoices and slips.

Card Authority Levels:

Limited Function Business Debit Card

No account information is given beyond a record of the transaction itself. Account transfers, 3rd party payments or pre-paid purchases are not allowed on a limited function debit card. Online Banking registration is also not allowed. With this card you can withdraw cash at any FNB and non-FNB ATMs. You can also make purchases and receive cash back at Points of Sale. If you have a limited function Cheque Card you can also purchase on the Internet. All transactions are pre-authorised (subject to card limits and availability of funds). The limited function debit card can be linked to 1 account only.

Full Function Business Debit Card

With this card you can make 3rd party payments, transfer funds and withdraw cash at an FNB ATM or a branch. You can also make pre-paid purchases at an FNB ATM, make purchases and receive cash back at a Points of Sale (POS purchases are charged to primary link account only). If you have a Cheque Card you can also purchase on the Internet. You can link your card to multiple accounts. All transactions are pre-authorised (subject to card limits and availability of funds). This card allows you to register with Online Banking and have full access to your Online Banking profile.

What do you want to do now?

[Return to the Accounts Main page](#)

Maintain Card Limits

1. Click on the **Accounts** tab.
2. Select the **Account Name** hyperlink.
3. Click on the **Cards** sub tab.
4. Under the **Limit header column**, select the **Update** hyperlink of the cardholder whom you would like to maintain.
5. Complete the **Card Holder Details** section.
6. Enter the required **Local** and **International Limits**.
7. Click on **Continue**.
8. A **confirmation page** will be displayed with the details entered as per previous page.
9. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
10. Click **Confirm** to proceed.
11. The **results page** will be displayed.
12. Click on **Finish** to complete the process.

[Learn More about Business Cards](#)

What do you want to do now?

[Return to the Accounts Main page](#)

Cancel Business Cards

1. Click on the **Accounts** tab.
2. Select the **Account Name** hyperlink.
3. Click on the **Cards** sub tab.
4. Select **Cancel Card** from the Action bar.
5. A list of all cards will be displayed. Select the cancellation reason from the **Reason** drop box: **Lost / Stolen / Damaged / Remove Card Access / Employment Terminated**.
6. Click on **Continue**.
7. A **confirmation page** will be displayed with the details entered as per previous page.
8. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
9. Click **Confirm** to proceed.
10. The **results page** will be displayed.
11. Click on **Finish** to complete the process.

Reasons to cancel a card:

- Stolen
- Lost
- Closed
- Remove Card Access
- Employment Terminated

Notes:

- If you have selected Remove Card Access as a reason, access to that specific account will be removed.
- If you have selected Employment Terminated as a reason, access to all accounts will be removed.

[Learn More about Business Cards](#)

What do you want to do now?

[Return to the Accounts Main page](#)

Order replacement ATM card

1. Click on the **Accounts** tab.
2. Select the **Account Name** hyperlink.
3. Click on the **Cards** sub tab.
4. Select **Replacement Card** from the action bar.
5. Select your Card Number by clicking on the **Card Number** hyperlink.
6. Enter the required **Local** and **International Limits**.
7. Enter the your **Contact details**.
8. Click on **Continue**.
9. A **confirmation page** will be displayed with the details entered as per previous page.
10. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
11. Click **Confirm** to proceed.
12. The **results page** will be displayed.
13. Click on **Finish** to complete the process.

[Learn More about Business Cards](#)

What do you want to do now?

[Return to the Accounts Main page](#)

Order a New Business Card for an existing Card holder

1. Click on the **Accounts** tab.
2. Select the **Account Name** hyperlink.
3. Click on the **Cards** sub tab.
4. Select **Order New** in the Action bar.
5. Select a Card holder by clicking on the **Card holder Name** hyperlink.
6. Select the **Card Type**, **Cheque Card** or **Electron Card**
7. Select the Card Authority Level, **Full** or **Limited**.
8. Enter the required **Local** and **International Limits**.
9. Enter the required **Contact details** section.
10. Click on **Continue**.
11. A **confirmation page** will be displayed with the details entered as per previous page.
12. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
13. Click **Confirm** to proceed.
14. The **results page** will be displayed.
15. Click on **Finish** to complete the process.

[Learn More about Business Cards](#)

Order a New Business Card for a New Card holder

1. Click on the **Accounts** tab.
2. Select the **Account Name** hyperlink.
3. Click on the **Cards** sub tab.
4. Select **Order New** in the Action bar.
5. Select **Add new Card Holder**.
6. A new page will be displayed, enter the **cardholder's details** and select **Next**.
7. A **confirmation page** will be displayed with the details entered as per previous page.
8. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
9. Click **Confirm** to proceed.
10. A new page is displayed showing the **results** of the instruction and any further information which may be necessary. **You have now successfully added a new cardholder.**
11. To assign the new cardholder a card select the **Order Card** button.
12. Select the **Card Type**, **Cheque Card** or **Electron Card**
13. Select the Card Authority Level, **Full** or **Limited**.
14. Enter the required **Local** and **International Limits**.
15. Enter the required **Contact details** section.
16. Click on **Continue**.
17. A **confirmation page** will be displayed with the details entered as per previous page.
18. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
19. Click **Confirm** to proceed.
20. The **results page** will be displayed.
21. Click on **Finish** to complete the process.

[Learn More about Business Cards](#)

What do you want to do now?

[Return to the Accounts Main page](#)

Account Settings

Account Settings Overview

Account Settings Overview

Use the Account Settings functionality to perform account maintenance per account/product,

The Account Settings button provides a single point of entry to the most commonly used functionality for the selected account/product.

For added convenience, only the functionality available for the selected account/product will be displayed.

All Account Settings functionality is restricted to the Primary User of the profile.

The following account/product specific functionality is available under the Account Settings Menu:

Action Bar	Description
Tailored Product and Service Offerings	<p>Product and/or service offerings that may be of benefit to you as an individual, small business owner, or to your existing product profile, are displayed at the top of the Accounts landing page and at the left of the Account Settings pages respectively.</p> <p>Simply click on the respective icon to read more about the product or service offering.</p> <p>If you elect to Sign Up you will be redirected to the respective product or service page to complete the sign up process.</p> <p>If you Decline the offer, the offer will not be displayed again.</p>
General Account Settings	
Settings Sub-Tab	<p>Use this function to view and maintain basic account details.</p> <p>Basic Account Details include:</p> <ul style="list-style-type: none"> Account Nickname <ul style="list-style-type: none"> This is the personalised Account Name that reflects in the list of accounts on the Accounts tab Sender Name <ul style="list-style-type: none"> This is the name that will appear on Payment Notifications that you send. <p>step by step guide</p>
Cheque Accounts	
Upgrade Cheque Account	<p>Use this function to upgrade your cheque account.</p> <p>step by step guide</p>

Open Savings Pocket	<p>Use this function to Open a Savings Pocket and link it to your Cheque account.</p> <p>step by step guide</p>
Debit Order Switching	<p>Use the Debit Order Switching functionality to move your existing debit orders with other banking institutions to your new or existing FNB account.</p> <p>step by step guide</p>
Stop Debit Order	<p>Use this functionality to put a Stop Payment on one or multiple debit orders on your transactional account.</p> <p>step by step guide</p>
Stop Cheque	<p>Use this functionality to put a Stop Payment on a single cheque or multiple cheques simultaneously.</p> <p>step by step guide</p>
Temporary Loan	<p>A Temporary Loan is a short-term credit facility whereby you are offered a fixed loan amount interest-free for a period of 31 days.</p> <p>Use this function to apply for a Temporary Loan.</p> <p>step by step guide</p>
Overdraft Maintenance	<p>An Overdraft Facility provides you with a convenient means of short-term finance when you need it and is available on qualifying Cheque Accounts.</p> <p>Use this function to manage your overdraft requirements.</p> <p>Learn more about Overdraft Maintenance</p>
Revolving Loan - Apply	<p>Use this function to Apply Online for a New Revolving Loan Account for yourself.</p> <p>Selecting this function from inside of Online Banking will end your current banking session and redirect you to the FNB Product Shop on fnb.co.za</p> <p>Note: This function will only be displayed if you hold a qualifying account and are eligible for this product.</p>
Apply for Credit	<p>Business Banking clients can use this functionality to apply for new or increased credit facilities.</p> <p>Selecting this function from inside of Online Banking will end your current banking session and redirect you to the FNB Product Shop on fnb.co.za</p>

	Note: This function will only be displayed if you hold a qualifying account and are eligible for this product.
Join eBucks	Use this function to join the eBucks rewards programme or to link a qualifying account to your existing eBucks account. step by step guide
Electronic Subscriptions	Use this function to join or maintain your Electronic Subscriptions. <ul style="list-style-type: none"> • Balance Alerts • Limit Alerts • Scheduled Payment Alerts step by step guide
Credit Cards	
Upgrade Credit Card	Use this function to Upgrade your Credit Card (Card Swap) to a qualifying card colour. You can upgrade with or without a Credit Limit Increase. Note: If you elect to Upgrade with a Credit Limit Increase this will end your current banking session and redirect you to the FNB Product Shop on fnb.co.za step by step guide -
Increase Credit Limit	Use this function to apply for a limit increase on your Credit Card Account. Selecting this function from inside of Online Banking will end your current banking session and redirect you to the FNB Product Shop on fnb.co.za - -
Auto Payment	Use this functionality to pay your FNB Credit Card account automatically each month. You can create a new credit card Auto Payment or view and/or update existing Auto Payment details without having to go to a Branch. step by step guide -
Additional Card	
Join eBucks	Use this function to join the eBucks rewards programme or to link a qualifying account to your existing eBucks account. step by step guide -

Value Adds	<p>Use this functionality to view, modify and subscribe to the Value Added Services applicable to your credit card from a single entry point.</p> <p>step by step guide</p>
Revolving Loan Account	
Decrease Limit	<p>Use this function to Decrease the Limit on your existing Revolving Loan Account.</p> <p>step by step guide</p>
Settle / Close	<p>Use this function to Settle and/or Close your Revolving Loan Account.</p> <p>Settle Account:</p> <ul style="list-style-type: none"> • The account balance will be zero. • The account will still be available for you to transact on in the future. • Your interest rate and instalment remains unchanged. <p>Settle and Close Account:</p> <ul style="list-style-type: none"> • The account balance will be zero. • The account will no longer be available for you to transact on in the future. If you wish to avail of this facility, you will have to re-apply for a new Revolving Loan. <p>step by step guide</p>
Investment Accounts	
Interest Instruction	<p>Use this function to maintain the Interest Instruction on an Investment Account.</p> <p>step by step guide</p>
Notice to Withdraw	<p>Use this function to add or maintain a Notice to Withdraw instruction on an Investment Account.</p> <p>step by step guide</p>
Notice to Close	<p>Use this function to give Notice to Close an Investment Account.</p> <p>step by step guide</p>
Maturity Instruction	<p>Use this function to maintain the Maturity Instruction on an Investment Account.</p>

	step by step guide
Money Market Maximiser Accounts	
Pricing Brochure	Use this function to view the Money Market Maximiser Pricing Brochure.
Money Fact Sheet	Use this function to view the Money Market Maximiser Monthly Fact Sheet.

Account Settings Business Rules

Account Settings Functionality	All Account Settings functionality is restricted to the Primary User of the profile.
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What would you like to do now?

[Return to the Accounts Tab Overview](#)

Account Settings

The Account Settings sub-tab enables you to view and maintain basic account details and to also perform account functionality that is specific to the selected account/product.

The functionality/information available in the Account settings action bar is determined by the account/product that you have selected.

Basic Account Details include:

- **Account Nickname**
 - This is the personalised Account Name that reflects in the list of accounts on the Accounts tab
 - If you have two cheque accounts and one is a joint account you could change the Account Nicknames to Joint Cheque Account and Personal Cheque Account so that you can identify them more easily.
- **Sender Name**
 - This is the name that will appear on Payment Notifications that you send.
 - Many clients are known only by their shortened name or by a nickname; instead of Joseph Soap, you may prefer to have Joe Soap reflect on your Payment notifications.

To amend your Daily Payment or Transfer Limits for Online Banking please use the [Daily Profile Limits](#) functionality which is available on the [Settings Tab](#). Changes to your limits can be set Temporarily or Permanently.

To change your Basic Account Details follow these easy steps:

1. Click on the **Accounts** Tab.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required account.
5. The current account details will be displayed on the Settings sub tab.
6. Update the required fields.
7. Click on **Update** to submit the changes.
8. A **confirmation page** will be displayed.
9. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
10. Click **Confirm** to proceed.
11. The **results page** will be displayed.
12. Click on **Finish** to complete the process.

Notes:

- To maintain your PayPal profile, select [PayPal Services](#) from the Accounts or Forex Tab and then select Maintain PayPal Profile in the action bar

What would you like to do now?

[Return to the Accounts Tab Overview](#)

Cheque Account

Upgrade Cheque Account

Upgrade Cheque Account

1. Click on the **Accounts** Tab.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required cheque account.
5. Your account details will be displayed.
6. If you are eligible for a cheque account upgrade you will see an **Upgrade Account** button in the action bar.
7. Click on **Upgrade Account**.
8. The Account Upgrade page will be displayed.
9. Complete the required information:
 - **Upgrade Options:**
Select a different Pricing Option. Click on the **Pricing Guide hyperlink** to read more about each of the Pricing Options.
Indicate whether you would like to open a **Savings Pocket account**. This will automatically be linked to the upgraded cheque account.
 - **Additional Services:**
The Additional Services that are available for your upgraded cheque account will be displayed. Click on the **info icon** to read about the product.
Select the **Additional Services** that you would like to apply your upgraded account.
10. Click **Upgrade Account** to continue with the process.
11. A **confirmation page** will be displayed.
12. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
13. Before you can continue you are required to read and accept the Cheque Account **Terms and Conditions**.
14. Click **Confirm** to proceed.
15. The **results page** will be displayed.
16. If you would like to order a new card for your upgraded account, click on **Replace Card Now** and you will be redirected to the Order Replacement Card page.
17. Click on **Finish** to complete the process.

Notes:

- If you upgrade your cheque account the account number will not change.
- If you have created Recipients and Scheduled Payments against the account these will not be affected by the upgrade.
- Any settings that you have applied to your existing account will automatically be applied to your upgraded account. E.g. Electronic Subscriptions
- If you have an existing Savings Pocket linked to your cheque account this will be transferred to the upgraded account.
- While completing the Account Upgrade application you will also be given the opportunity to select a range of Additional Services that you do not currently have linked to your account. These include items such as inContact, Email Statements, Cellphone Banking, eBucks, etc.

What would you like to do now?

[Return to the Accounts Main page](#)

Open Savings Pocket

Open a Savings Pocket

1. Click on the **Accounts** Tab.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required cheque account.
5. Your account details will be displayed.
6. Click on **Open Savings Pocket** in the action bar.
7. The Savings Pocket capture page will be displayed.
8. The **Interest Rates** applicable to the Savings Pocket on the selected account will be displayed.
9. Click **Open Savings Account** to proceed with the process.
10. A **confirmation page** will be displayed.
11. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
12. Before you can continue you are required to read and accept the **Terms and Conditions**.
13. Click **Confirm** to proceed.
14. The **results page** will be displayed.
15. Click on **Finish** to complete the process.

A free linked Savings Pocket will help you save for a goal by linking your cheque account to a Savings Pocket so that you can keep your savings separate from your transactional account. You will also earn with a competitive interest rate.

Notes:

- Only one Savings Pocket can be opened per qualifying account.
- Transactions on a Savings Pocket account are not eligible for eBucks.
- Once a Savings Pocket has been opened successfully, the account will only be displayed on the accounts tab when a new Online Banking session is opened. Therefore, in order to transfer funds into the newly opened Savings Pocket, you will need to start a new Online Banking session (i.e. log off and log back in).

What would you like to do now?

[Return to the Accounts Main page](#)

Debit Order Switching

Debit Order Switching

1. Click on the **Accounts** Tab.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required account.
5. Your account details will be displayed.
6. Click on **Debit Order Switching** in the action bar.
7. You will be redirected to the **FNB Secure Online Applications page** outside of Online Banking.
8. Once you have completed the application click on the **Return to Online Banking hyperlink** on the top right of the page to continue with your Online Banking session.

Notes:

- The Debit Order Switching functionality is only available on personal accounts; business accounts are not included in this functionality.

Use the Debit Order Switching functionality to move your existing debit orders with other banking institutions to your new or existing FNB account. You can also use this functionality to switch your debit orders from one FNB account to another FNB account within your profile.

There are three Debit Order Switching options to choose from:

1. Debit Order Switching via bank statement import (csv or txt format).

- Import your debit order details using an electronic banking statement that has been saved in either csv or txt format.
- Only one bank statement per bank can be uploaded at a time; bank statements can be uploaded for ABSA, Nedbank, Standard Bank or FNB.
- Before you begin the Debit Order Switching application, download the bank statement which contains the existing debit order details and save it to your desktop.
- The file must be saved in either a csv (Comma Separated Values) or txt (Text) format.

2. Debit Order Switching via manual capture.

- Manually capture the details of each of the debit orders that you would like to switch.

3. Download the Debit Order Switching application form and submit the completed form via fax or email.

- You can either fax the completed document to 0860 566 569 or e-mail a copy to

debitorders@fnb.co.za.

Completion time:

This application should take you approximately 8 minutes to complete. All steps are to be completed before the application process is complete.

What you need to know before you continue:

- Timelines for switching debit orders may vary and in some instances more than one month lead time may be required.
- We will keep you updated of progress made via SMS and/or email. Once confirmation is received of a successful switch, FNB will SMS and/or email you the date as to when your FNB Account will be debited.
- Certain service providers may not accept instructions from FNB. In such instances, FNB will inform you.
- Please ensure that we have your correct contact details so that we can stay in touch via SMS / email.

For any additional enquiries on switching your salary/debit orders kindly contact 0860 102 970 and select option 2.

What would you like to do now ?

[Return to the Accounts Main page](#)

Stop Payments

Stop Cheque

Stop Cheque

The Stop Cheque functionality enables you to put a Stop Payment on a **single cheque or multiple cheques simultaneously**.

A Stop Payment is an instruction to your bank to not allow a specified cheque or debit order to be processed against your account.

The following functionality is available:

- [View existing Stop Cheque instructions](#)
- [Add a Stop Cheque instruction](#)
- [Cancel a Stop Cheque instruction](#)

View Existing Stop Cheque Instructions

Use this function to view existing Stop Cheque instructions loaded on a Cheque account

1. Click on the **Accounts Tab**.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required cheque account.
5. Click on **Stop Cheque** in the action bar.
6. Existing Stop Cheque instructions will be displayed for the selected account.
7. You can select a different account by clicking on the **Account Number** dropdown list.
8. The following information is displayed for a Stop Cheque instruction:
 - Date Placed: This is the date on which the Stop Cheque instruction was initiated
 - Date Expires: This is the date on which the Stop Cheque instruction will expire
 - Cheque Number: The cheque number of the Stopped Cheque
 - Amount: The amount of the Stopped Cheque

Add a Stop Cheque Instruction

Use this function to add a Stop Cheque instruction for a **single cheque or multiple cheques simultaneously**.

1. Click on the **Accounts Tab**.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required cheque account.
5. Click on **Stop Cheque** in the action bar.
6. Existing Stop Cheque instructions will be displayed for the selected account.
7. You can select a different account by clicking on the **Account Number** dropdown list.
8. Click on **Add Stop Cheque** in the action bar.
9. The Add Stop Cheque capture page will be displayed.
10. You can select to stop a **Single Cheque** or to **Stop Multiple Cheques**.

Add a Stop Payment on a **Single Cheque**

11. Click the radio button for **Single Cheque**.
12. Enter the **Cheque Number**.
13. Select the **Reason for the Stop Payment** from the drop down menu.
14. Click on **Stop Cheque** to proceed.

Add a Stop Payment on Multiple Cheques

11. Click the radio button for **Stop Multiple Cheques**.
12. Enter the individual **Cheque Numbers** or the **range of cheque numbers** that you want to stop.
13. Select the **Reason for the Stop Payment** from the drop down menu.
14. Click on **Stop Cheque** to proceed.
15. A confirmation page will be displayed.
16. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
17. Click **Confirm** to proceed.
18. The results page will be displayed.
19. Click on **Finish** to complete the process.

If you require confirmation that your Stop Cheque instruction was successful, or have any queries in this regard, please contact your branch.

Notes:

- Before adding a stop cheque instruction, it is essential that you view the **Transaction History** of the account to verify that the cheque has not yet been processed.
- Once a cheque has been processed and reflects on your account, you can not place a Stop Payment against it.
- You cannot add a Stop Cheque instruction for a **Bank Guaranteed Cheque**.

Cancel a Stop Cheque Instruction

Use this function to cancel a Stop Cheque instruction.

1. Click on the **Accounts Tab**.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required cheque account.
5. Click on **Stop Cheque** in the action bar.
6. Existing Stop Cheque instructions will be displayed for the selected account.
7. You can select a different account by clicking on the **Account Number** dropdown list.
8. Click on **Cancel Instruction** in the action bar.
9. An overlay of the Stop Cheque instructions linked to the selected account will be displayed.
10. **Select the instruction/s** that you would like to cancel.
11. Click **Cancel**.
12. A confirmation page will be displayed.
13. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
14. Click **Confirm** to proceed.
15. The results page will be displayed.
16. Click on **Finish** to complete the process.

If you require confirmation that your Cancel Instruction was successful, or have any queries in this regard, please contact your branch.

Notes:

- A Stop Cheque instruction can only be cancelled if the cheque has not yet been presented.

What would you like to do now?

[Return to the Account Settings Overview](#)

[Return to the Accounts Tab Overview](#)

[View your Transaction History](#)

[Stop a Debit Order](#)

Stop Debit Order

Stop Debit Order

The Stop Debit Order functionality enables you to put a Stop Payment on one or multiple debit orders on your Cheque account.

A Stop Payment is an instruction to your bank to not allow a specified cheque or debit order to be processed against your account.

A Stop Debit Order instruction must be loaded a minimum of 5 working days prior to the scheduled debit order date.

- [View Existing Stop Debit Order Instructions](#)
- [Add a Stop Debit Order Instruction](#)
- [Download Instruction to Service Provider](#)

Notes:

- A Stop Debit Order instruction must be loaded a **minimum of 5 working days prior** to the scheduled debit order date.
- The Bank is not liable for any losses sustained due to incorrect information supplied, or if the debit order has already been paid.
- FNB direct debit orders cannot be stopped online, i.e Home Loan or Personal Loan repayments, Credit Card payments etc. Should you wish to submit an instruction to stop a FNB debit order please contact your branch.

View Existing Stop Debit Order Instructions

Use this function to view Stop Debit Order instructions that you have loaded against an account in the past six months.

1. Click on the **Accounts Tab**.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the relevant Cheque account.
5. Click on **Stop Debit Order** in the action bar.
6. If you have loaded a Stop Debit Order instruction against this account in the last six months the details of your instruction will be displayed.
7. You can select a different account by clicking on the **Account Number** dropdown list.
8. The following information is displayed for a Stop Debit Order instruction:
 - **Stopped Date:** This is the date on which the Stop Debit Order instruction was initiated
 - **Description:** This is the name/description of the service provider as it appears on your bank statement
 - **Amount:** The amount of the debit order, this can be a specific amount or a range.
 - **Instruction:** This is a pre-populated instruction to the respective service provider to stop the debit order.

9. Click on the **Download hyperlink** under Instruction to download a pre-populated instruction to the respective service provider.

Add a Stop Debit Order Instruction

Use this function to add a Stop Debit Order instruction against an account.

Note: FNB debit orders cannot be stopped via Online Banking; should you wish to submit an instruction to stop a FNB debit order please contact your branch or the relevant department.

1. Click on the **Accounts Tab**.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the relevant Cheque account.
5. Click on **Stop Debit Order** in the action bar.
6. If you have loaded a Stop Debit Order instruction against this account in the last six months the details of your instruction will be displayed.
7. You can select a different account by clicking on the **Account Number** dropdown list.
8. Click on **Add Instruction** in the action bar.
9. The Stop Debit Order capture page will be displayed.
10. A list of debit orders for the **last 40 days** is displayed.
11. Select the debit order that you would like to cancel; you can only select one debit order at a time.
12. Complete the **Amount Range** of the debit order in the **Stop Amount From** and **To** fields.
13. Click on **Stop Debit Order** to proceed.
14. A **confirmation page** will be displayed.
15. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
16. Before you can continue you are required to read and accept the **Terms and Conditions** and **Disclaimer**.
17. Click **Confirm** to proceed.
18. The **results page** will be displayed.
19. Click on the **Download Instruction** hyperlink to download a pre-populated letter to the respective service provider instructing them to stop the debit order.
20. Click on **Finish** to complete the process.

If you require confirmation that your Stop Debit Order instruction was successful, or have any queries in this regard, please contact your branch.

Notes:

- A Stop Debit Order instruction must be loaded a **minimum of 5 working days prior** to the scheduled debit order date.
- The Bank is not liable for any losses sustained due to incorrect information supplied, or if the debit order has already been paid.
- FNB direct debit orders cannot be stopped online, i.e Home Loan or Personal Loan repayments, Credit Card payments etc. Should you wish to submit an instruction to stop a FNB debit order please contact your branch.

Download Instruction to Service Provider

If you have loaded a Stop Debit Order instruction you can use this function to download a pre-populated letter to the respective service provider instructing them to cancel the debit order.

1. Click on the **Accounts Tab**.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required cheque account.
5. Click on **Stop Debit Order** in the action bar.
6. Stop Debit Order instructions that you have loaded against this account in the last six months will be displayed.
7. You can select a different account by clicking on the **Account Number** dropdown list.
8. The following information is displayed for a Stop Debit Order instruction:
 - **Stopped Date:** This is the date on which the Stop Debit Order instruction was initiated
 - **Description:** This is the name/description of the service provider as it appears on your bank statement
 - **Amount:** The amount of the debit order, this can be a specific amount or a range.
 - **Instruction:** This is a pre-populated instruction to the service provider to stop the debit order.
9. Click on the **Download hyperlink** under **Instruction** to download a pre-populated instruction to the respective service provider.

Note:

- It is the user's responsibility to relay this instruction to the respective service provider.

What would you like to do now?

[Return to the Account Settings Overview](#)

[Return to the Accounts Tab Overview](#)

[Stop a Cheque](#)

Temporary Loan

Apply for a Temporary Loan

Use this function to apply for a Temporary Loan.

A Temporary Loan is a **short-term credit facility** whereby you are offered a **fixed loan amount** interest-free for a period of **31 days**.

Any deposits into the respective account will automatically be used to repay the loan.

Should you take up the offer, there will be an initiation fee on the advanced amount.

Notes:

- Your application is subject to the National Credit Act (NCA) scoring process; this will ensure that you have the ability to pay back the amount that you borrow.
- The minimum amount that can be taken up is R300 and the maximum amount will be determined by your NCA score.
- If you have an existing [Overdraft Facility](#) you will not be able to apply for a Temporary Loan.
- This functionality is restricted to the Primary User of an Individual profile.

Completion time:

This application should take you approximately 3 minutes to complete. All steps are to be completed before the application can be processed..

What you need before starting this application:

- The loan is repayable within 31 days or monthly interest will apply
- Any deposits into your account will be used to repay the loan
- An initiation fee, including VAT, applies

Assistance:

Should you need assistance during your application, please contact us on 0860 102 970

1. Click on the **Accounts** Tab.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required Cheque account.
5. Your account details will be displayed.
6. If you are eligible for a Temporary Loan a button called **Take Up a Temporary Loan** will be available in the action bar menu.
7. Click on **Take up a Temporary Loan**.
8. You will be redirected to the **FNB Secure Online Applications** page outside of Online Banking.
9. Once you have completed the application click on the **Return to Online Banking hyperlink** on the top right of the page to continue with your Online Banking session.

What would you like to do now?

[Return to the Account Settings Overview](#)

[Return to the Accounts Tab Overview](#)

[Apply for an Overdraft Facility](#)

Overdraft Maintenance

Overdraft Maintenance

An Overdraft Facility provides you with a convenient means of **short-term finance when you need it** and is available on qualifying Cheque Accounts.

Use this function to manage your overdraft requirements:

- **Apply**
 - Apply for a new overdraft facility[step by step guide](#)
- **Increase**
 - Apply to increase your existing overdraft facility[step by step guide](#)
- **Decrease**
 - Decrease your existing overdraft facility in real-time.[step by step guide](#)
- **Cancel**
 - Cancel your existing overdraft facility in real-time.[step by step guide](#)

Notes:

- Your application is subject to the National Credit Act (NCA) scoring process; this will ensure that you have the ability to pay back the amount that you borrow.
- If you have an existing [Temporary Loan](#) you will not be able to apply for an Overdraft Facility.
- This functionality is restricted to the Primary User of an Individual profile.

What would you like to do now?

[Return to the Account Settings Overview](#)

[Return to the Accounts Tab Overview](#)

[Apply for a Temporary Loan](#)

Apply for an Overdraft

An Overdraft Facility provides you with a convenient means of **short-term finance when you need it** and is available on qualifying Cheque Accounts.

Use this function to apply for an overdraft facility on your qualifying Cheque Account.

Notes:

- Your application is subject to the National Credit Act (NCA) scoring process; this will ensure that you have the ability to pay back the amount that you borrow.
- If you have an existing [Temporary Loan](#) you will not be able to apply for an Overdraft Facility.
- This functionality is restricted to the Primary User of an Individual profile.

Completion time:

This application should take you approximately 10 minutes to complete. All steps are to be completed before the application can be processed.

What you need before starting this application:

- An existing Cheque Account
- Proof of income (latest payslip or last three month's bank statements)

Incomplete Applications:

If you start the application, but for some reason, do not wish to complete it, please use the "**Cancel**" button found on your screen. This will allow you to save and complete your application later.

Assistance:

Should you need assistance during your application, please contact us on 0860 102 970

1. Click on the **Accounts** Tab.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the respective Cheque Account.
5. Your account details will be displayed.
6. If you are eligible for an overdraft facility an **Overdraft Maintenance** button will be available in the action bar menu.
7. Click on **Overdraft Maintenance** and then select **Apply**.
8. You will be redirected to the **FNB Secure Online Applications** page outside of Online Banking.
9. Once you have completed the application click on the **Return to Online Banking hyperlink** on the top right of the page to continue with your Online Banking session.

What would you like to do now?

[Return to the Account Settings Overview](#)

[Return to the Accounts Tab Overview](#)

[Apply for a Temporary Loan](#)

Increase the Limit of an Existing Overdraft Facility

Use this function to apply for an increased limit on your existing Overdraft Facility.

Notes:

- Your application is subject to the National Credit Act (NCA) scoring process; this will ensure that you have the ability to pay back the amount that you borrow.
- This functionality is restricted to the Primary User of an Individual profile.

1. Click on the **Accounts** Tab.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the respective Cheque Account.
5. Your account details will be displayed.
6. Click on **Overdraft Maintenance** in the action bar and then select **Increase**.
7. You will be redirected to the **FNB Secure Online Applications** page outside of Online Banking.
8. Once you have completed the application click on the **Return to Online Banking hyperlink** on the top right of the page to continue with your Online Banking session.

What would you like to do now?

[Return to the Account Settings Overview](#)

[Return to the Accounts Tab Overview](#)

Decrease the Limit of an Existing Overdraft Facility

Use this function to decrease the limit on your existing overdraft facility in real-time.

1. Click on the **Accounts** Tab.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the respective Cheque Account.
5. Your account details will be displayed.
6. Click on **Overdraft Maintenance** and then select **Decrease**.
7. The **Decrease Overdraft** capture page will be displayed.
8. You can select a different account by clicking on the Account Number dropdown list.
9. Enter the **New Overdraft Limit** that you would like; the decreased limited can not be less than the current debit balance on the account.
10. Before you can continue you will be required to read and accept the **Disclaimer**.
11. Click on **Continue**.
12. A **confirmation page** will be displayed.
13. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
14. Click **Confirm** to proceed.
15. The **results page** will be displayed. If your request was successful, the reduced overdraft limit on the respected account will take effect immediately.
16. Click on **Finish** to complete the process.

Notes:

- When the overdraft facility is reduced, this takes immediate effect.
- Your requested overdraft limit cannot be less than your current debit balance.
- Should you require an increase in your overdraft facility in the future, please note that your re-application will be scored in line with the National Credit Act (NCA) and the limit that you qualify for may differ to your current limit.
- This functionality is restricted to the Primary User of an Individual profile.

What would you like to do now?

[Return to the Account Settings Overview](#)

[Return to the Accounts Tab Overview](#)

[Apply for a Temporary Loan](#)

Cancel your Overdraft Facility

If your overdraft facility is currently not in use, you can use this function to cancel it in real-time.

1. Click on the **Accounts** Tab.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required Cheque Account.
5. Your account details will be displayed.
6. Click on **Overdraft Maintenance** and then select **Cancel**.
7. The **Decrease Overdraft** capture page will be displayed.
8. You can select a different account by clicking on the Account Number dropdown list.
9. Before you can continue you will be required to read and accept the **Disclaimer**.
10. Click on **Continue**.
11. A Cancel Overdraft **confirmation page** will be displayed.
12. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
13. Click **Confirm** to proceed.
14. The **results page** will be displayed - if your request was successful the cancellation of the overdraft facility on the selected account will take effect immediately.
15. Click on **Finish** to complete the process.

Notes:

- An overdraft cannot be cancelled while it is still in use.
- Cancelling your overdraft limit will result in the termination of your overdraft facility.
- Should you require an overdraft facility in the future, please note that your re-application will be scored in line with the National Credit Act (NCA).
- This functionality is restricted to the Primary User of an Individual profile.

What would you like to do now?

[Return to the Account Settings Overview](#)

[Return to the Accounts Tab Overview](#)

[Apply for a Temporary Loan](#)

Join eBucks

eBucks Tab Overview

eBucks is South Africa's leading reward programme which enables you to earn and spend eBucks through various partners.

You earn eBucks by simply banking with FNB and for using your credit or cheque cards to make purchases from any of the eBucks partners.

You can increase your eBucks rewards with FNB Insurance Brokers and the FNB Earn Booster.

Ten eBucks is worth one Rand. Unlike other rewards, eBucks never expire and can be saved up.

There are five ways you can spend your eBucks:

1. eBucks Shop
2. eBucks Travel
3. Online at eBucks internet partners
4. In-store at eBucks card partners
5. Fill up with eBucks at Engen

For any queries call the eBucks contact centre.

Notes:

- Clicking on **Go to eBucks.com** in the action bar will end your current Online Banking session and will redirect you to the eBucks website.
- Clicking on **Order an eBucks Card** in the action bar will end your current Online Banking session and will redirect you to the eBucks website where you can Order an eBucks Card online.
- Clicking on **View More** on either the **Discounts** or **Monthly Top Sellers** images you will end your current Online Banking session and will redirect you to the product page on the eBucks website.

What would you like to do now?

[Return to the Accounts Main page](#)

[Return to the Transfers Main page](#)

[Return to the Payments Main page](#)

[Return to the Cards Main page](#)

[Return to the Shares and Gold Main page](#)

[Return to the eBucks Main page](#)

[Return to the Settings Main page](#)

[Return to the News Main page](#)

[Contact Us](#)

Join eBucks or Link an Account to Earn eBucks

Use this function to join the eBucks rewards programme or to link a qualifying FNB account to your existing eBucks account.

1. Click on the eBucks Tab or the **Accounts** Tab, select **Account Settings** in the action bar.
2. An overlay of the accounts linked to your profile will be displayed.
3. Click on the **Name hyperlink** to select the required cheque account.
4. Your account details will be displayed.
5. Click on **Join eBucks** in the action bar to open a new eBucks account or click on **Link Now** in the eBucks Actions column to link a qualifying FNB account to earn eBucks.
6. The **Join eBucks Rewards Programme** registration page is displayed.
7. To ensure that eBucks can keep you updated with your balances and latest offers, complete your **communication preference** and your **contact details**.
8. You are required to read and accept the eBucks **Terms and Conditions** before you can Continue.
9. A **confirmation page** will be displayed.
10. Check that the information displayed is correct and, if necessary, click **Edit** to make any amendments or click Confirm to submit this information.
11. A **results page** will display the status of your application.
12. Click on **Finish** to complete the process.

[Learn more about eBucks](#)

Notes:

- The Join eBucks process is not immediate; once you have submitted your information, the Join eBucks process may take up to 30 minutes; you do not have to remain logged into Online Banking during this time.
- When selecting the Link Now option, your cheque account/one account will be linked automatically, however, because there is a linkage fee to earn eBucks on a credit card you will be required to accept the eBucks Terms and Conditions specific to credit cards before continuing.
- For any queries call the eBucks contact centre.

What do you want to do now?

[Return to the eBucks Main page](#)

Electronic Subscriptions

Electronic Subscriptions Overview

Electronic Subscriptions is an sms and e-mail based subscription service which provides you with valuable financial and/or transactional information on your account/s to help you to better manage your accounts.

You can subscribe to any of these new alert messages, whilst also receiving your regular inContact notifications.

There are currently two Electronic Subscription Options:

- **Balance Alert**

The Balance Alert service will send an sms and/or email alert to you to notify you of your account balance/s on a predetermined day and/or frequency.

[Register for Balance Alerts](#)

[Maintain your Balance Alert Details](#)

[Unsubscribe your Balance Alert Details](#)

- **My Limit Alert**

The My Limit Alert functionality enables you to set up sms and/or email alerts that will notify you if your account balance has reached the limit specified by you.

[Register for My Limit Alerts](#)

[Maintain your My Limit Alert Details](#)

Notes:

- Electronic Subscriptions are subject to a monthly subscription fee per account. See the pricing guide for more information.

What would you like to do now?

[Return to the Accounts Main page](#)

[Return to the Settings Main page](#)

Register for Balance Alerts

1. Click on the **Settings** or the **Accounts** Tab and select **Account Settings** in the action bar.
2. Click on **Electronic Subscriptions** in the action bar and then select Balance Alert.
3. The **Balance Alert** capture page will be displayed.
4. Complete the required **Balance Alert Details**; email address, cellphone number and frequency of alerts.
5. Select which **accounts** you would like to receive alerts for and by which method, email and/or sms.
6. You will be required to read and accept the **Terms and Conditions** of the Balance Alert messaging service before you can continue.
7. Click on **Update** to continue.
8. The details of your request will be displayed.
9. Check that this information is correct and, if necessary, click **Edit** to make any amendments.
10. Click on **Confirm**.
11. The status of your request is displayed.
12. Click **Finish** to complete the process.

The Balance Alert service will send an sms and/or email alert to notify you of your account balance/s on a predetermined day and/or frequency.

You can select your preferred method of notification:

- sms and/or email

The frequency of the alerts can be set for:

- Daily
- Weekly
- Monthly

Alerts are sent just after 07h00 on the day you specify.

Notes:

- This service is subject to a monthly subscription fee per account. See the pricing guide for more information.

What do you want to do now?

[Return to the Accounts Main page](#)

[Return to the Settings Main page](#)

Maintain your Balance Alert Details

Use this function to Maintain or Cancel your Balance Alert service.

- Update your contact details
- Add or delete accounts
- Change the frequency of the alerts

1. Click on the **Settings** or the **Accounts** Tab and select **Account Settings** in the action bar.
2. Click on **Electronic Subscriptions** in the action bar and then select **Balance Alert**.
3. You can select to update your **Balance Alert details** only or to update your **Personal Details and the details for all of the additional services** that you are currently subscribed to.

Balance Alert Only:

- To update the contact details for the Balance Alert service only, select the '**Balance Alerts Only**' option.
- Amend the required details.
- You will be required to read and accept the **Terms and Conditions** before you can continue.
- Click **Update**.

Personal Details and Other Services:

- To update your **Personal Details for all services** that you are currently subscribed to, including inContact, My Limit Alerts and Email Statements, select the 'Update all my personal details and other services' option.
- Amend the required details.
- You will be required to read and accept the **Terms and Conditions** before you can continue.
- Click **Update**.
- If you have amended your current email address or cellphone number you will be prompted to select which of these changes you would like to implement on each of your Additional Services.
- Click on **Update**.

4. A **confirmation page** will be displayed.
5. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
6. Click on **Confirm**.
7. A **results page** will show the status of your request.
8. Click on **Finish** to complete the process.

Notes:

- This service is subject to a monthly subscription fee per account. See the pricing guide for more information.

What do you want to do now?

[Return to the Accounts Main page](#)

[Return to the Settings Main page](#)

Unsubscribe from the Balance Alert Service

1. Click on the Settings or the **Accounts** Tab and select **Account Settings** in the action bar.
2. Click on **Electronic Subscriptions** in the action bar and then select Balance Alerts.
3. Select the '**Balance Alerts Only**' option.
4. Click on **Deregister All Alerts**.
5. A **confirmation page** will be displayed.
5. If you are certain that you would like to **unsubscribe** from this service, click on **Confirm**.
6. A **results page** will show the status of your request.
7. Click on **Finish** to complete the process.

What do you want to do now?

[Return to the Accounts Main page](#)

[Return to the Settings Main page](#)

Register for My Limit Alerts

1. Click on the **Settings** or the **Accounts** Tab and select **Account Settings** in the action bar.
2. Click on **Electronic Subscriptions** in the action bar and then select **My Limit Alert**.
3. The My Limit Alert capture page will be displayed.
4. Complete the required **Limit Alert Details**; email address and cellphone number for alerts.
5. Select which **accounts** you would like to receive alerts for and by which method, email and/or sms.
6. Enter the **Limit Amount** for each of the selected accounts.
7. You will be required to read and accept the **Terms and Conditions** of the Balance Alert messaging service before you can continue.
8. Click on **Update** to continue.
9. The details of your request will be displayed.
10. Check that this information is correct and, if necessary, click **Edit** to make any amendments.
11. Click on **Confirm**.
12. The status of your request is displayed.
13. Click **Finish** to complete the process.

The My Limit Alert functionality will send you sms and/or email alerts to inform you if your account balance has reached a limit specified by you.

The alerts can be set up per account and individual balances can be set per account.

Notes:

- This service is subject to a monthly subscription fee per account. See the pricing guide for more information.

What do you want to do now?

[Return to the Accounts Main page](#)

[Return to the Settings Main page](#)

Maintain your My Limit Alerts Details

Use this function to Maintain or Cancel your My Limit Alert service.

- Update your contact details
 - Add or delete accounts
 - Change the Limit amount per account for alerts
1. Click on the **Settings** or the **Accounts** Tab and select **Account Settings** in the action bar.
 2. Click on **Electronic Subscriptions** in the action bar and then select **My Limit Alert**.
 3. You can select to update your **My Limit Alert details** only or to update your **Personal Details and the details for all of the additional services** that you are currently subscribed to.
4. **My Limit Alert Only**
 - To update the contact details for the My Limit Alert service only, select the '**My Limit Alerts Only**' option.
 - Amend the required details.
 - You will be required to read and accept the **Terms and Conditions** before you can continue.
 - Click **Update**.
 4. **Personal Details and Other Services:**
 - To update your **Personal Details for all services** that you are currently subscribed to, including inContact, Balance Alerts and Email Statements, select the 'Update all my personal details and other services' option.
 - Amend the required details.
 - You will be required to read and accept the **Terms and Conditions** before you can continue.
 - Click **Update**.
 - If you have amended your current email address or cellphone number you will be prompted to select which of these changes you would like to implement on each of your Additional Services.
 - Click on **Update**.
 5. A **confirmation page** will be displayed.
 6. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
 7. Click on **Confirm**.
 8. A results page will show the status of your request.
 9. Click on **Finish** to complete the process.

Notes:

- This service is subject to a monthly subscription fee per account. See the pricing guide for more information.

What do you want to do now?

[Return to the Accounts Main page](#)

[Return to the Settings Main page](#)

Unsubscribe from the My Limit Alert Service

1. Click on the Settings or the **Accounts** Tab and select **Account Settings** in the action bar.
2. Click on **Electronic Subscriptions** in the action bar and then select My Limit Alerts.
3. Select the '**My Limit Alerts Only**' option.
4. Click on **Deregister**.
5. A **confirmation page** will be displayed.

5. If you are certain that you would like to unsubscribe from this service, click on **Confirm**.
6. A **results page** will show the status of your request.
7. Click on **Finish** to complete the process.

What do you want to do now?

[Return to the Accounts Main page](#)

[Return to the Settings Main page](#)

FNB Rewards

FNB Rewards

Use this function to register and monitor your **FNB Rewards**.

FNB rewards you when you make purchases using your FNB Cheque Card!

- **Fuel Rewards**
 - You can get up to 15% back on your fuel purchases
 - Visit www.fnbfuelrewards.co.za for more info on fuel rewards
- **eBucks Rewards**
 - You can get up to 2.5% on all other qualifying cheque card purchases
 - Visit www.eBucks.com for info on eBucks Rewards

Once you have registered for FNB Rewards you can view the following information:

- Your current FNB Rewards Earn Level
 - A summary of the Points Earned per month over a 12 month period
 - A summary of the Points Earned per month
1. Click on the **Accounts** Tab.
 2. Click on **Account Settings** in the action bar.
 3. An overlay of the accounts linked to your profile will be displayed.
 4. Click on the **Name hyperlink** to select the cheque account that you would like to view FNB Reward information for.
 5. Your FNB Reward details are displayed.
 6. Click on the **Amount hyperlink** under Points Earned to view a summary for that specific month.

What would you like to do now?

[Return to the Accounts Tab Overview](#)

[Register for Fuel Rewards](#)

[Register for eBucks](#)

Credit Cards

Upgrade Credit Card

Upgrade Credit Card

Use this function to Upgrade your Credit Card (Card Swop) to a qualifying card colour; the Card Swop options presented to you are determined by your gross annual income.

You can upgrade with or without a Credit Limit Increase.

Note: If you elect to Upgrade with a Credit Limit Increase this will end your current banking session and redirect you to the FNB Product Shop on fnb.co.za

1. Click on the **Accounts** Tab.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required credit card account.
5. Your account details will be displayed.
6. If you are eligible for a card upgrade you will see an **Upgrade Credit Card** button in the action bar.
7. Click on **Upgrade Credit Card**.
8. Complete your **Gross Annual Income details** in order for the system to determine which card upgrade/s you qualify for.
9. Click **Apply** to continue with the process.
10. The **Card Upgrade Offer page** will be displayed.
11. Complete the required information.
12. Click on the **Pricing Guide hyperlink** to view the fees for the various cards on offer.
13. Click **Upgrade** to continue with the process.
14. The Card Upgrade **confirmation page** will be displayed.
15. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
16. Before you can continue you are required to read and accept both the Credit Card **Terms and Conditions** and the **Confirmation Letter**.
17. Click on **Continue** to proceed.
18. The Card Upgrade **results page** will be displayed.
19. Print the **Confirmation Letter**.
20. Click on **Finish** to complete the process.

Notes:

- Your current credit card must be at least 6 months old.
- A new account number will be generated.
- The pricing of the new card will apply; the new card fees will be applied from the following billing cycle.
- There will be no change to the credit limit when performing a card swop.
- If the card swop process is successful then any linked cards will be automatically swopped.

What would you like to do now?

[Return to the Accounts Main page](#)

[Return to the Cards Main page](#)

Auto Payment

Auto Payments Overview

Use this functionality to pay your FNB Credit Card account automatically each month.

You can create a new credit card Auto Payment or view and/or update existing Auto Payment details without having to go to a Branch.

Payments can be made from a banking account held at any registered financial institution.

- Add an Auto Payment
 - Use this function to create an automatic monthly payment to your credit card on a pre-selected day.

[step by step guide](#)

- View/Edit Auto Payment
 - If you have an existing Auto Payment linked to a credit card you can use this function to view and/or maintain your Auto Payment details.

[step by step guide](#)

Notes:

- It is mandatory for all new credit card applicants to utilise the Auto Payment Facility; at the time of application you will be required to select a preferred debit order date, Method of Payment and provide the details of the bank account to be debited.
- The **Preferred Payment Day**, (Auto Payment day), **Method of Payment** and **Bank Details** can be edited at anytime, but the changes will only take effect on the next payment cycle date.

What would you like to do now?

[Return to the Account Settings Overview](#)

[Return to the Accounts Tab Overview](#)

Add an Auto Payment

Use this function to create an automatic monthly payment to your credit card on a pre-selected day.

Payments can be made from a banking account held at any registered financial institution.

There are six **Auto Payment Types** available:

1. Fixed Amount
 - Pay a monthly amount of your choice; the specified amount cannot be less than the minimum monthly payment due on your account.
2. Full Amount
 - Settle your full statement balance. Any payments processed during the billing period will be deducted and you will only pay the outstanding balance.
3. Minimum Amount Due
 - Pay the minimum monthly payment amount due on your account as indicated on your statement; calculated at 5% of your total outstanding balance.
4. Payment Percentage
 - Pay a percentage of your straight balance ranging from 5% - 100%
5. Actual Balance Settlement (Straight)
 - Settle your full monthly straight balance within the current billing cycle. This balance is affected by all debits and credits after the statement date up until the selected Auto Payment date.
6. Full Statement Balance
 - Settle your full statement balance; this balance is not affected by any debits and credits processed between the statement date and your selected Auto Payment date

1. Click on the **Accounts** Tab.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required credit card account.
5. Your account details will be displayed.
6. Click on **Auto Payment** in the action bar.
7. The **Auto Payment Authorisation page** will be displayed.
8. Select the required **Auto Payment type** from the dropdown menu.
9. Dependant on your selection, complete the required information.
10. Complete the details of the **bank account** that you would like to use to pay the Auto Payment.
11. Click on **Add**.
12. The Auto Payment Authorisation **confirmation page** will be displayed.
13. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
14. You will be required to read and accept the **Declaration** before you can continue.
15. Click on **Confirm** to proceed.
16. The Auto Payment Authorisation **results page** will be displayed.
17. Click on **Finish** to complete the process.

Notes:

- An Auto Payment instruction can be edited at any time, but the changes will only take effect from the next payment cycle date.

What would you like to do now?
[Return to the Account Settings Overview](#)
[Return to the Accounts Tab Overview](#)

View and/or Maintain an Auto Payment

If you have an existing Auto Payment linked to a credit card you can use this function to view and/or maintain your Auto Payment details.

The following information can be edited:

- The Auto Payment Type:
 - Fixed Amount
 - Full Amount
 - Minimum Amount Due
 - Payment Percentage
 - Actual Balance Settlement (Straight)
 - Full Statement Balance
- The bank details for the paying account
- The preferred payment day

1. Click on the **Accounts** Tab.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required credit card account.
5. Your account details will be displayed.
6. Click on **Auto Payment** in the action bar.
7. Your existing Auto Payment instructions will be displayed.
8. Select the **instruction** that you would like to view or maintain and click on **Continue**.
9. Update the Auto Payment details as required.
10. Click **Modify**.
11. The Auto Payment Authorisation **confirmation page** will be displayed.
12. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
13. You will be required to read and accept the **Declaration** before you can continue.
14. Click on **Confirm** to proceed.
15. The Auto Payment Authorisation **results page** will be displayed.
16. Click on **Finish** to complete the process.

Notes:

- An Auto Payment instruction can be edited at any time, but the changes will only take effect from the next payment cycle date.

What would you like to do now?

[Return to the Account Settings Overview](#)

[Return to the Accounts Tab Overview](#)

[View the Cards Tab Overview](#)

Value Adds

View, Modify and Subscribe to Credit Card Value Added Services

1. Click on the **Accounts** Tab.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required credit card account.
5. Your account details will be displayed.
6. Click on the **Value Adds** sub tab.
7. A single view of the Value Added Services available to the selected credit card product will be displayed.
8. Click on the applicable **service icon** in the “**Why FNB?**” window for more information about that service.
9. **Value Added Services** that you do not currently have will have an ‘**Apply**’ button below the icon while services that you already have will have a ‘**Modify**’ button.
10. Click on **Apply** to add a service or click on **Modify** to manage a service.
11. If you click on **Apply** or **Modify** you will be redirected to the applicable page for that Value Added Service.
12. Once you have completed your request click on **Finish** to return to the Value Adds page.

What would you like to do now?

[Return to the Accounts Main page](#)

[Return to the Cards Main page](#)

Revolving Loan Accounts

Decrease Limit on Revolving Loan Account

Use this function to Decrease the Limit on your existing Revolving Loan Account.

1. Click on the **Accounts Tab**.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select your Revolving Loan Account.
5. Click on **Decrease** in the action bar.
6. The Decrease Revolving Loan capture page will be displayed.
7. Enter the **New Revolving Loan Limit**.
8. Select the **Yes** or **No** radio button to confirm if you would like to **Cancel** the **Debt Protection Plan** on your Revolving Loan Account.
9. Click on **Continue** to proceed.
10. A **confirmation page** will be displayed.
11. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
12. Before you can continue you are required to read and accept the **Terms and Conditions** and **Disclaimer**.
13. Click **Continue** to proceed.
14. The **results page** will be displayed.
15. Click on **Finish** to complete the process.

Notes:

- The Revolving Loan limit can only be decreased in multiples of thousands.
- The Decreased Limit cannot be less than your current debit balance.
- The minimum loan amount is R5 000.00

What would you like to do now?

[Return to the Account Settings Overview](#)

[Return to the Accounts Tab Overview](#)

Settle or Close Revolving Loan Account

Use this function to Settle and/or Close your Revolving Loan Account.

Settle Account:

- The account balance will be zero.
- The account will still be available for you to transact on in the future.
- Your interest rate and instalment remains unchanged.

Settle and Close Account:

- The account balance will be zero.
- The account will no longer be available for you to transact on in the future. If you wish to avail of this facility, you will have to re-apply for a new Revolving Loan.

1. Click on the **Accounts Tab**.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select your Revolving Loan Account.
5. Click on **Settle/Close** in the action bar.
6. The Settle Revolving Loan capture page will be displayed.
7. Click on the respective radio button to either **Settle** or **Settle and Close** your Revolving Loan Account.
8. Select the **From Account** from the dropdown list that you would like to use to Settle your Revolving Loan Account
9. Enter the **Statement Reference** that you would like to appear on the account that you are transferring funds from e.g. Transfer to RLA.
10. Enter the **Statement Reference** that you would like to appear on the account that you are transferring funds to e.g. Transfer from Cheque..
11. Click on **Continue** to proceed.
12. A **confirmation page** will be displayed.
13. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
14. Click on **Confirm** to proceed.
15. The **results page** will be displayed.
16. Click on **Finish** to complete the process.

Notes:

- The Revolving Loan Settlement amount is valid for the current day only.
- If you select the "**Settle Account**" option, your Revolving Loan account balance will be zero however the account will still be available for you to transact on in the future. Your interest rate and instalment remains unchanged.
- If you select the "**Settle and Close Account**" option, your Revolving Loan account balance will be zero however the account will not be available for you to transact on in the future. If you wish to avail of this facility, you will have to re-apply for a new Revolving Loan.

What would you like to do now?

[Return to the Account Settings Overview](#)

[Return to the Accounts Tab Overview](#)

Investment Accounts

Investment Account Settings

Use the Investment Account Settings functionality to add or maintain interest, maturity, withdrawal and closure instructions on your investment accounts.

The following functionality can be maintained via Online Banking:

- [Interest Instruction](#)
- [Notice to Withdraw](#)
- [Notice to Close](#)
- Maturity Instruction

Functionality is based on the product selected.

Notes:

- All Account Settings functionality is restricted to the **Primary User** of the profile.

What would you like to do now?

[Return to the Account Settings Overview](#)

[Return to the Accounts Tab Overview](#)

Interest Instruction

Use this function to make changes to an existing interest instruction.

There are two Interest options available:

- Capitalise Interest
 - Interest earned on the account will be added to this account balance.
- Redirect Interest
 - Interest earned on the account will be paid/transferred into an account specified by you.

Note:

- Consumer clients may redirect interest to a non-FNB account, Commercial clients are restricted to FNB accounts only.
- **Capitalised Interest** will reflect in the account selected by you, on the Interest payment date as specified to the Bank when opening or amending the account.
- **Redirecting Interest** to your own account or other FNB Accounts will reflect on the Interest Payment date as specified, whilst redirecting to a Non FNB Account will reflect 3 working days after the Interest Payment date as specified to the Bank when opening or amending the account.

1. Click on the **Accounts Tab**.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required investment account.
5. Click on **Investment Maintenance** in the action bar and then select **Interest Instruction**.
6. The existing Interest Instruction for the selected account will be displayed.
7. Click on **Modify** in the action bar.
8. The **Interest Instruction** capture page will be displayed.
9. Click on the respective radio button to select the preferred Interest Instruction, i.e. to **Capitalise** or **Redirect the Interest** earned to your own linked FNB account or to another account.
- Note:** Commercial clients can not Redirect Interest to a non-FNB account.
10. Click on **Continue**.
11. Select the **Interest Frequency**; i.e. how often you would like the interest earned to be processed as per your selected Interest Instruction.

Capitalise Interest

12. Click on **Capitalise**.
13. A **confirmation page** will be displayed.
15. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
16. Click **Confirm** to proceed.
17. The results page will be displayed.
18. Click on **Finish** to complete the process.

Redirect Interest

12. Select the **To Account** from the dropdown menu, alternatively, if you selected to redirect the interest to a non-FNB account, capture the account details in the fields provided.
13. Click on **Redirect**.

14. A **confirmation page** will be displayed.
15. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
16. Click **Confirm** to proceed.
17. The results page will be displayed.
18. Click on **Finish** to complete the process.

Notes:

- **Capitalised Interest** will reflect in the account selected by you, on the Interest payment date as specified to the Bank when opening or amending the account.
- **Redirecting Interest** to your own account or other FNB Accounts will reflect on the Interest Payment date as specified, whilst redirecting to a non-FNB Account will reflect 3 working days after the Interest Payment date as specified to the Bank when opening or amending the account.
- Consumer clients may redirect interest to a non-FNB account, Commercial clients are restricted to FNB accounts only.

What would you like to do now?

[Return to the Investment Account Settings Overview](#)

[Return to the Account Settings Overview](#)

[Return to the Accounts Tab Overview](#)

Notice to Withdraw

Notice to Withdraw

Use this function to add or maintain an existing Notice to Withdraw instruction on the selected investment account.

A Notice to Withdraw instruction is for **partial withdrawals only**, to withdraw all funds you will need to submit a [Notice to Close](#) instruction.

There are two options:

- [Add a Notice to Withdraw Instruction](#)
- [Maintain an existing Notice to Withdraw Instruction](#)

Note:

- Due to the Notice Period required, only the recipient account can be modified, the **Withdrawal Date** or **Amount** can not be changed.

The **Withdrawal Date** is the date that you would like the money to be paid to you. This date must be at least equal to or greater than the **Notice Period** required for withdrawals on your account.

Notes:

- Consumer clients may have the funds paid into a non-FNB account, Commercial clients are restricted to FNB accounts only.
- Funds paid to a FNB account will reflect on the specified withdrawal date. Funds paid to a non-FNB account will reflect 3 working days after the specified closure date.

Add Notice to Withdraw Instruction

Use this function to add a new Notice to Withdraw instruction on the selected investment account.

A Notice to Withdraw instruction is for **partial withdrawals only**, to withdraw all funds you will need to submit a [Notice to Close](#) instruction.

1. Click on the **Accounts Tab**.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required investment account.
5. Click on **Investment Maintenance** in the action bar and then select **Notice to Withdraw**.
6. If you have any pending withdrawal instructions for the selected account these will be displayed.
7. Click on **Add Instruction** in the action bar.
8. Select the required **Withdrawal Date**.
The Withdrawal Date is the date that you would like the money to be paid to you. This date must be at least equal to or greater than the **Notice Period** required for withdrawals on your account.
9. Enter the required **Withdrawal Amount**.
10. Click on the respective radio button to select the preferred **Withdraw To account**, i.e. to your own linked FNB account or to another account.

Note: Commercial clients can not have these funds paid to a non-FNB account.

11. Click on **Continue**.
12. Select the **To Account** from the dropdown menu, alternatively, if you selected to have the funds paid to another account, capture the account details in the fields provided.
13. Click on **Withdraw**.
14. A **confirmation page** will be displayed.
15. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
16. Click **Confirm** to proceed.
17. The results page will be displayed.
18. Click on **Finish** to complete the process.

Notes:

- Consumer clients may have the funds paid into a non-FNB account, Commercial clients are restricted to FNB accounts only.
- Funds paid to a FNB account will reflect on the specified withdrawal date. Funds paid to a non-FNB account will reflect 3 working days after the specified closure date.

Modify Notice to Withdraw Instruction

Use this function to modify the **recipient account** for a pending Notice to Withdraw instruction.

Due to the Notice Period required, only the recipient account can be modified, the **Withdrawal Date** or **Amount** can not be changed.

1. Click on the **Accounts Tab**.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required investment account.
5. Click on **Investment Maintenance** in the action bar and then select **Notice to Withdraw**.
6. Your pending withdrawal instructions for the selected account will be displayed.
7. Click in the radio button to select the required instruction.
8. Click on **Modify** in the action bar.
9. Click on the respective radio button to select the preferred **Withdraw To account**, i.e. to your own linked FNB account or to another account.

Note: Commercial clients can not have these funds paid to a non-FNB account.

11. Click on **Continue**.
12. Select the **To Account** from the dropdown menu, alternatively, if you selected to have the funds paid to another account, capture the account details in the fields provided.
13. Click on **Withdraw**.
14. A **confirmation page** will be displayed.
15. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
16. Click **Confirm** to proceed.
17. The results page will be displayed.
18. Click on **Finish** to complete the process.

Notes:

- Consumer clients may have the funds paid into a non-FNB account, Commercial clients are restricted to FNB accounts only.
- Funds paid to a FNB account will reflect on the specified withdrawal date. Funds paid to a non-FNB account will reflect 3 working days after the specified closure date.

What would you like to do now?

[Return to the Investment Account Settings Overview](#)

[Return to the Account Settings Overview](#)

[Return to the Accounts Tab Overview](#)

Notice to Close

Use this function to add a new Notice to Close instruction on the selected investment account.

A Notice to Close instruction is for **full withdrawals only**, to make an adhoc withdrawal you will need to submit a [Notice to Withdraw](#) instruction.

The funds will be paid/transferred into an account specified by you.

Note:

- Consumer clients may redirect interest to a non-FNB account, Commercial clients are restricted to FNB accounts only.
- Funds paid to your own Account or other FNB Accounts will reflect on the specified closure date. Funds paid to a Non FNB Account will reflect 3 working days after the specified closure date.

The **Closure Date** is the date that you would like the money to be paid to you. This date must be at least equal to or greater than the **Notice Period** required for withdrawals on your account.

1. Click on the **Accounts Tab**.
2. Click on **Account Settings** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select the required investment account.
5. Click on **Investment Maintenance** in the action bar and then select **Notice to Withdraw**.
6. If you have any pending withdrawal instructions for the selected account these will be displayed.
7. Click on **Add Instruction** in the action bar.
8. Select the required **Closure Date**.
The Closure Date is the date that you would like the money to be paid to you.
This date must be at least equal to or greater than the **Notice Period** required for withdrawals on your account.
9. Click on the respective radio button to select where you would like to **Pay the Amount into**, i.e. to your own linked FNB account or to another account.
Note: Commercial clients can not have these funds paid to a non-FNB account.
11. Click on **Continue**.
12. Select the **To Account** from the dropdown menu, alternatively, if you selected to have the funds paid to another account, capture the account details in the fields provided.
13. Click on **Close Account**.
14. A **confirmation page** will be displayed.
15. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
16. Click **Confirm** to proceed.
17. The results page will be displayed.
18. Click on **Finish** to complete the process.

Notes:

- Consumer clients may have the funds paid into a non-FNB account, Commercial clients are restricted to FNB accounts only.
- Funds paid to a FNB account will reflect on the specified withdrawal date. Funds paid to a non-FNB account will reflect 3 working days after the specified closure date.

What would you like to do now?

[Return to the Investment Account Settings Overview](#)

[Return to the Account Settings Overview](#)

[Return to the Accounts Tab Overview](#)

Transaction History

View Transaction History

Use this function to view or search for a specific transaction on your account or to view Detailed Transaction Information for a selected transaction.

1. Click on the **Accounts Tab**.
2. Click on **Transaction History** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Account Name hyperlink** to select the required account.
5. The Transaction History for the selected account will be displayed on the Transaction History sub-tab.
6. To view the Transaction History of another account select the account from the dropdown list above the sub-tabs.
7. To **refine the search results**, enter the first three letters or numbers of the item that you are searching for; the search will be performed across all fields. alternatively you can utilise one of the other search options:
 - [Quick Search](#)
 - [Transaction Search](#)
 - [Advanced Search](#)

Notes:

- Transaction History is not available for Smart Spend loan accounts.
- Pending transactions may take up to two business days to reflect on a Unit Trust Account; you can view the total amount for pending transactions by selecting the Detailed Balance sub tab.
- To view Transaction History for a FNB Connect account please click on FNB Connect in the action bar of the Accounts Tab.
- Clicking on the **Transaction Amount hyperlink** will enable you to view the Transaction Detail for the selected transaction.

[Detailed Transaction Information:](#)

- Transaction Details
- Transaction Description
- Customer Service Information

What would you like to do now?

[Return to the Accounts Tab Overview](#)

[View Historical Statements](#)

[View Detailed Balance](#)

Field Name	Description
Transaction Details	
Description One	The reference from the account that the transaction originated from. If this is a transaction that you initiated, this field will be the recipient reference.
Description Two:	The second reference is the selected account. If this is a transaction that was initiated by you then this field will be own reference.
Transaction Amount:	The full transaction amount.
Service Fee:	The service fee paid on the selected transaction
Effective Date:	The date when the transaction took place
Post Date:	This date should be the same as the above unless the transaction was future dated or delayed due to system maintenance.
Current Balance:	The current balance in the selected account.
Cash Amount:	The cash amount of the transaction. (Physical cash - no cheques or internet transfers).
Original Currency Amount:	The original amount including transfers and cheques.
ENC Amount: (Effects not Cleared)	If any cheques were deposited, this is the amount not cleared on those cheques.
ENC Days: (Effects not Cleared)	This is the number of days it will take for the above cheques to clear.
Cleared:	If some of the deposited cheques were cleared, this is the amount that was cleared.
Transaction Description	
Transaction Code:	The code used by FNB to identify transaction types.
Transaction Description:	The description of what the transaction was.
Transaction Category:	The transaction category e.g. a debit or a credit.
Transaction Sub – Category:	This further explains the transaction category e.g. a payment or an internet transfer.
Customer Service Information	
User Code:	This is applicable to FNB indicating where the transaction originated from.
User Name:	This is usually the company name from where the debit or credit came from.
Contact Number:	This will be the contact number from where the selected transaction originated.

What would you like to do now?

[Return to the Accounts Main page](#)

Quick Search

Use the Quick Search function to locate a transaction on the selected account within a specific date range.

The **predefined search periods** are:

- Today
- Yesterday
- Last 7 days
- Last 15 days
- Last 30 days
- Last 60 days

1. Click on the **Accounts Tab**.
2. Click on **Transaction History** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Account Name hyperlink** to select the required account.
5. The Transaction History for the selected account will be displayed on the Transaction History sub tab.
6. To view the Transaction History of another account select the account from the dropdown list above the sub tabs.
7. Click on the **Quick Search** dropdown list to select the time period for your search.
8. Click on **Go**.
9. The results of your search will be displayed.
10. To **refine the search results**, enter the first three letters or numbers of the item that you are searching for in the Search field above the record table; the search will be performed across all fields.

Notes:

- Clicking on the **Transaction Amount hyperlink** will enable you to view the Transaction Detail for the selected transaction.

Detailed Transaction Information:

- Transaction Details
- Transaction Description
- Customer Service Information

What would you like to do now?

[Return to the Accounts Tab Overview](#)

[Export Historical Statements](#)

[View Detailed Balance](#)

Transaction Search

Search for transactions on the selected account by entering search criteria in predefined search fields.

The **Predefined Search Options** are:

- Transaction type - debit or credit
- Date or time period
- Amount or amount range
- Transaction reference
- Cheque number or a range of cheque numbers

1. Click on the **Accounts Tab**.
2. Click on **Transaction History** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Account Name hyperlink** to select the required account.
5. The Transaction History for the selected account will be displayed on the Transaction History sub tab.
6. To view the Transaction History of another account select the account from the dropdown list above the sub tabs.
7. Click on **Transaction Search** in the action bar.
8. An overlay of predefined search fields will be displayed.
9. Enter as many of the search criteria as possible in order to return the most accurate results.
10. Click on **Search**.
11. The results of your search will be displayed.
12. To **refine the search results**, enter the first three letters or numbers of the item that you are searching for in the Search field above the record table; the search will be performed across all fields.

Notes:

- Clicking on the **Transaction Amount hyperlink** will enable you to view the Transaction Detail for the selected transaction.

Detailed Transaction Information:

- Transaction Details
- Transaction Description
- Customer Service Information

What would you like to do now?

[Return to the Accounts Tab Overview](#)

[Export Historical Statements](#)

[View Detailed Balance](#)

Advanced Search

Search for transactions across one or multiple accounts simultaneously by entering search criteria in predefined search fields.

The **Predefined Search Options** are:

- Search across multiple accounts simultaneously
- Across a date range
- Transaction type - debit or credit
- Category within debit transactions; these include items such as debit orders, fees, electronic debits
- Category within credit transactions, these include items such as cheques, unpaids, electronic credits
- Amount or amount range
- Cheque number or a range of cheque numbers
- Transaction reference

1. Click on the **Accounts Tab**.
2. Click on **Transaction History** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Account Name hyperlink** to select the required account.
5. The Transaction History for the selected account will be displayed on the Transaction History sub tab.
6. To view the Transaction History of another account select the account from the dropdown list above the sub tabs.
7. Click on **Advanced Search** in the action bar.
8. An overlay of predefined search fields will be displayed.
9. Enter as many of the search criteria as possible in order to return the most accurate results.
10. Select the **account/s** that you would like to search across from the drop down menu; you can search across a maximum of 5 accounts at a time.
11. Enter as many of the **search criteria** as possible in order to return the most accurate results.
12. Click on **Search**.
13. The results of your search will be displayed.
14. To **refine the search results**, enter the first three letters or numbers of the item that you are searching for in the Search field above the record table; the search will be performed across all fields.

What would you like to do now?

[Return to the Accounts Tab Overview](#)

[Export Historical Statements](#)

[View Detailed Balance](#)

Statements

Search Statement History

Use this function to search for historical account statements and export them to email.

1. Click on the **Accounts Tab**.
2. Click on **Statements** in the action bar and then select **Statements History**.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Account Name hyperlink** to select the required account.
5. A list of historical statements for the last three month period will be displayed for the selected account.
6. Should you require a statement for an earlier date, click on **Search** in the action bar.
7. Enter the **From** and **To Date** range for your search.
8. Click on the **Search** button just below the date range.
9. A list of historical statements within the selected date range will be displayed.
10. To view a list of historical statements for a different account, within the same date range, simply select the **Account Number** from the dropdown list.
11. Click in the **check box** to select the statements that you would like to export to email. **Note: Service Fees Apply when requesting statements that are older than 3 months.**
12. Enter the **Email Address** that you would like the statements to be sent to.
13. Click on **Submit**.
14. The details of your request will be displayed.
15. Check that this information is correct and, if necessary, click **Edit** to make any amendments.
16. You will be required to read and accept the **Terms and Conditions** before you can continue.
17. Click on **Confirm**.
18. The status of your request is displayed.
19. Click on **Finish** to complete the process.

Notes:

- Please note that there are service fees associated with requesting historical statements, there is no charge for the latest three months' statements; **a fee will be charged when requesting statements that are older than three months.**
- Historical statements are available from January 2004.
- A historical statement is considered to be a legal bank statement.

What would you like to do now?

[Return to the Accounts Tab Overview](#)

[Maintain my Email Statement Options](#)

[View an Interim Statement](#)

[View a Recreated Statement](#)

Interim Statements

Use this function to view, download or export an interim statement which reflects all transactions that have taken place since your last statement date.

1. Click on the **Accounts Tab**.
2. Click on **Statements** in the action bar and then select **Interim Statements**.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Account Name hyperlink** to select the required account.
5. An Interim Statement will be displayed for the selected account.
6. To view an interim statement for a different account select the **Account Number** from the dropdown list.
7. Interim Statement options:
 - Print the Interim Statement.
 - Download the Interim Statement in a format selected by you
 - Export the Interim Statement to an email address in a maximum of three formats selected by you.
8. Click on **Finish** to complete the process.

Notes:

- If the information exceeds 1800 transactions, the information cannot be viewed online and will need to be exported to email.
- An interim statement is not a legal bank statement.

What would you like to do now?

[Return to the Accounts Tab Overview](#)

[Maintain my Email Statement Options](#)

[Export Historical Statements](#)

[View a Recreated Statement](#)

Recreated Statements

Use this function to view, print or download a Recreated Statement which contains all declared transaction data for a selected statement period.

By using our statement recreate facility, you acknowledge that:

Recreated Statements are not the original bank statements issued in accordance with the bank's criteria; these are issued separately. Recreated Statements are renditions of your account history according to the criteria that you set when requesting them. We advise that you do not present Recreated Statements as bank statements to third parties. Any loss that you or third parties incur in placing dependency on these Recreated Statements will be for your account.

A Recreated Statement provides a summary of the selected statement:

- Statement Date
- Opening Balance
- Closing Balance
- Total Value of Debits
- Total Value of Credits
- Number of Debits
- Number of Credits

The following Statement Formats are available:

- CSV
- PDF
- Microsoft Money (OFX)
- Quicken (QIF)
- Pastel

1. Click on the **Accounts Tab**.
2. Click on **Statements** in the action bar and then select **Recreated Statements**.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Account Name hyperlink** to select the required account.
5. You will be required to read and accept the **Disclaimer** associated with Recreated Statements before you can **Continue**.
6. A Recreated Statement for the most recent Statement Date will be displayed for the selected account.
7. To view a Recreated Statement for a different account select the **Account Number** from the dropdown list.
8. Should you require a Recreated Statement for an earlier statement date, click on **Previous** in the action bar.
9. Click on **Search** in the action bar to search for a Recreated Statement for a specific statement date or a date period.
10. Select the **From and To Statement Dates** from the drop down lists.
11. Complete the **Export Destination and Format Details**.
12. To view the results on screen, click on **Search**, alternatively, click on **Export** to have the Recreated Statement/s sent to the email address specified.
13. Click on **Finish** to complete the process.

Notes:

- You can view up to 15 statements on the screen. If you want to view more than 15 statements, please select the Export button and the Statement will be sent to the specified

destination in the specified format.

- If the information exceeds 1800 transactions, the information cannot be viewed online and will need to be exported to email.
- Recreated Statements are not the original bank statements issued in accordance with the bank's criteria and are therefore not a legal bank statement.
- Secondary users can not perform this function unless they have been given viewing permissions to the account.

What would you like to do now?

[Return to the Accounts Tab Overview](#)

[Maintain my Email Statement Options](#)

[Export Historical Statements](#)

Email Statements

Email Statements

Use this function to facilitate and manage the email delivery options of your account statements.

The Email Statements functionality is available to both individual and commercial clients on selected accounts/products.

Email Statement Functionality	Personal Accounts	Business Accounts
Subscribe		
If you subscribe individually per account, you can enter up to 3 email addresses.	✓	✓
If you subscribe in bulk, the email address that you enter will apply to all of the selected accounts.	✓	✓
Specify the format/s in which you would like to receive the statement/s.	✓	✓
Specify the Statement Cycle (frequency) of the statements that you would like to receive.	✗	✓
Maintain		
Maintain your details or preferences on existing email statement options.	✓	✓
Unsubscribe		
Unsubscribe from email statement delivery	✓	✗

Not sure if you're subscribed to email statements?

An Email Statements column is displayed in the records table of the Accounts Tab; the current Email Statement status of each account is reflected.

N/A denotes that Email Statements are not available on this product, while a **Yes** or **No** reflects whether you are currently registered for Email Statements on a qualifying account.

- [Subscribe to email statements](#)
- [Maintain your email statement settings](#)
- [Unsubscribe from email statements](#)

Notes:

- The Email Statements functionality is limited to the Primary User.

Subscribe to Email Statements

Use this function to **setup** your Email Statement preferences for your account/s.

You can **subscribe per account** or select multiple accounts and **subscribe in bulk**.

If you select to subscribe in **bulk**, you can only enter **one** recipient **email address** and that address will apply to all of the selected accounts.

1. Click on the **Accounts Tab**.
2. Click on **Statements** in the action bar.
3. Select **Email Statements**.
4. An overlay of the accounts linked to your profile will be displayed.
5. Select the required **account/s**.
6. Click on **Go**.
7. The Email Statements capture page will be displayed.
8. If you have selected a **single account** you can enter up to **three email addresses**, if you have selected **multiple accounts** you will only be able to enter **one email address**.
9. Select the **Format** that you would like to receive the statements; just PDF or in both PDF and CSV format.
10. If you are subscribing to Email Statements for **Business Account/s**, you have the option to change the **Statement Cycle** (Frequency). Simply select the frequency from the drop down list.
11. You are required to **read and accept** the **Disclaimer** before you can continue.
12. Click **Submit**.
13. A **confirmation page** will be displayed.
14. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
15. Click on **Confirm**.
16. A **results page** will display the status of your request.
17. Click on **Finish** to complete the process.

Notes:

Personal and Business Accounts:

- If you subscribe to receive statements via email your current statement delivery option will apply one more time. Thereafter you will receive your statements via email only.

Business Accounts:

- Please note that **Business Accounts cannot be unsubscribed** from Email Statements.
- If you currently receive **cheque vouchers** via post and you choose to subscribe to receive statements via email, your current delivery option will apply one more time. Thereafter your cheque vouchers will be available for viewing via **Transaction**

History.

Maintain your Email Statement Settings

Use this function to **modify** the Email Statement preferences for your account/s.

The following settings can be modified:

Personal and Business Accounts:

- Email address/s for statement delivery
- File Format

Business Accounts:

- Statement Cycle (Frequency)

You can select to modify a **single** account or you can select **multiple accounts** and modify the settings in bulk.

If you select to modify your settings in **bulk**, the **settings** that you enter, including the email address, will apply to **all** of the **selected accounts**.

1. Click on the **Accounts Tab**.
2. Click on **Statements** in the action bar.
3. Select **Email Statements**.
4. An overlay of the accounts linked to your profile will be displayed.
5. Select the required **account/s**.
6. Click on **Go**.
7. The Email Statements Update page will be displayed.
8. You can select to update your **Email Statement details only** or to update your **Personal Details** and the details for **all** of your **additional services** such as inContact, Balance Alerts, Limit Alerts and Email Statements.
9. Follow the steps below based on your selection:

Email Statements Only:

1. Select the **Email Statements** option.
2. Click on **Confirm**.
3. The **Email Statements** capture page will be displayed.
4. Amend the required details.
5. Click on **Update**.
6. A **confirmation page** will be displayed.
7. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
8. Click on **Confirm**.
9. A **results page** will show the status of your request.
10. Click on **Finish** to complete the process.

Personal Details and Other Services:

1. Select the **Personal Details** option.
2. Your **Personal Details** will be displayed.
3. Click on **Continue**.
4. The **Personal Details** capture page will be displayed.
5. Amend the required details.
6. Click on **Update**.
7. If you have amended your current **email address** or **cellphone number** you will be prompted to select which of these changes you would like to implement on each of your **Additional Services**.
8. Click on **Continue**.
9. A **confirmation page** will be displayed.
10. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
11. Click on **Confirm**.
12. A **results page** will show the status of your request/s.
13. Click on **Finish** to complete the process.

Unsubscribe from Email Statements

Use this function to unsubscribe an account from the Email Statements service.

You can only unsubscribe one account at a time.

Please note that **Business Accounts cannot be unsubscribed** from Email Statements.

1. Click on the **Accounts Tab**.
2. Click on **Statements** in the action bar.
3. Select **Email Statements**.
4. An overlay of the accounts linked to your profile will be displayed.
5. Select the required **account**.
6. Click on **Go**.
7. The Email Statements Update page will be displayed.
8. Select the option to update your **Email Statement details only**.
9. The **Email Statements** capture page will be displayed.
10. Click on **Unsubscribe**.
11. A **confirmation page** will be displayed.
12. Check that this information is correct and, if necessary, click on **Cancel** to terminate the request
13. Click on **Confirm**.
14. A **results page** will show the status of your request.
15. Click on **Finish** to complete the process.

Notes:

- If you unsubscribe from email statements, your statements will be sent via the postal address on your branch profile. Should you wish to receive your cheques by post or if your postal address has since changed, please visit an FNB branch or contact Online Assistance.

What would you like to do now?

[View Statement History](#)

[View Interim Statements](#)

Online Banking South Africa

[View Recreated Statements](#)
[View Tax Certificates](#)

Tax Certificates

The Tax Certificate search is done at client level and not at account level which means that there is no need to select a specific account; the search will be conducted across your entire profile and all results will be displayed.

You can view, print or export tax certificates.

1. Click on the **Accounts** Tab.
2. Click on **Statements** in the action bar.
3. Select **Tax Certificates**.
4. There is no need to specify an account as the search will be done across all products on your profile.
5. All Tax Certificates on your profile will be displayed on the Statements sub tab.
6. Select the **Tax Certificates** that you would like to Export.
7. Enter an **email address** that the certificate must be delivered to.
8. Click on **Submit**.
9. The details of your request will be displayed.
10. Check that this information is correct and, if necessary, click **Edit** to make any amendments.
11. Click on **Confirm**.
12. The status of your request is displayed.
13. Click **Finish** to complete the process.

Notes:

- Tax certificates will be stored for 5 years

What do you want to do now?

[Return to the Accounts Tab Overview](#)

Detailed Balance

View Detailed Account Balance

Use this function to view [Detailed Balance Information](#) for the selected account; the information displayed is account/product specific.

1. Click on the **Accounts Tab**.
2. Click on **Detailed Balance** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Account Name hyperlink** to select the required account.
5. The Detailed Balance information for the selected account will be displayed on the Detailed Balance sub tab.
6. To view the Detailed Balance of another account select the account from the drop down menu above the sub tabs.

Notes:

- You are unable to view the Transaction History or Detailed Account Balances on a Smart Spend loan account or a Wesbank account.

What would you like to do now?

[Return to the Accounts Tab Overview](#)

[View Transaction History](#)

Account Type	Detailed Balance Information
Cheque Account	<ul style="list-style-type: none"> ○ Balance ○ Minimum Balance ○ Reserved Funds ○ Pending Debits ○ Pending Credits ○ Outstanding Debit Card Authorisations ○ Overdraft Limits ○ Charges Accrued ○ Uncleared funds ○ Available Balance ○ Debit Interest Rate ○ Debit Interest Accrued ○ Credit Interest Rate ○ Credit Interest Accrued
Credit Card Accounts	<ul style="list-style-type: none"> ○ Balance ○ Available credit ○ Extended credit balance ○ Available extended credit
Fixed Deposit Accounts	<ul style="list-style-type: none"> ○ Balance ○ Open date ○ Interest rate ○ Interest accrued ○ Interest paid tax year to date ○ Interest paid prior tax year ○ Term of deposit ○ Current issue date ○ Current maturity date ○ Final maturity date
Notice Accounts	<ul style="list-style-type: none"> ○ Balance ○ Open date ○ Interest accrued ○ Interest paid tax year to date ○ Interest paid prior tax year ○ Reserved balance
Loan Accounts e.g. Personal, Home, Student, WesBank and Vehicle Finance	<ul style="list-style-type: none"> ○ Balance ○ Available balance ○ Monthly payment amount ○ Next payment date ○ Advanced payment amount ○ Arrears payment amount ○ Interest rate
Unit Trust Accounts	<ul style="list-style-type: none"> ○ Current Balance ○ Available Balance ○ Current Units ○ Available Units ○ Pending Disinvestment Transaction Balance to be Processed ○ Pending Cession Balance to be Processed ○ Pending Cession Units to be Processed
Share Investing Account	<ul style="list-style-type: none"> ○ Cash Balance ○ Minimum Balance

	<ul style="list-style-type: none"> ○ Uncleared Funds ○ Outstanding Charges ○ Available to Buy Shares ○ Outstanding Anticipated Credits ○ Available Balance to Transfer
Money Market Maximiser	<ul style="list-style-type: none"> ○ Balance ○ Minimum Balance ○ Reserved Funds ○ Pending Debits ○ Pending Credits ○ Outstanding Debit Card Authorisations ○ Charges Accrued ○ Available Balance
eBucks Account	<ul style="list-style-type: none"> ○ Available balance ○ Balance ○ Pending debits ○ Pending credits ○ Outstanding debit card authorisation ○ Charges accrued

What would you like to do now?

[Return to the Accounts Tab Overview](#)

[View Detailed Balance](#)

eZiPay

eZiPay

The eZiPay functionality on the Accounts Tab enables you to make quick payments to beneficiaries already added to your Recipient List without having to utilise the Payments Tab. This is particularly convenient if you only need to make a payment to a single recipient.

The payment can be future dated to take place up to twelve months from the capture date.

1. Click on the **Accounts Tab**.
2. Click on **eZiPay** in the action bar.
3. The eZiPay capture fields will be displayed.
4. Enter a **Payment Date**; payments can be future dated up to 12 months in advance.
5. Select the **Account** to be used for the payment from the dropdown list.
6. To narrow down the Recipient List select the **Recipient Category**.
7. Select the **Recipient**; all recipients that you have added to your Recipient List will appear in the dropdown list, alternatively, if you selected a **Recipient Category**, only the recipients in that category will be displayed.
8. Complete the details of the **Own** and **Recipient Statement Reference** fields.
9. Enter the Payment **Amount**.
10. Click on the **Pay** button.
11. A new page will display the details of the payment.
12. Check that these details are correct and, if necessary, click **Edit** to make any amendments.
13. Click on **Confirm**.
14. The **results** of your request are displayed.
15. You can **Print** or **Download** the Payment Notification.
16. Click on **Finish** to complete the process.

What would you like to do now?

[Return to the Accounts Tab Overview](#)

[Add a Beneficiary to your Recipient List](#)

[View Transaction History](#)

[View Detailed Balance](#)

eZiTransfer

eZiTransfer

Use the eZiTransfer function on the Accounts Tab to make quick transfers between your accounts without having to go to the Transfers Tab.

1. Click on the **Accounts Tab**.
2. Click on **eZiTransfer** in the action bar.
3. The eZiTransfer capture fields will be displayed.
4. Enter a **Reference** for the transfer.
5. Select the **Account** that you want to transfer money **From**.
6. Select the **Account** that you want to transfer money **To**.
7. Enter the **Transfer Amount**.
8. Click on **Transfer**.
9. A new page will display the details of the transfer.
10. Check that these details are correct and, if necessary, click **Edit** to make any amendments.
11. Click on **Confirm**.
12. The **results** of your request are displayed.
13. Click on **Finish** to complete the process.

What would you like to do now?

[Return to the Accounts Tab Overview](#)

[View Transaction History](#)

[View Detailed Balance](#)

Instant Solutions

Instant Solutions

Instant Solutions

The following instant Solutions products are currently available via Online Banking:

- [Instant Accounting](#)
- [Instant Financial Management](#)
- [Instant Payroll](#)
- [Merchant Insights](#)

Notes:

- When accessing the Instant Solutions products via Online Banking your banking session will be ended and you will be redirected to the Instant Solutions website.
- All Instant Solutions functionality is restricted to the Primary User of a Business profile.

Instant Accounting

Instant Accounting is a unique, online accounting solution which **uses your electronic bank statement to generate financial statements and reports.**

Because the system uses information from your electronic bank statements, Instant Accounting reduces manual data capturing and processing which enables you to **produce updated financials effortlessly and with increased accuracy.**

Instant Accounting generates various **financial statements and reports**, including:

- Income statements
- Balance sheets
- Cash-flow statements
- VAT reports
- Debtors and Creditors Management
- Budgeting

Benefits of Instant Accounting to Entrepreneurs:

- Empowerment
 - With accurate financial statements and reports, you always know how your business is performing, allowing you to make informed financial decisions.
- It's FREE
 - Instant Accounting is FREE to all Business Banking clients.
- Saves you time
 - Spend less time doing your books and more time running your business.
- Easy to use
 - Instant Accounting is a user-friendly online accounting solution that makes it easy to stay up to date with your bookkeeping.
- Increased accuracy
 - Instant Accounting generates accurate financial statements and reports. Manual data capturing is minimal and human error is reduced.

How to register for Instant Accounting:

1. Click on the **Accounts Tab**.
2. Click on **Instant Solutions** in the action bar and then select **Instant Accounting**.
3. Click on **Log off and Access Instant Accounting**.

4. Select **Create New Profile**.
5. You are required to read and Accept the **Terms and Conditions** before you proceed.
6. Click on **Next**.
7. Your banking session will end and you will be redirected to the **Instant Solutions** site.

Notes:

- If you have any queries please contact the Instant Accounting Call Centre between the hours of 08h00 and 17h00 on weekdays at 0860 22 22 55, or you can email us at instantaccounting@fnb.co.za.

Instant Financial Management

Instant Financial Management is an easy-to-use online solution that uses the **information from your bank statements** to provide you with a complete overview of your **personal financial position**.

The system automatically assigns transactions to predefined **income and expense categories**, although you can adjust the categories and teach it your preferences.

With Instant Financial Management you can **generate various reports and graphs**, which you can view online or have e-mailed to you, that will reflect your:

- Income and Expenditure
- Cash Flow (Surplus or Deficit)
- Investments
- Assets, Liabilities and Nett Worth
- Budgets vs Actuals.

Having a single view of your finances can help you to:

- Better manage your income and expenditure
- Set and attain financial goals
- Easily complete your tax return and loan applications

Instant Payroll

Instant Payroll is a complete, web-based payroll processing solution that helps you to manage your business' payroll quickly and easily.

It allows you to **generate payslips** and **pay your employees** and **third parties** with minimum fuss.

Once you have loaded your business and employees on the system, preparing your monthly payroll and generating payslips is quick and easy.

Instant Payroll also **ensures** that you, as an employer, **adhere** to current **SARS requirements**.

And because **Instant Payroll is web-based**, you have **access** to the system **wherever you have**

an Internet connection.

Online Banking Functionality:

After generating payslips for your employees on Instant Payroll, bulk payment files, (ACB Files), for salaries and third-party payments will automatically be sent directly to Online Banking where you can submit them for payment, without having to add any of the employees/third-parties to your Recipient List.

All payments will be processed via your Online Banking profile.

In the event that you need to make a Once-Off payment to your employees, such as bonuses, you can also utilise the **Import Payments functionality** on Online Banking. You simply need to complete the ACB file layout offline, (ACB template available for download), and then import the file directly into Online Banking in order to make a bulk payment.

Benefits of Instant Accounting to Entrepreneurs:

- Saves you money
 - The first 5 payslips generated are **FREE** each month and you only pay per payslip thereafter.
- Is easy to use
 - It simplifies the management of your monthly payroll.
 - It is a fast, reliable and user-friendly way to pay your employees.
- Makes compliance simple
 - It ensures that you **stay compliant** with the latest requirements from SARS.
 - Instant Payroll makes your tax year-end process hassle-free.
 - All **statutory contributions** are **automatically calculated**, including UIF, PAYE and SDL contributions.
- Is secure and convenient
 - Instant Payroll lets you pay your employees easily, as it **integrates seamlessly with FNB Online Banking**.
 - All your payroll information is backed up on our secure servers.
- Allows easy reporting
 - Instant Payroll keeps a **full history of your employees' payroll information** and gives you full access to all historical data with easy-to-use reports.
 - Instant Payroll provides you with various reports such as Costing Reports, Net Pay Reports and Payments Reports.

How to register for Instant Payroll:

1. Click on the **Accounts Tab**.
2. Click on **Instant Solutions** in the action bar and then select **Instant Payroll**.
3. You are required to read and Accept the Terms and Conditions.
4. Click on **Next**.
5. Your banking session will end and you will be redirected to the **Instant Solutions** site.

Please contact the [Instant Payroll support team](#) for information or assistance with Instant Payroll.

Merchant Insights, a web-based service, allows you quick and **easy access to all processed card transactions** and to **retrieve reports** on any acquired transactions via Online Banking.

With Merchant Insights you can:

- View and download current and archived processed transactions;
- Reconcile daily settlements to individual point of sale transactions;
- Generate customised reports that will be emailed to you for FREE;
- Download data or analysis to a spreadsheet.

Merchant Insights is **FREE!**

How to register for Merchant Insights:

1. Click on the **Accounts Tab**.
2. Click on **Instant Solutions** in the action bar and then select **Merchant Insights**.
3. You are required to read and Accept the **Terms and Conditions**.
4. Click on **Next**.
5. Select '**Merchant Transactions**' to view your merchant account transactions.

What would you like to do now?

[Return to the Accounts Tab Overview](#)

FNB Connect

FNB Connect

If you're looking for ways to save on your phone and internet bills then FNB Connect is your solution. With the Connect Talk and Surf products there are no contracts so you decide how much you want to spend.

- **ConnectSurf** - Pre-paid internet bandwidth solution
 - Control your monthly data budget with this pay-as-you-go ADSL data solution and top up online whenever you like.
 - Enjoy unshaped prepaid ADSL data with a 12-month data carry over.
- **ConnectTalk** - Pre-paid voice package
 - Make calls at lower rates via the internet with your PC or Cellphone.
 - Talk for less and stay in control of call costs by using your internet connection and our software application to make cheap calls via your PC or cellphone. This can also be accessed by plugging your landline into your VoIP enabled router.

Notes:

- If you select to be redirected to the FNB Connect site your current banking session will be ended.
- Only Primary Users can register for FNB Connect products, Secondary Users can top-up existing FNB Connect accounts.
- To register for FNB Connect a user must be registered to receive their inContact messages via SMS and must also have an eligible FNB Account with which to purchase FNB Connect products from.
- For any product related queries please call the [FNB Connect Help Desk](#).

What would you like to do now?

[Learn more about Online Banking](#)
[Contact Us](#)

Learn more about our other tabs:

[Transfer Tab Overview](#)
[Payments Tab Overview](#)
[Cards Tab Overview](#)
[Shares and Gold Tab Overview](#)
[Forex Tab Overview](#)
[Portfolio Tab Overview](#)
[eBucks Tab Overview](#)
[Settings Tab Overview](#)

FNB Connect Overview

2011-10-06 FNB Connect Link Out

- FNB Connect functionality will no longer be hosted inside of Online Banking.
 - Wef from the October release all FNB Connect functionality will be removed from OB.
 - Existing FNB Connect clients and/or clients with qualifying accounts will still be presented with a FNB Connect button in the action bar.
 - Accounts Tab > Account Settings> FNB Connect
 - Settings Tab > FNB Connect
 - Clicking on the FNB Connect button will give the client the option to be redirected to the FNB Connect website – selecting yes will end their current banking session.
-

If you're looking for ways to save on your phone and internet bills then Connect from FNB is your solution. With the Connect Talk and Surf products there are no contracts so you decide how much you want to spend.

Save on your internet and phone bills by using ConnectSurf and ConnectTalk.

- **ConnectSurf** - Pre-paid internet bandwidth solution

Control your monthly data budget with this pay-as-you-go ADSL data solution and top up online whenever you like. Enjoy unshaped prepaid ADSL data with a 12-month data carry over.

- FREE 1GB of unshaped data included for new registrations only
- Free Registration
- Unshaped data - ideal for online gaming, downloading big files, streaming videos and making calls
- Active ADSL line required to use ConnectSurf
- Fast download speeds
- Easy data top up
- Data valid for 12 months

- **ConnectTalk** - Pre-paid voice package

Make calls at lower rates via the internet with your PC or Cellphone.

Talk for less and stay in control of call costs by using your internet connection and our software application to make cheap calls via your PC or cellphone. This can also be accessed by plugging your landline into your VoIP enabled router.

1.

- FREE R10 airtime included for new registrations only
- Free Registration
- Free digital phone software. Download onto your cellphone and/or PC
- SMS
- Free voice access at selected WiFi hotspots
- Voicemail via email
- Instant Messaging
- Free 087 Number
- Free email
- Virtual fax facility from your PC to send and receive faxes
- Free calls - FNB Connect to FNB Connect

To register for FNB Connect a user must be registered to receive their inContact messages via SMS and must also have an eligible FNB Account with which to purchase FNB Connect products from.

You can register for InContact when you register for FNB Connect.

For any product related queries, please contact FNB Connect on 087 575 0001

to register, view existing accounts and applicable transaction history, purchase ADSL and Wi-Fi bundles and download software

The following functionality will be catered for:

- Provide the ability to register for FNB Connect
- Purchase ADSL bundles
- Display existing FNB Connect accounts
- View FNB Connect account Transaction History
- Provide calculators and software downloads

Business Rules for FNB Connect

Register for FNB Connect	<ul style="list-style-type: none"> • To register for FNB Connect a user must be registered to receive their inContact messages via SMS and must also have an eligible FNB Account with which to purchase FNB Connect products from. • You can register for InContact when you register for FNB Connect.
Permissions	<ul style="list-style-type: none"> • Only Primary users can register for FNB Connect and purchase FNB Connect products through Online Banking. • Secondary users may top up, Download Software and view the Transaction History for existing FNB Connect Products.

What would you like to do now?

[Return to the Accounts Main page](#)

Register for FNB Connect

2011-10-06 FNB Connect Link Out

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- Existing FNB Connect clients and/or clients with qualifying accounts will still be presented with a FNB Connect button in the action bar.
 - Accounts Tab > Account Settings> FNB Connect
 - Settings Tab > FNB Connect
- Clicking on the FNB Connect button will give the client the option to be redirected to the FNB Connect website – selecting yes will end their current banking session.

-
1. Click on the **Accounts** Tab.
 2. Click on **FNB Connect** in the action bar.
 3. The **FNB Connect product page** is displayed and contains the following information:
 - The features, benefits and pricing of the two FNB Connect products, **ConnectSurf** and **ConnectTalk**.
 - A **calculator** for each product to Work out your call / data cost.
 - If you would like to read more information about any of the products, click on the respective **More Info hyperlink**.
 4. Select the product that you wish to purchase and click on **Sign Up** under the respective product.
 5. If you have not yet registered for **InContact** you will be prompted to register before you can register for FNB Connect.
 6. The **Registration page** for the FNB Connect product that you have selected will be displayed.
 7. A summary of the product that you have selected together with the required registration information fields is displayed.
 8. Complete the **required information**.
 9. Click on **Continue**.
 10. The Sign Up **confirmation page** will be displayed.
 11. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
 12. Before you can continue you will be required to read and accept the **Terms and Conditions**.
 13. Click on **Confirm**.
 14. The **results** of your request are displayed.
 15. Click on **Finish** to complete the process.

Once you have registered you will be redirected to the FNB Connect Connections page where your FNB Connect Account details are displayed.

If you have registered for ConnectTalk click on the Download Software hyperlink to download the applicable software.

Users that register for the first time for either ConnectSurf or ConnectTalk are rewarded with 1G free data and R10.00 talk time respectively. (This does not apply if you de-register and register again)

To register for FNB Connect a user must be registered to receive their inContact messages via SMS and must also have an eligible FNB Account with which to purchase FNB Connect products from.

You can register for InContact when you register for FNB Connect.

Notes:

- Only Primary users can register for FNB Connect and purchase FNB Connect products through Online Banking.
- Secondary users may top up, Download Software and view the Transaction History for existing FNB Connect Products.
- For any product related queries, please contact FNB Connect on 087 575 0001

What would you like to do now?

[Return to the Accounts Main page](#)

Top Up FNB Connect Accounts

2011-10-06 FNB Connect Link Out

- FNB Connect functionality will no longer be hosted inside of Online Banking.
- Wef from the October release all FNB Connect functionality will be removed from OB.
- Existing FNB Connect clients and/or clients with qualifying accounts will still be presented with a FNB Connect button in the action bar.
 - Accounts Tab > Account Settings> FNB Connect
 - Settings Tab > FNB Connect
- Clicking on the FNB Connect button will give the client the option to be redirected to the FNB Connect website – selecting yes will end their current banking session.

-
1. Click on the **Accounts** Tab.
 2. Click on **FNB Connect** in the action bar.
 3. The FNB Connect Connections page is displayed; this page displays all of your FNB Connect accounts.
 4. Select the **Account** that you would like to use to top up your FNB Connect account/s from the Account drop down menu.
 5. Enter the **Top Up Amount** that you would like to make.
 6. Click on **Top Up**.
 7. The Top Up **confirmation page** will be displayed.
 8. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
 9. Before you can continue you will be required to read and accept the **Terms and Conditions**.
 10. Click on **Confirm**.
 11. The **results** of your request are displayed.
 12. Click on **Finish** to complete the process.

Notes:

- The minimum top up amount is R20.
- The maximum top up amount is R1 000 in total per day across all FNB Connect accounts.
- Your daily Online Payment Limit will be reduced by the top up amount.

What would you like to do now?

Return to the Accounts Main page

Purchase FNB Connect Solutions

2011-10-06 FNB Connect Link Out

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- Wef from the October release all FNB Connect functionality will be removed from OB.
- Existing FNB Connect clients and/or clients with qualifying accounts will still be presented with a FNB Connect button in the action bar.
 - Accounts Tab > Account Settings> FNB Connect
 - Settings Tab > FNB Connect
- Clicking on the FNB Connect button will give the client the option to be redirected to the FNB Connect website – selecting yes will end their current banking session.

-
1. Click on the **Accounts** Tab.
 2. Click on **FNB Connect** in the action bar.
 3. The FNB Connect Connections page is displayed; this page displays all of your FNB Connect accounts.
 4. Click on **Solutions** in the action bar. The Solutions action bar item will not be displayed if you are already signed up for both ConnectSurf and ConnectTalk.
 5. The Solutions page is displayed and contains a summary of the FNB Connect Solutions. [Click on the respective product hyperlink to view more information.](#)
 6. Click on **ConnectTalk** or **ConnectSurf** in the action bar; only the solution that you do not currently have will be displayed in the action bar.
 7. The FNB Connect **Sign Up** page will be displayed.
 8. Click **Sign Up**.
 9. The purchase **confirmation page** will be displayed.
 10. Before you can continue you will be required to read and accept the **Terms and Conditions**.
 11. Click on **Confirm**.
 12. The **results** of your request are displayed.
 13. Click on **Finish** to complete the process.

Use this function to purchase another FNB Connect solution; i.e. if you only have Connect Talk you can still purchase ConnectSurf or vice versa.

Users that register for the first time for either ConnectSurf or ConnectTalk are rewarded with 1G free data and R10.00 talk time respectively. (This does not apply if you de-register and register again)

Once you have registered you will be redirected to the FNB Connect Connections page where your FNB Connect Account details are displayed.

If you have registered for ConnectTalk click on the Download Software hyperlink to download the applicable software.

Notes:

- If you would like to add any additional voice numbers, sign up for fax or get an email address please log onto www.fnbconnect.co.za

- For any product related queries, please contact FNB Connect on 087 575 0001

What would you like to do now?

[Return to the Accounts Main page](#)

View FNB Connect Transaction History

2011-10-06 FNB Connect Link Out

- FNB Connect functionality will no longer be hosted inside of Online Banking.
- Wef from the October release all FNB Connect functionality will be removed from OB.
- Existing FNB Connect clients and/or clients with qualifying accounts will still be presented with a FNB Connect button in the action bar.
 - Accounts Tab > Account Settings> FNB Connect
 - Settings Tab > FNB Connect
- Clicking on the FNB Connect button will give the client the option to be redirected to the FNB Connect website – selecting yes will end their current banking session.

-
1. Click on the **Accounts** Tab.
 2. Click on **FNB Connect** in the action bar.
 3. The FNB Connect Connections page is displayed; this page displays all of your FNB Connect accounts.
 4. To view your Transaction History you can either click on the **Domain/Number hyperlink** of the account or you can click on **Transaction History** in the action bar.
 5. The Transaction History is displayed.
 6. To view the Transaction History of another FNB Connect account click on the drop down menu above the tTransaction History table to select the account.
 7. Click on **Finish** to complete the process.

The following Top Up information is available:

- **ConnectSurf:**
 - Bytes
 - Amount
- **ConnectTalk**
 - Duration
 - Amount

Notes:

- Only the last 20 transactions will be displayed.

What would you like to do now?

Return to the Accounts Main page

Validate Recipient

Validate Recipient

Use this function to validate an FRB recipient's account details before making a payment.

A validation checks that:

- The format of the account number meets the requirements of the bank.
- The account number and corresponding branch number are correct.

1. Click on the **Accounts Tab**.
2. Click on **Validate Recipient** in the action bar.
3. Select the recipient's **Account Type** from the dropdown list.
4. Enter the recipient's **Account Number**.
5. Enter the **Recipient's Branch Number**.
6. Click on **Validate**.
7. The results of your enquiry will be displayed.

Notes:

- The Validate Recipient function verifies the account number and branch code details, it **does not verify the account owner**.

What would you like to do now?

[Return to the Accounts Tab Overview](#)

[View Transaction History](#)

[View Detailed Balance](#)

Order Smartphone or Tablet

Order Smartphone or Tablet

Clients with a qualifying cheque account can use this function to order a mobile device at a discounted rate via FNB and pay for the device over a 24 month period.

1. Click on the **Accounts Tab**.
2. Click on **Tablet / Smartphone Order** in the action bar.
3. A new page will display the details of the devices on offer.
4. Click in the radio button of the required device and then click on Continue.
5. A **confirmation page** will be displayed.
6. Check that this information is correct and, if necessary, click on **Edit** to make any amendments.
7. Before you can continue you will be required to read and agree to the Terms and Conditions.
8. Click on **Continue** to proceed.
9. The **results** of your request will be displayed.
10. Click on **Finish** to complete the process.

Notes:

- Please expect a call from our fulfillment team regarding your application within 10 working days.
- If you have any queries regarding this deal please contact 0860 10 29 70

What would you like to do now?

[Return to the Accounts Tab Overview](#)

My Money Tab

My Money Tab Overview

The My Money Tab provides a graphical representation of the accounts that are linked to your profile.

Each account is individually presented and accounts are grouped into Families of Accounts:

- Day to Day
 - Cheque / Savings / Credit Cards
- Loans
 - Home loans / Vehicle Loans
- Investments
 - Fixed Deposits / Money Market / Notice Deposits

Clicking on the link for Balance or Available Balance will redirect you to Transaction History and Detailed Balance Information respectively.

Clicking on the overdraft will redirect you to the Overdraft Maintenance functionality.

What would you like to do now?

[Learn more about Online Banking](#)

[Contact Us](#)

Learn more about our other tabs:

[Rewards Tab Overview](#)

[Transfer Tab Overview](#)

[Payments Tab Overview](#)

[Cards Tab Overview](#)

[Shares and Gold Tab Overview](#)

[Forex Tab Overview](#)

[Portfolio Tab Overview](#)

[Insurance Tab Overview](#)

[Settings Tab Overview](#)

Transfer Tab

Transfer Tab Functionality

The Transfer function enables you to transfer funds between the accounts linked to your profile, including your Foreign Currency Accounts.

To move funds to a third party account you will need to use the [Payments functionality](#).

Transfer functionality is dependant on the account/product type.
You can not transfer funds to your eBucks account.

To amend your **Daily Transfer Limit** for Online Banking please use the [Daily Profile Limits](#) functionality which is available on the [Settings Tab](#). Changes to your limits can be set **Temporarily or Permanently**.

The following Transfer functionality can be accessed via the action bar of the Transfers Tab:

Action Bar	Description
Between Accounts Sub Tab	
Transfer Between Accounts - Landing Page	<p>Use this function to transfer funds between the accounts linked to your profile, including your Foreign Currency Accounts.</p> <p>Step by step guide</p> <p>To transfer funds to your PayPal account please utilise PayPal Services which is located on the Forex Tab.</p> <p>To transfer funds to a Recipient / 3rd party account you need to use the Payment functionality.</p> <p>Please take note of the Transfer Cut-Off Times.</p>
Transfer History	<p>Use this function to view and search a history of the transfers that you have made from the selected account.</p> <ul style="list-style-type: none"> Transfer History <ul style="list-style-type: none"> View the transfer history of a specific account <p>Step by step guide</p> <ul style="list-style-type: none"> Search Transfer History <ul style="list-style-type: none"> Search your transfer history for a specific transfer. You can search for a transfer according to the type of transaction, the originating

	<p>account, a date range and a transaction amount range. To refine your search results, enter as many details as possible.</p> <p>Step by step guide</p>
Forex Transfer Applications	<p>Use this function to view the details and status of pending Forex Transfer Applications that you have initiated on Online Banking.</p> <p>A pending application is an application that either has outstanding document requirements or is pending acceptance of the rate of exchange quote.</p> <p>step by step guide</p>
Funds to Budget	<p>Use this function to transfer funds to the budget facility on your credit card/s; either to a specific budget purchase or across all purchases.</p> <p>step by step guide</p>
Wealth / Structured Lending Transfers	
Request Deposit	<p>Use this function to transfer funds into your Structured Lending account.</p> <p>step by step guide</p>
Request Withdrawal	<p>Use the function to request a withdrawal from your Structured Lending account.</p> <p>step by step guide</p>
Unit Trust Transfers	
Lump Sum Transfers	<p>Use this function to transfer funds into your Unit Trust account.</p> <p>step by step guide</p>
Disinvest Funds	<p>Use this function to transfer funds out of your Unit Trust account.</p> <p>step by step guide</p>
Scheduled Transfers Sub Tab	
Scheduled Transfers Landing Page	
Create Scheduled Transfer	<p>Use this function to create a once-off or recurring transfer and schedule it to take place on a specific date.</p> <p>Once a scheduled transfer has been saved, the transfer will be made on the date/s that you have requested without you having to log on to Online Banking.</p>

	<p>You can schedule a transfer up to 12 months in advance and can set an expiry date or leave it as an open ended transfer.</p> <p>Step by step guide</p>
Maintain Scheduled Transfer	<p>Use this function to maintain the details of your scheduled transfer.</p> <p>You can change the Transfer Name, Statement References, accounts amount and dates.</p> <p>Step by step guide</p>
Delete Scheduled Transfer	<p>Use this function to permanently delete a scheduled transfer.</p> <p>Step by step guide</p>

Business Rules for Transfers

Transfer Cut-Off Times	<ul style="list-style-type: none"> • Please take note of the Cut-Off Times for Transfers. • General Transfers - FNB to FNB accounts Monday to Saturday 20h00.
Transfer Clearing Times	<ul style="list-style-type: none"> • Transfers between your own accounts will reflect the same day during business hours. • Transfers made after hours will reflect within 12 hours.
Funds to Budget	<ul style="list-style-type: none"> • If you transferred funds across all budget items, the transferred funds will be allocated from the oldest to most recent purchase.
Scheduled Transfers	<ul style="list-style-type: none"> • If you want to delete a Scheduled Transfer, please ensure that you do so before 18h00 at least one business day before it is set to go off.
Structured Lending - Request Deposit	<ul style="list-style-type: none"> • Deposits made before 12h00 South African time on working days are processed the same day and the balance will be updated the following working day. • Deposits made after 12h00 South African time on working days are processed the following working day and the balance will be updated two days later. • Working days exclude weekends and public holidays.
Structured Lending - Request	<ul style="list-style-type: none"> • Withdrawals made before 12h00 South African time

Withdrawal	<p>on working days are processed the same day and the balance will be updated the following working day.</p> <ul style="list-style-type: none"> • Withdrawals made after 12h00 South African time on working days are processed the following working day and the balance will be updated two days later. • Working days exclude weekends and public holidays.
Unit Trust - Lump Sum Transfer	<ul style="list-style-type: none"> • Lump Sum Contributions made before 13h00 on a business day will purchase units at the closing Unit Price of that business day. • Lump Sum Contribution after 13h00, or on a non-business day will purchase units at the closing Unit Price of the following business day. • Funds will reflect in the Unit Trust account within two business days • Business days exclude weekends and public holidays. • The minimum lump sum amount is R500.00. • Transfers cannot be made from a Credit Card account to a Unit Trust account.
Unit Trust Transfers - Disinvest Funds	<ul style="list-style-type: none"> • You can only disinvest Unit Trust funds into an FNB account within your profile, if you wish to disinvest your funds into a non-FNB account, or an account that is not linked to your profile; you will need to go into the branch to request the transaction. • The Disinvestment value can be up to 90% of the available balance or the full available balance in the Unit Trust account. • Disinvestment before 13h00 on a business day will sell units at the closing Unit Price of that business day. • Disinvestment after 13h00 or on a non-business day will sell units at the closing Unit Price of the following business day. • Funds will reflect in the specified account within two business days. • Business days exclude weekends and public holidays.
<ul style="list-style-type: none"> • Important notes or rules that only pertain to a specific function are detailed on the respective Help Text page. 	

What would you like to do now?

[Learn more about Online Banking](#)

[Contact Us](#)

Learn more about our other tabs:

[Rewards Tab Overview](#)

[Accounts Tab Overview](#)

[Payments Tab Overview](#)

[Cards Tab Overview](#)

[Shares and Gold Tab Overview](#)

[Forex Tab Overview](#)

[Portfolio Tab Overview](#)

[Insurance Tab Overview](#)

[Settings Tab Overview](#)

Transfer Cut-Off Times	
Transfer between accounts	<ul style="list-style-type: none"> • Transfers between your own accounts will reflect the same day during business hours. • From FNB to FNB accounts Monday to Saturday 20h00 • Transfers made after business hours will reflect within 12 hours
Structured_Lending Transfers Request Deposit	<ul style="list-style-type: none"> • Deposits made before 12h00 South African time on working days are processed the same day and the balance will be updated the following working day • Deposits made after 12h00 South African time on working days are processed the following working day and the balance will be updated two days later • Working days exclude weekends and public holidays
Structured_Lending Transfers Request Withdrawal	<ul style="list-style-type: none"> • Withdrawals made before 12h00 South African time on working days are processed the same day and the balance will be updated the following working day • Withdrawals made after 12h00 South African time on working days are processed the following working day and the balance will be updated two days later • Working days exclude weekends and public holidays

Unit Trust Transfers Lump Sum Transfers	<ul style="list-style-type: none"> • Lump Sum Contributions made before 13h00 on a business day will purchase units at the closing Unit Price of that business day • Lump Sum Contribution after 13h00, or on a non-business day will purchase units at the closing Unit Price of the following business day • Funds will reflect in the Unit Trust account within two business days
Scheduled Transfers	<ul style="list-style-type: none"> • If you want to delete a Scheduled Transfer, please ensure that you do so before 18h00 at least one business day before it is set to go off

What do you want to do now?

[Return to the Transfers Main page](#)

Between Accounts Sub Tab

Transfer Funds Between Accounts

Transfer Funds

The Transfer function enables you to move funds between the accounts linked to your profile. If you are the owner of a Foreign Currency Account you can also transfer funds to and from your Foreign Currency Account/s.

Transfer functionality is dependant on the account/product type.
You can not transfer funds to your eBucks account.

To move funds to a third party account you will need to use the [Payments](#) functionality.

To amend your **Daily Transfer Limit** for Online Banking please use the [Daily Profile Limits](#) functionality which is available on the [Settings Tab](#). Changes to your limits can be set **Temporarily or Permanently**.

- Transfer funds between the accounts linked to your profile

[step by step guide](#)

- Transfer funds to or from your Foreign Currency Accounts

[step by step guide](#)

Notes:

- Please take note of the [Transfer Cut-Off Times](#).

Transfers made during business hours will reflect the same day.
Transfers made after hours will reflect within 12 hours.

- A future dated transfer will be stored with your Scheduled Transfers until it has been processed.
- A future dated transfer can be modified until 18h00 on the last business day prior to the scheduled transfer date.
- For advice or general Forex queries please contact the [Forex Help Line](#) via phone or email.

Transfer Funds Between Linked Accounts

Use this function to move funds between the accounts linked to your Online Banking Profile.

1. Click on the **Transfers** tab.
2. If it is not already selected, click on the **Between Accounts** sub tab.
3. The **Transfer Between Accounts** capture page will be displayed.
4. Select the **account** that you would like to transfer the funds from e.g. cheque account.
5. Enter the Statement **Reference** that you would like to appear on the account that you are

- transferring funds from e.g. Transfer to savings.
6. Select the **account** that you would like to transfer the funds to e.g. savings account.
 7. Enter the Statement **Reference** that you would like to appear on the account that you are transferring funds to e.g. Holiday.
 8. Select the **date** that you would like the transfer to take place; a transfer can be **future dated** up to 365 days in advance.
 9. Enter the **amount** that you would like to transfer.
 10. Click on **Transfer**.
 11. A **confirmation page** will be displayed.
 12. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
 13. Click **Confirm** to proceed.
 14. A **results page** will display the status of your request.
 15. Click on **Finish** to complete the process.

Transfer Funds Using your Foreign Currency Accounts

Use this function to move funds to or from your Foreign Currency Account/s.

The **transfer amount** can be specified in either the **To or From account currency**

Transaction charges for Foreign Currency Account transfers may only be debited to a South African transactional account; if you are transferring funds from a transactional account the fees will automatically be debited to that same account, if not, you can select which transactional account to debit.

Read this information before you begin:

There are three transfer scenarios:

1. Transfer funds from a **South African** transactional account **to** your **Foreign Currency** Account
 - Charges will be debited to the same South African Account
 - **Balance of Payments** (BOP) information to be captured
 - **Documents required:** Foreign Investment Allowance Form (MP1423) and an original Tax Clearance Certificate
 - Once you receive notification that the required documents have been received and verified you can then continue the process by accessing the **pending** application via **Forex Transfer Applications** and **requesting a quote** for the rate of exchange for the transaction
2. Transfer funds from your **Foreign Currency** Account **to** a **South African** transactional account
 - Select the South African transactional **account to be debited with the charges** for the Forex Transfer
 - **Balance of Payments** (BOP) **Reason for Transaction** to be selected
 - Accept the **Terms and Conditions**
 - **Accept or Decline** the **Quote**

3. Transfer funds from one **Foreign Currency** Account to another **Foreign Currency** Account
 - Select the South African transactional **account to be debited with the charges** for the Forex Transfer
 - Accept the **Terms and Conditions**
 - **Accept or Decline the Quote**
-
1. Click on the **Transfers** tab.
 2. If it is not already selected, click on the **Between Accounts** sub tab.
 3. The Transfer Between Accounts capture page will be displayed.
 4. Use the drop down list to select the **account** that you would like to transfer the funds from.
 5. Enter the Statement **Reference** that you would like to appear on the account that you are transferring funds from e.g. Transfer to USD account.
 6. Use the drop down list to select the **account** that you would like to transfer the funds to.
 7. Enter the Statement **Reference** that you would like to appear on the account that you are transferring funds to e.g. Funds for Investment.
 8. If you are not transferring funds from one of your South African transactional accounts you will be required to select a **Charge Account**.
 9. The **amount** to transfer can be specified in either the **To or From account currency**. Enter the **amount** that you would like to transfer and click in the radio button to **select the currency** of that amount. Eg, If you need to transfer an exact amount of USD700 from your transactional account into the your USD Multi-Currency account, simply enter the amount of 700 and select the USD currency.
 10. Follow the steps below based on the scenario of your transfer.
-
- Transfer funds from a **South African** transactional account to your **Foreign Currency** Account
 1. Complete the required **Reporting Information** in the fields provided.
 2. Click on **Transfer**.
 3. A **confirmation page** will be displayed.
 4. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
 5. Click **Confirm** to proceed.
 6. A **results page** will display the status of your request and will also advise you of any outstanding information or required documentation.
 7. Click on **Finish** to complete the Forex Transfer Application.
 8. The **pending transfer application** can be accessed via **Forex Transfer Applications** on the action bar.
 9. Once you receive notification that the required documents have been received and verified you can then continue the process by accessing the **pending** application via **Forex Transfer Applications** in the action bar and **requesting a quote** for the rate of exchange for the transaction.
 10. A **confirmation page** will be displayed.
The page is divided into three sections:
 - Quote
 - Transaction Details
 - Terms and Conditions
 11. Check that these details are correct and, if required, click on **Edit** to make any amendments.
 12. Before you can continue you will be required to read and accept the **Terms and Conditions**.
 13. You will have the option to request another **Quote Later**, **Decline the Quote** or **Accept the Quote**. For statistical purposes, if you elect to Decline the Quote you

will be prompted to give a reason.

14. **Accept the quote.**

15. A **results page** will display the status of your request.

16. Click on **Finish** to complete the process.

- Transfer funds from your **Foreign Currency** Account to a **South African** transactional account

or

- Transfer funds from one **Foreign Currency** Account to another **Foreign Currency** Account
 1. Click on **Transfer**.
 2. A **confirmation page** will be displayed.
The page is divided into three sections:
 - Quote
 - Transaction Details
 - Terms and Conditions
 3. Check that these details are correct and, if required, click on **Edit** to make any amendments.
 4. Before you can continue you will be required to read and accept the **Terms and Conditions**.
 5. You will have the option to either **Decline the Quote** or **Accept the Quote**. For statistical purposes, if you elect to Decline the Quote you will be prompted to give a reason.
 6. **Accept the quote.**
 7. A **results page** will display the status of your request.
 8. Click on **Finish** to complete the process.

Notes:

- A maximum of 5 Foreign Currency accounts may be held; you are restricted to one account per currency.
- Charges for a Forex Transfer can only be debited to a South African transactional account.
- It is imperative that all information is captured correctly as it is required for Balance of Payment (BOP) reporting to the South African Reserve Bank (SARB).
- Foreign Currency account transfers will not reflect immediately. Once the online instruction has been submitted you will be able to track the status of the transaction by viewing your Forex Transfer Applications.

What would you like to do now?

[Return to the Transfers Tab Overview](#)

[View Transfer History](#) or [Search Transfer History](#)

[View Pending Forex Transfer Applications](#)

Transfer History

View Transfer History

Use this function to view and search a history of the transfers that you have made from the selected account.

1. Click on the **Transfers** Tab.
2. If it is not already selected, click on the **Between Accounts** sub tab.
3. Click on **Transfer History** in the action bar.
4. An overlay of the accounts linked to your profile will be displayed.
5. Click on the **Name hyperlink** to select the required account.
6. If you have existing transfers, these will be displayed on the Transfer History page.
7. Click on the **Description hyperlink** to view further details of the transfer, including the Reference Number and originating account.
8. Click **Back** to return to the Transfer History page.

What would you like to do now?

[Return to the Transfers Tab Overview](#)

[View your Detailed Account Balance](#)

[View your Account Transaction History](#)

Search Transfer History

Use this function to search your transfer history for a specific transfer.

1. Click on the **Transfers** Tab.
2. If it is not already selected, click on the **Between Accounts** sub tab.
3. Click on **Transfer History** in the action bar.
4. An overlay of the accounts linked to your profile will be displayed.
5. Click on the **Name hyperlink** to select the required account.
6. If you have existing transfers, these will be displayed on the **Transfer History** page.
7. Click on **Search** in the action bar
8. Select the **type** of transfer that you would like to search for from the drop down menu.
9. Select the **account** that the transfer was made from
10. In the **Date** field, select the date you would like to search **From** and **To**, using the calendar. The From date is the earliest date and the To date is the latest date.
11. Enter the **amount** of the range you would like to search From and To. The From amount is the smallest amount and the To amount is the largest amount.
12. Click on **Search**.
13. The **results** of your search will be displayed.
14. Click on the **Description hyperlink** to view further details of the transfer, including the Reference Number and originating account.
15. Click **Back** to return to the Transfer History page.

What would you like to do now?

[Return to the Transfers Tab Overview](#)

[View your Detailed Account Balance](#)

[View your Account Transaction History](#)

Forex Transfer Applications

View Forex Transfer Applications

Use this function to view the details and status of pending Forex Transfer Applications that you have initiated on Online Banking.

A pending application is an application that either has outstanding document requirements or is pending acceptance of the rate of exchange quote.

Once the required documents have been received and verified you will receive a **notification from FNB Forex** upon which you will be able to select the pending transfer application and **request a quote** for the rate of exchange for the transaction.

1. Click on the **Transfers** tab.
2. If it is not already selected, click on the **Between Accounts** sub tab.
3. Click on **Forex Transfer Applications** in the action bar.
4. A list of your **Forex Transfer Applications** and their transaction **status** will be displayed.
5. To view the **Details and Reporting Information** of the Forex Transfer Application, click on the **Name** or **Status** hyperlink.
6. Dependent on the status of the application, you will only have the option to click on **Back** to return to the list of Forex Transfer Applications or, if all outstanding requirements have been received and verified, you will also have the option to continue with the transfer process by clicking on **Get Quote**.
7. Click on **Get Quote**.
8. A **confirmation page** will be displayed.
The page is divided into three sections:
 - Quote
 - Transaction Details
 - Terms and Conditions
11. Before you can continue you will be required to read and accept the **Terms and Conditions**.
12. You will have the option to request another **Quote Later**, **Decline the Quote** or **Accept the Quote**. For statistical purposes, if you elect to Decline the Quote you will be prompted to give a reason.
13. **Accept the quote**.
14. A **results page** will display the status of your request.
15. Click on **Finish** to complete the process.

Notes:

- Only transactions initiated on Online Banking are displayed; view your Account Transaction History to verify transfers processed.
- For advice or general Forex queries please contact the [Forex Help Line](#) via phone or email.

What would you like to do now?

[Return to the Transfers Tab Overview](#)

[View Transfer History](#) or [Search Transfer History](#)

Make a [Once Off Global Payment](#) or [Pay a Global Recipient](#)

Funds to Budget

Transfer Funds to Budget

Use this function to transfer funds to the budget facility on your credit card/s; either to a specific budget item or across all budget transactions.

1. Click on the **Transfers** Tab.
2. If it is not already selected, click on the **Between Accounts** sub tab.
3. Click on **Funds to Budget** in the action bar.
4. An overlay of the accounts linked to your profile will be displayed.
5. Click on the **Name hyperlink** to select the required account.
6. The **Funds to Budget** capture page will be displayed
7. Select the **account** you want to transfer funds from e.g. cheque account.
8. Enter the **reference** you want to appear on the account you are transferring funds from e.g. Transfer to Budget.
9. Select the **credit card account** you want to transfer funds to..
10. Enter the **reference** you want to appear on the account you are transferring funds to e.g. Bonus.
11. Select the **date** that you would like the transfer to take place; a transfer can be future dated up to 365 days in advance.
12. Enter the **amount** that you would like to transfer.
13. Select the **budget item** that you want to transfer funds to or alternatively select the **Transfer funds across all budget items** option to distribute the funds across all of your budget purchases.
14. Click on **Transfer**.
15. A **confirmation page** will be displayed.
16. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
17. Click **Confirm** to proceed.
18. The **results page** will be displayed.
19. Click on **Finish** to complete the process.

Notes:

- If you do not select a budget item to which you want to transfer funds, the funds will be distributed across all budget items.
- If you choose to distribute the funds, the funds will be allocated from the earliest to most recent purchase.
- Transfers made during business hours will reflect the same day.
- Transfers made after hours will reflect within 12 hours.
- Please take note of the [Transfer Cut-Off Times](#).

What would you like to do now?

[Return to the Transfers Tab Overview](#)

[View your Detailed Account Balance](#)

[Buy Krugerrands](#)

[Buy Shares](#)

[Transfer Funds to your Unit Trust Account](#)

Structured Lending Transfers

Structured Lending - Request Deposit

Use this function to transfer funds into your Structured Lending account.

This request will be directed to either the RMB Private Bank Client Service Centre or to your RMB/FNB Relationship Manager.

1. Click on the **Transfers** Tab.
2. If it is not already selected, click on the **Between Accounts** sub tab.
3. Click on **Request Deposit** on the action bar.
4. The Deposit capture page will be displayed.
5. Select the **Structured Lending account** that you would like to transfer the funds to.
6. Select the **account** that you would like to transfer the funds from.
7. Enter the **amount** that you would like to transfer.
8. Click on **Transfer**.
9. A **confirmation page** will be displayed.
10. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
11. Click **Confirm** to proceed.
12. The **results page** will be displayed.
13. Click on **Finish** to complete the process.

Notes:

- Deposits made before 12h00 South African time on working days are processed the same day and the balance will be updated the following working day.
- Deposits made after 12h00 South African time on working days are processed the following working day and the balance will be updated two days later.
- Working days exclude weekends and public holidays.

What would you like to do now?

[Return to the Transfers Tab Overview](#)

[View your Detailed Account Balance](#)

[Buy Krugerrands](#)

[Buy Shares](#)

[Transfer Funds to your Unit Trust Account](#)

Structured Lending - Request Withdrawal

Use the Perform Withdrawal functionality to request a withdrawal from your account.

This request will be directed to either the RMB Private Bank Client Service Centre or to your RMB/FNB Relationship Manager.

1. Click on the **Transfers** Tab.
2. If it is not already selected, click on the **Between Accounts** sub tab.
3. Click on **Request Withdrawal** on the action bar.
4. The Withdrawal capture page will be displayed.
5. Select the **Structured Lending account** that you would like to transfer the funds from.
6. Select the **account** that you would like to transfer the funds to.
7. Enter the **amount** that you would like to transfer.
8. Click on **Transfer**.
9. A **confirmation page** will be displayed.
10. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
11. Click **Confirm** to proceed.
12. The **results page** will be displayed.
13. Click on **Finish** to complete the process.

Notes:

- Withdrawals made before 12h00 South African time on working days are processed the same day and the balance will be updated the following working day.
- Withdrawals made after 12h00 South African time on working days are processed the following working day and the balance will be updated two days later.
- Working days exclude weekends and public holidays.

What would you like to do now?

What would you like to do now?

[Return to the Transfers Tab Overview](#)

[View your Detailed Account Balance](#)

[Buy Krugerrands](#)

[Buy Shares](#)

[Transfer Funds to your Unit Trust Account](#)

Unit Trust Transfers

Unit Trust - Lump Sum Transfer

Use the Lump Sum Transfer functionality to transfer funds into a Unit Trust account.

Transfer functionality is dependant on the account/product type.

You can not transfer funds from a Credit Card account to a Unit Trust account.

1. Click on the **Transfers** tab.
2. If it is not already selected, click on the **Between Accounts** sub tab.
3. Click on **Lump Sum Transfers** in the action bar.
4. The Lump Sum Transfers capture page will be displayed.
5. Select the **account** that you would like to transfer the funds from e.g. cheque account.
6. Enter the Statement **Reference** the you would like to appear on the account that you are transferring funds from e.g. Transfer to Unit Trusts.
7. Select the **Unit Trust account** that you would like to transfer the funds to. There is no statement Reference required on a Unit Trust account.
8. Enter the **amount** that you would like to transfer.
9. Click on **Transfer**.
10. A **confirmation page** will be displayed.
11. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
12. Click **Confirm** to proceed.
13. The **results page** will be displayed.
14. Click on **Finish** to complete the process.

Notes:

- Lump Sum Contributions made before 13h00 on a business day will purchase units at the closing Unit Price of that business day.
- Lump Sum Contribution after 13h00, or on a non-business day will purchase units at the closing Unit Price of the following business day.
- Funds will reflect in the Unit Trust account within two business days.
- Business days exclude weekends and public holidays.
- The minimum lump sum amount is R500.00.

What would you like to do now?

[Return to the Transfers Tab Overview](#)

[View Transfer History](#) or [Search Transfer History](#)

[Foreign Currency Account Transfer](#)

[Buy Shares](#) or [Buy Krugerrands](#)

[Transfer Funds to a Structured Lending Account](#)

Unit Trust - Disinvest Funds

Use the Disinvest Funds functionality to transfer funds out of a Unit Trust account.

Transfer functionality is dependant on the account/product type.

1. Click on the **Transfers** Tab.
2. If it is not already selected, click on the **Between Accounts** sub tab.
3. Click on **Disinvest Funds** in the action bar.
4. The Disinvest Funds capture page will be displayed.
5. Select the **Unit Trust account** that you would like to transfer the funds from. There is no statement Reference required on a Unit Trust account.
6. Select the **account** that you would like to transfer the funds to. e.g. cheque account.
7. Enter the **reference** you want to appear on the account you are transferring funds from e.g. Sale of Unit Trusts.
8. Select **Yes** to Disinvest All Funds or **No** to only disinvest a specified amount. Follow the step by step guide relevant to your selection.

Yes - Disinvest All Funds (Sell all Unit Trusts)

9. Select **yes** to Disinvest All Funds.
10. A **confirmation page** will be displayed.
11. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
12. Click **Confirm** to proceed.
13. The **results page** will be displayed.
14. Click on **Finish** to complete the process.

No - Disinvest All Funds (Select a value or amount of Unit Trusts to sell)

9. Select **no** to only sell a part of your Unit Trusts
10. Select how you would like to disinvest, by **Transaction Amount** (Rand Value) or **Transaction Units** (Number of Unit Trusts)
11. Based on your selection, enter either the **Rand Value** or the Amount of **Units** to transfer.
12. Click **Transfer**.
13. A **confirmation page** will be displayed.
14. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
15. Click **Confirm** to proceed.
16. The **results page** will be displayed.
17. Click on **Finish** to complete the process.

Notes:

- You can only disinvest Unit Trust funds into an FNB account within your profile, if you wish to disinvest your funds into a non-FNB account, or an account that is not linked to your profile; you will need to go into the branch to request the transaction.
- The Disinvestment value can be up to 90% of the available balance or the full available balance in the Unit Trust account.
- Disinvestment before 13h00 on a business day will sell units at the closing Unit Price of that business day.
- Disinvestment after 13h00 or on a non-business day will sell units at the closing Unit Price of the following business day.
- Funds will reflect in the specified account within two business days.
- Business days exclude weekends and public holidays.

What would you like to do now?

[Return to the Transfers Tab Overview](#)

[View Transfer History](#) or [Search Transfer History](#)

[Foreign Currency Account Transfer](#)

[Buy Shares](#) or [Buy Krugerrands](#)

[Transfer Funds to a Structured Lending Account](#)

Scheduled Transfers Sub Tab

Create a Scheduled Transfer

Use this function to create a once-off or recurring transfer and schedule it to take place on a specific date.

Once a scheduled transfer has been saved, the transfer will be made on the date/s that you have requested without you having to log on to Online Banking

You can schedule a transfer up to 12 months in advance and can set an expiry date or leave it as an open ended transfer.

1. Click on the **Transfers** tab.
2. If it is not already selected, click on the **Scheduled Transfers** sub tab.
3. The Scheduled Transfers capture page will be displayed.
4. Click **Create** in the action bar.
5. The Scheduled Transfers capture page will be displayed.
6. Enter a **name** for this transfer.
7. Select the **account** that you would like to transfer the funds from e.g. cheque account.
8. Enter the Statement **Reference** that you would like to appear on the account that you are transferring funds from e.g. Transfer to savings.
9. Select the **account** that you would like to transfer the funds to e.g. savings account.
10. Select the **date** that you would like the first transfer to take place; a transfer can be future dated up to 365 days in advance.
11. Select the **frequency** of the transfer from the drop down menu.
12. Enter the **end date** for the transfer; you can select to end it on a specific date, after a specific number of transfers or to leave it open ended
13. Click on **Add Transfer**.
14. A **confirmation page** will be displayed.
15. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
16. Click **Confirm** to proceed.
17. The **results page** will be displayed.
18. Click on **Finish** to complete the process.

Notes:

- To move funds to a third party account you will need to use the [Payments functionality](#).
- To set up automatic monthly payments to a Credit Card account please avail of the [Auto Payment](#) functionality in the [Account Settings](#) menu.
- If you would like to

What would you like to do now?

[Return to the Transfers Tab Overview](#)

[View Transfer History](#) or [Search Transfer History](#)
[Foreign Currency Account Transfer](#)

Maintain Scheduled Transfer

Use this function to maintain the details of your scheduled transfer.

If you want to maintain a Scheduled Transfer, please ensure that you do so **before 18h00** at least **one business day** before it is set to go off.

You can change the following information on a Scheduled Transfer:

- Transfer Name
- Statement References
- The Accounts
- The Amount
- The Transfer Date

Once a scheduled transfer has been saved, the transfer will be made on the date/s that you have requested without you having to log on to Online Banking.

You can schedule a transfer up to 12 months in advance and can set an expiry date or leave it as an open ended transfer.

1. Click on the **Transfers** tab.
2. If it is not already selected, click on the **Scheduled Transfers** sub tab.
3. The Scheduled Transfers capture page will be displayed.
4. Click **Maintain** in the action bar.
5. Click on the **Transfer Name hyperlink** to select the required transfer.
6. The Scheduled Transfers capture page will be displayed.
7. Make the amendments that you require and then click **Update**.
8. A **confirmation page** will be displayed.
9. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
10. Click **Confirm** to proceed.
11. The **results page** will be displayed.
12. Click on **Finish** to complete the process.

What would you like to do now?

[Return to the Transfers Tab Overview](#)

[View Transfer History](#) or [Search Transfer History](#)
[Foreign Currency Account Transfer](#)

Delete Scheduled Transfer

Use this function to permanently delete a scheduled transfer.

If you want to delete a Scheduled Transfer, please ensure that you do so **before 18h00** at least **one business day** before it is set to go off.

1. Click on the **Transfers** tab.
2. If it is not already selected, click on the **Scheduled Transfers** sub tab.
3. If you have existing Scheduled Transfers, these will be displayed on the Scheduled Transfers landing page.
4. Click **Delete** in the action bar.
5. An overlay of the Scheduled Transfers linked to your profile will be displayed.
6. Select the **transfer/s** that you would like to delete.
7. Click on **OK**.
8. A **pop up message** will ask if you are sure that you want to delete the selected transfer/s.
9. Click **OK** to continue.
10. A **confirmation page** will be displayed.
11. Check that this information is correct and, if necessary, click on **Cancel** to stop the process.
12. Click **Confirm** to proceed.
13. The **results page** will be displayed.
14. Click on **Finish** to complete the process.

What would you like to do now?

[Return to the Transfers Tab Overview](#)

[View Transfer History](#) or [Search Transfer History](#)
[Foreign Currency Account Transfer](#)

Payments Tab

Payments Tab Overview

Payments Tab Overview

Use the Payments functionality to make payments to recipients / third parties, produce payment notifications as proof of payment, view your payment history and manage your Recipient List.

Payment functionality is dependant on the account/product type.

If you have submitted a payment incorrectly please follow the [Payment Reversal Process](#) to have the transaction reversed.

A Payment Reversal can still be processed if the amount/s have already been debited from your account and processed into the recipients account.

For your security, Daily Limits apply to all Payment and Transfer transactions on your Online Banking profile. To amend your **Daily Payment Limit** for Online Banking please use the [Daily Profile Limits](#) functionality which is available on the [Settings Tab](#). Changes to your limits can be set **Temporarily or Permanently**.

- Please note that the **Maximum Daily Limit** for **certain payment types** are **preset** and accumulate towards your total Daily Payment Limit; these limits can not be changed:
 - [Prepaid Services](#) and [Send Money to eWallet](#) transactions
 - Gaming purchases ([LOTTO/PowerBall](#))

Types of Payment transactions:

1. [Pay Recipient](#) (Beneficiary that has been added to your Recipient List)
2. [Pay Again](#) for Salary Recipients (Limited to payments made to recipients that have been added to the Salaries Recipient Category on your Recipient List)
3. [Once Off Payment](#)
4. [Scheduled Payments](#) (Future Dated Payments)
5. [Additional Payment Services](#):
 - [Pre-Paid Services](#) (Electricity, Telephone, SMS and Data Bundles) and Send Money to eWallet transactions
 - Gaming ([LOTTO/PowerBall](#))
 - Submit [eFiling Payments](#)
 - [Pay Traffic Fines](#)

Notes:

- It is very important that you familiarise yourself with the general [Business Rules for Payment Transactions](#).
- Important notes or rules that only pertain to a specific function are detailed on the respective Help Text page.

The following payment functionality can be accessed via the action bar of the Payments Tab:

Action Bar	Description
Payment Service Types	

<p>Pay and Clear Now</p>	<p>Pay and Clear Now is a fee based service which ensures that a payment from FNB to a Participating Bank is cleared within 60 minutes.</p> <p>The Pay and Clear Now option is displayed on all pages where payment transactions can be processed.</p> <p>Unless you have selected the Pay and Clear Now option as a service type, payment transactions will be processed as per the standard Payment Cut-Off Times.</p>
<p>Pay Recipient Sub-Tab</p>	
<p>The Pay Recipient Landing Page</p>	<p>The landing page of the Pay Recipients Sub-Tab provides you with an overview of the beneficiaries that you have added to your Recipient List.</p> <p>You can pay single or multiple recipients from your Recipient List simultaneously.</p> <p>Functionality and information available in the Recipient List record table:</p> <ul style="list-style-type: none"> • Recipient Category: <ul style="list-style-type: none"> ○ For your convenience, your recipients are grouped together by the Recipient Category that you have selected; this makes it simpler to find a Recipient and/or pay multiple Recipients from the same Recipient Category simultaneously. ○ Recipients that have not been categorised are displayed at the top of your Recipient List in the following order: <ul style="list-style-type: none"> ○ New Recipients ○ Recipients Paid in the Last 3 Months ○ Older Recipients • Pay Again: <ul style="list-style-type: none"> ○ The Pay Again option enables you to pay the last amount paid to every recipient in the Salaries Recipient Category without having to re-enter the Payment Amount. ○ When selecting this option the system will automatically populate the last amount paid to each of the recipients in the Salaries Recipient Category. ○ If required, you can edit the Payment Amount individually and can even change it to zero. • Recipient Name: <p>Clicking on the Recipient Name hyperlink will direct you to the Recipient Details sub-tab for the selected</p>

Recipient.

The **Recipient Details sub-tab** will enable you to manage the respective Recipient's details such as:

- The Default Account that you would like to use to pay this particular recipient
- The Recipient Category
- The Recipient Name
- Own Reference
 - This is the payment reference that will reflect on your bank statement for all payments made to this recipient.
- Recipient Reference
 - This is the reference that will appear on the recipient's bank statement. This could be an account/reference number or a name/description.
- Proof of Payment notification details
- Delete the Recipient

- **Own Reference:**

- Change the reference that will reflect on your bank statement for this payment.

- **Recipient Reference:**

- Change the reference that will reflect on the recipient's bank statement for this payment.

- **Pay & Clear Now:**

- Click in the Pay & Clear Now check box if you would like this payment to a [Participating Bank](#) to be cleared within 60 minutes.

- **Pay Amount:**

- When making a payment directly from your Recipient List you will be required to enter the **Payment Amount** in this field.

- **Last Paid:**

- This is the **Date** that you last paid this recipient.
- Clicking on the **Last Paid date hyperlink** of an account will display your Payment History for the respective recipient.

	<ul style="list-style-type: none"> • Last Amount: <ul style="list-style-type: none"> ○ This is the Amount that you last paid this recipient. ○ Clicking on the Last Amount hyperlink of an account will display your Payment History for the respective recipient.
Pay Recipient	<p>Use this function to pay funds to a beneficiary that is saved on your Recipient List.</p> <p>You can pay single or multiple recipients from your Recipient List simultaneously.</p> <p>step by step guide</p> <p>If you would like to pay a Global Recipient please make use of the Global Payments facility on the Forex Tab.</p>
Once-Off Payment	<p>Use this function to make a once-off payment to a beneficiary/third party that has not been saved on your recipient list.</p> <p>step by step guide</p>
Send Money to eWallet	<p>Use this function to send money to a local cellphone number.</p> <p>The Cellphone Beneficiary can withdraw this money at any FNB ATM without an ATM card.</p> <p>If the eWallet holder is an existing FNB client they can transfer the funds from their eWallet into an account linked to their profile.</p> <ul style="list-style-type: none"> • Send Money to eWallet Use this function to make a payment to a cellphone. step by step guide • View eWallet History Use this function to view a history of all payments that you have made using the eWallet function. step by step guide
Pay Traffic Fine	<p>Traffic fines within the South African border can be viewed and/or paid via Online Banking for selected municipalities using the Traffic Fine Notice Number / Reference Number.</p> <ul style="list-style-type: none"> • Pay Traffic Fine

	<p>Use this function to view and/or pay your traffic fines online.</p> <p>step by step guide</p> <ul style="list-style-type: none"> Pay Traffic Fine History Use this function to view the details of traffic fines that you have paid in the last three months via the Pay Fine functionality on any of FirstRand's Electronic Channels (Online Banking, Cellphone Banking and ATMs). <p>step by step guide</p>
Payment History	<p>Use this function to view and search a history of the payments that you have made from the selected account.</p> <ul style="list-style-type: none"> Payment History Use this function to view the payment history of a specific account. <p>step by step guide</p> <ul style="list-style-type: none"> Payment History Search Use this function to search your Payment History for a specific transaction or for all payments to a selected Recipient. <p>step by step guide</p> <ul style="list-style-type: none"> Create Proof of Payment Use this function to Create a Proof of Payment Notification for a processed payment. <p>step by step guide</p> <ul style="list-style-type: none"> Send a Proof of Payment Use this function to send a Proof of Payment Notification for any historical payment transaction on an account. <p>step by step guide</p>
Recipients	
Recipients	<p>Use this function to add beneficiaries to your Recipient List, search your Recipient List, Validate Recipients and View Public Recipients.</p> <p>Please take note of the Bank Account Number Rules and Alpha Numeric Character Rules when capturing a Recipient or Payment transaction:</p>

	<ul style="list-style-type: none"> • Add Use this function to add a beneficiary's bank details to your Recipient List and capture the beneficiary's contact details for the Proof of Payment Notification. step by step guide • Search Use this function to search for an existing beneficiary on your Recipient List. step by step guide • Validate Recipients Use this function to validate an account number from any registered financial institution. step by step guide • Verify Account Owner Use the recipient's account number and ID or Business Registration number to verify that the account number and the account owner correspond. step by step guide • View Public Recipients Use this function to search for a Public Recipient from any of the common monetary areas. step by step guide
Staff Accounts	<p>Use this function to open an account on behalf of an employee.</p> <p>Funds can be paid into the account immediately but the employee will only be able to withdraw funds once the branch has received the necessary FICA documentation and has activated the account.</p> <p>step by step guide</p>
Additional Services	
Prepaid Services	<p>Use this function to purchase prepaid vouchers and/or bundles for yourself, family members or friends.</p> <p>Airtime will automatically be credited to the telephone number selected/entered.</p> <p>For your security, a Daily Profile Limit applies to Prepaid</p>

[Services](#) and [eWallet](#) transactions; this limit is preset and can not be changed.

The following products and vouchers are available online:

- **Airtime, SMS and Data Bundles**

Use this function to buy Airtime, SMS and Data Bundles from the following service providers:

- Telkom
- 8.ta
- Cell C
- Virgin Mobile
- MTN
- Vodacom

[step by step guide](#)

- **Update Phonebook**

Use this functionality to save telephone numbers, (cellphone or Telkom PrepaidFone Numbers), to your own Online Banking Phonebook for the beneficiaries that you regularly purchase **Prepaid Services** for, or that you [Send eWallet](#) payments to.

[step by step guide](#)

- **Electricity**

If you have a prepaid meter number, you can use this function to purchase Prepaid Electricity token vouchers for participating municipalities and distributors.

A full list of participating municipalities and distributors is available on the FNB website.

[step by step guide](#)

- **TopTV Packages**

If you have a TopTV Smartcard Number, you can use this function to purchase prepaid TopTV packages.

[step by step guide](#)

- **View Prepaid History**

Use this function to view and/or search the last three month's of Prepaid Purchases that you have made using the [Prepaid Services](#) functionality on any of FirstRand's Electronic Channels (Online Banking,

	<p>Cellphone Banking and ATMs).</p> <p>step by step guide</p>
Scheduled Prepaid	<p>A Scheduled Prepaid Purchase is a purchase instruction that has been created on Online Banking and has been set up to process automatically on a future date without you having to log into Online Banking.</p> <p>This enables you to set up a prepaid airtime purchase for a selected amount and recipient phone number.</p> <p>Use this function to Create, Modify and Delete Scheduled Prepaid Purchases.</p> <ul style="list-style-type: none"> Create Use this function to create a Scheduled Prepaid Purchase instruction. step by step guide Modify Use this function to view and/or modify your existing Scheduled Prepaid Purchase instruction/s. step by step guide Delete Use this function to permanently delete a Scheduled Prepaid Purchase instruction. - Use this function to delete an existing scheduled payment. step by step guide
LOTTO	<p>Primary users can enjoy the convenience and security of purchasing their LOTTO tickets for single or multiple draw dates via Online Banking. Any winnings of R50,000.00 or less will automatically be paid into your Default Account.</p> <ul style="list-style-type: none"> Play LOTTO Use this function to buy your LOTTO tickets via Online Banking. step by step guide Play QuickPick Use this function to buy your QuickPick LOTTO tickets via Online Banking. QuickPick is a faster way to play LOTTO as you do not need to select your own LOTTO numbers. This enables you to select the number of boards that you would like to play and then LOTTO will provide your QuickPick numbers.

	<p>step by step guide</p> <ul style="list-style-type: none"> • View and Replay History Use this function to view and replay any of the LOTTO transactions that you have played over the past three months. <p>step by step guide</p> <p>The following information can also be accessed from the LOTTO action bar:</p> <ul style="list-style-type: none"> • How to Play • LOTTO Game Rules • FirstRand Terms and Conditions
PowerBall	<p>Primary users can enjoy the convenience and security of purchasing their PowerBall tickets for single or multiple draw dates via Online Banking. Any winnings of R50,000.00 or less will automatically be paid into your Default Account.</p> <ul style="list-style-type: none"> • Play PowerBall Use this function to buy your PowerBall tickets via Online Banking. <p>step by step guide</p> <ul style="list-style-type: none"> • Play QuickPick Use this function to buy your QuickPick PowerBall tickets via Online Banking. QuickPick is a faster way to play PowerBall as you do not need to select your own PowerBall numbers. This enables you to select the number of boards that you would like to play and then PowerBall will provide your QuickPick numbers. <p>step by step guide</p> <ul style="list-style-type: none"> • View and Replay History - Use this function to view and replay any of the PowerBall transactions that you have played over the past three months. <p>step by step guide</p> <p>The following information can also be accessed from the PowerBall action bar:</p> <ul style="list-style-type: none"> • How to Play • PowerBall Game Rules • FirstRand Terms and Conditions
eFiling	<p>If you have registered for SARS eFiling you can use this function to make secure tax and/or UIF (Unemployment Insurance Fund) payments.</p> <p>Note:</p>

	<p>Both eFiling and UIF payments need to be set up on the SARS site before you can utilise this functionality.</p> <ul style="list-style-type: none"> • Submit an eFiling Payment <ul style="list-style-type: none"> ○ Use this function to Submit an eFiling payment. <p>step by step guide</p> • Delete an eFiling Payment <ul style="list-style-type: none"> ○ Use this function to delete an eFiling Payment that has not yet been processed. <p>step by step guide</p> • More information about how to create and export SARS payments into the Online Banking system can be found on the SARS eFiling website at http://www.efiling.co.za, alternatively you can call their contact centre on 0860 709 709. • More information about how to create and export UIF payments into the Online Banking system can be found on the uFiling website at http://www.ufiling.co.za
PayPal Services	<p>PayPal is a secure global online payment system that enables users to receive and make payments for goods and services with other PayPal account holders.</p> <p>Payments are made directly into/from the PayPal Account, thus eliminating the security risk of exposing your credit card or bank account number and therefore ensuring safe and secure transactions.</p> <p>The PayPal Services functionality is available on the Accounts Tab, Payments Tab and on the Forex Tab under Global Payments.</p> <p>Learn More about the PayPal Services offered on Online Banking.</p>
Scheduled Payments Sub Tab	
Scheduled Payments	<p>Use this function to Create, Modify and Delete Scheduled Payments.</p> <ul style="list-style-type: none"> • Create - Use this function to create a Scheduled Payment. A Scheduled Payment is a payment that has been created on Online Banking and has been set up to process automatically on a future date without you having to log into Online Banking.

	<p>step by step guide</p> <ul style="list-style-type: none"> • Modify - Use this function to view and/or maintain the details of your scheduled payment. <p>step by step guide</p> <ul style="list-style-type: none"> • Delete - Use this function to delete an existing scheduled payment. <p>step by step guide</p>
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Business Rules for Payment Transactions

It is very important that you familiarise yourself with the general [Business Rules for Payment Transactions](#).

Important notes or rules that only pertain to a specific function are detailed in the Help Text for that function.

Business Rules for Payment Transactions	<p>Business Rules for Payment Transactions:</p> <ul style="list-style-type: none"> • Daily Limits • Cross Border Payments • Payment Processing Times • Payment Clearing Times • Payment Cut-Off Times • Pay and Clear Now Rules • Bank Account Number Rules • Alpha Numeric Character Rules / Payment and Reference Names
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What would you like to do now?

[Learn more about Online Banking](#)
[Contact Us](#)

Learn more about our other tabs:

[Rewards Tab Overview](#)
[Accounts Tab Overview](#)
[Transfer Tab Overview](#)
[Cards Tab Overview](#)
[Shares and Gold Tab Overview](#)
[Forex Tab Overview](#)
[Portfolio Tab Overview](#)
[Insurance Tab Overview](#)
[Settings Tab Overview](#)

Business Rules for Payment Transactions

Business Rules for Payment Transactions

- **Daily Limits**
 - To amend your **Daily Payment Limit** for Online Banking please use the [Daily Profile Limits](#) functionality which is available on the [Settings Tab](#). Changes to your limits can be set **Temporarily** or **Permanently**.
 - Please note that the **Maximum Daily Limit** for **certain payment types** are **preset** and accumulate towards your total Daily Payment Limit; these limits can not be changed:
 - [Prepaid Services](#) and [Send Money to eWallet](#) transactions
 - Gaming purchases ([LOTTO/PowerBall](#))
- **Cross Border Payments**
 - Cross border payments can only be made **within the Common Monetary Area**:
 - South Africa
 - Namibia
 - Swaziland
 - Lesotho
- **Payment Processing Times**
 - Even if you make a payment to a recipient after business hours, your account balance and available **balance will be reduced immediately** by the payment amount.
- **Payment Clearing Times**
 - Payments to FNB or RMB Private Bank accounts:
 - Payments to FNB or RMB Private Bank accounts will reflect the same day during business hours.
 - Payments made after hours will reflect within 12 hours.
 - Payments to other Financial Institutions:
 - When making payments from FNB or RMB to other financial institutions, payments made prior to the [cut-off time](#) will reflect for value in the recipient's account the same day but only become available after 12pm. Payments made after the cut-off time will reflect in the recipient's account for the next business days value and in turn become available at 12pm.
 - To make a payment to a [participating bank](#) and have it cleared within 60 minutes value, use the [Pay and Clear Now](#) payment service type for nominal fee.
- **[Payment Cut Off Times](#)**
 - Payments which miss the cut-off time will be processed the following business day. Please refer to the table below for the [Payment Cut-Off Times](#).
- **[Pay and Clear Now Rules](#)**
 - Pay and Clear Now is a **fee based service** which ensures that a payment from FNB to a [participating bank](#) is **cleared within 60 minutes**.
- **[Bank Account Number Rules](#)**

- Most banks only allow for an **11 digit account number** to be captured. If you are capturing a Once-Off payment or trying to add a recipient that has an account number that is more than 11 digits long, please consult the [Bank Account Number Rule Table](#) below for a resolution.
- [Alpha Numeric Character Rules](#) / [Payment and Reference Names](#)
 - Only certain characters can be used when capturing a **Payment Name**, **Recipient Reference** or **Own Reference**.

Payment Cut-Off Times

General Payment Cut-Off Times:

- From FNB to FNB/RMB accounts Monday to Saturday 20h00
- From FNB to other financial institutions Monday to Friday 16h15
- From FNB to other financial institutions Saturday 10h15

Pay and Clear Now Cut-Off Times:

- From FNB to a Participating Bank Monday to Friday 20h00
- From FNB to a Participating Bank Saturday 21h00

Pay and Clear Now Rules

Pay and Clear Now is a fee based service which ensures that a payment from FNB to a participating bank is **cleared within 60 minutes**.

Participating Banks include:

- ABSA
- Capitec
- FNB
- Nedbank
- Standard Bank

Notes:

- The **Limit** for Pay and Clear Now transactions is R20,000.00 per day.
- This service is **charged at a premium**.
- You do not need to use this option to pay First National Bank and/or RMB Private Bank accounts as these transactions will automatically be processed on the same business day at no additional cost.
- Please take note of the [Payment Cut-Off Times](#) for Pay and Clear Now transactions.

Bank Account Number Rules

Most banks only allow for an **11 digit account number** to be captured.

If you are capturing a Once-Off payment or trying to add a recipient that has an account number that is more than 11 digits long, please consult the Bank Account Rule table below for a resolution.

HSBC CURRENT: DROP DIGIT 1																
DIGIT	1	2	3	4	5	6	7	8	9	10	11	12				
DROP	0	0	0	0	0	0	0	0	0	0	0	0				
NEDBANK BOND: DROP DIGITS 12 AND 13																
DIGIT	1	2	3	4	5	6	7	8	9	10	11	12	13			
DROP	0	0	0	0	0	0	0	0	0	0	0	0	0			
ABN AMRO BANK: DROP DIGIT 1																
DIGIT	1	2	3	4	5	6	7	8	9	10	11	12				
DROP	0	0	0	0	0	0	0	0	0	0	0	0				
UNIBANK TRANSMISSION: DROP DIGITS 1,2,3,4 AND 5																
DIGIT	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
DROP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
UNIBANK TRANSMISSION: DROP DIGITS 1,2,3 AND 4																
DIGIT	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
DROP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Alpha Numeric Character Rules / Payment and Reference Names

The following are the only characters which can be used for the **Payment Name**, **Recipient Reference** and **Own Reference** fields when capturing a Recipient or Payment transaction:

a-z A-Z 0-9 . / - & *, () space < + \$; >
 = @ ? : % [] \ ^ _ ! " #

What would you like to do now?

[Return to the Payments Tab Overview](#)

Return to the following Step by Step Guides:

[Add a Beneficiary to your Recipient List](#)

[Modify or Delete a Recipient's Details](#)

[Pay a Recipient](#)

[Make a Once-Off Payment](#)

[Create a Scheduled Payment](#)

Payment Reversals

If you have submitted a payment incorrectly and the transaction has already been debited from your account and processed into the recipient's account, please follow the Payment Reversal process below to have the transaction reversed.

Payment Reversal Process and Documentation:

1. Please download the required documentation by clicking on the document name hyperlink below.
 - [Reversal Waiver and Indemnity](#)
 - [Reversal Form](#)
2. Once completed and signed, please scan and email the documentation to our FNB Online Reversals Department at onlinerecalls@fnb.co.za
3. Once received, our Reversals Department will send you a confirmation email which contains the Reference Number for your request together with the process that will be followed to process your request.

Important Information about Reversals:

- It is critical to submit the completed forms to the FNB Online Reversals Department speedily as this will improve the chances of a successful reversal
- Reversals are not guaranteed but are done on a best effort basis to reverse the funds back into your account
- Reversals are not possible if you selected to use the Express Clearing service type for the payment/s
- Reversals cannot be executed without the implicit authorization of the recipient who was paid incorrectly
- Reversals can only be attempted within 30 days from the action date
- There is a cost associated with reversal requests which is charged irrespective of the result of the reversal

Reversals from a FNB Account:

- FNB needs to obtain authority from the account holder before the reversal can be processed
- If authority has been obtained, and funds are available in the recipients account, the funds will be returned electronically into your Nominated account and an email will be sent to you to confirm the success of the reversal request
- If authority is not obtained we are not permitted to process the reversal; an email will be sent to you advising you of the unsuccessful result
- This process should be completed within 3 to 5 working days after receiving the initial instruction

Reversals from a non-FNB Account:

- FNB may not contact another Bank's account holders directly to obtain authority for a reversal, a request is sent to the other bank requesting that they obtain authorisation from their account holder in order to reverse the funds.
- If authority has been obtained, and funds are available in the recipients account, the funds will be returned electronically into your Nominated account and an email will be sent to you to confirm the success of the reversal request
- If authority is not obtained we are not permitted to process the reversal; an email will be sent to you advising you of the unsuccessful result and will contain the names and contact details of the relevant people at the other bank.
- This process should be completed within 5 working days after receiving the initial instruction. however some banks take longer to process reversal requests

Reversals can not be performed for payments made to the following companies or account types:

- South African Revenue Services (PAYE, VAT, UIF etc.)
- Public recipients e.g. Edgars, SARS, Telkom, etc.
- Investment Accounts (e.g. 32 notice accounts)
- Vehicle Finance Accounts
- Credit Cards
- eBucks
- Suspense Accounts
- Municipal Accounts
- Estate Late Accounts
- Recovery Accounts

[FNB Online Reversals Department Contact Details](#)

What would you like to do now?

[Return to the Payments Tab Overview](#)

Pay Recipient Sub Tab

Pay a Beneficiary from your Recipient List

Use this function to pay a beneficiary that has been added to your local Recipient List.

- Use the [Pay Again](#) function to pay all of the recipients in your **Salary Recipient Category** simultaneously without having to re-enter the Payment Amounts.
- If you would like to pay a beneficiary whose banking details have not been saved on your Recipient List please use the [Once-Off Payments](#) functionality.
- If you would like to pay a beneficiary from your Global Recipient List please make use of the [Global Payments](#) facility on the [Forex Tab](#).
- To amend your **Daily Payment Limit** for Online Banking please use the [Daily Profile Limits](#) functionality which is available on the [Settings Tab](#). Changes to your limits can be set **Temporarily or Permanently**.

1. Click on the **Payments Tab**.
2. If it is not already selected, click on the **Pay Recipient Sub-Tab**.
3. A list of beneficiaries that you have added to your Recipient List will be displayed.
4. If you have previously made a payment to a recipient, the date and amount of the last payment will be displayed.
5. Under **Payment Details**, select the **account** from the drop down list that you would like to use to make the payment/s .
6. Enter the **Date** on which the payment must be processed or alternatively select the date from the calendar.
7. If required, edit the **Own Reference** and **Recipient Reference** fields. The Recipient Reference is what will reflect on the Recipient's bank statement.
8. If the recipient's account is held at a participating bank you will have the option to select the [Pay & Clear Now](#) service type. Pay and Clear Now is a fee based service which ensures that a payment from FNB to a participating bank is cleared within 60 minutes.
9. Enter the Payment **Amount/s**.
10. Click on **Pay Recipient**.
11. A **confirmation page** will be displayed.
12. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
13. If you selected to use the **Pay & Clear now service** you will need to select either **Yes** or **No** to confirm your request.
14. Click on **Confirm**.
15. A **results page** will display a summary of your payment transactions together with the status of each request.
16. You can **Download** or **Print the Notification of Payment** for a transaction by clicking on the **Payment Details hyperlink**.
17. Click on **Finish** to complete the process.

Notes:

- You can **pay multiple recipients simultaneously**.
- You can **future date** your payment/s up to 365 days in advance.
- A future dated payment will be stored with your Scheduled Payments until it has been processed and can be modified until 18h00 on the last business day prior to the scheduled

payment date.

- When future dating payments, the payments are processed at 5a.m. on the execution date. In order for the payment to be processed successfully, please ensure that there are sufficient funds available in your account at that time.
- If the execution date is on a Sunday or public holiday, the payment will only be processed on the next business day.

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Search your Recipient List](#)

[Add a Beneficiary to your Recipient List](#)

[Make a Once Off Payment](#)

Learn More about:

[Additional Payment Services](#)

Pay Again for Salary Recipients

The Pay Again option enables you to pay the last amount paid to every recipient in the Salaries Recipient Category without having to re-enter the Payment Amount.

When selecting this option the system will automatically populate the last amount paid to each of the recipients in the Salaries Recipient Category.

If required, you can edit the Payment Amount individually and can even change it to zero.

It is very important that you familiarise yourself with the general [Business Rules for Payment Transactions](#).

1. Click on the **Payments Tab**.
2. If it is not already selected, click on the **Pay Recipient Sub-Tab**.
3. A list of beneficiaries that you have added to your **Recipient List** will be displayed.
4. If you have previously made a payment to a recipient, the date and amount of the last payment will be displayed.
5. Under **Payment Details**, select the **account** from the drop down list that you would like to use to make the payment/s .
6. Enter the **Date** on which the payment must be processed or alternatively select the date from the calendar.
7. Scroll through your Recipient List to the **Salaries Recipient Category**.
8. Click in the check box to select the **Pay Again** option.
9. The **Last Amount** paid to each of the recipients in the Salaries Recipient Category will automatically be populated in the **Pay Amount** field.
10. You can edit these amounts individually and even change the amount for selected recipients to zero.
11. If required, edit the **Own Reference** and **Recipient Reference** fields. The Recipient Reference is what will reflect on the Recipient's bank statement.
12. If the recipient's account is held at a participating bank you will have the option to select the [Pay & Clear Now](#) service type. Pay and Clear Now is a fee based service which ensures that a payment from FNB to a participating bank is cleared within 60 minutes.
13. Click on **Pay Recipient**.
14. A **confirmation page** will be displayed.
15. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
16. If you selected to use the **Pay & Clear now service** you will need to select either **Yes** or **No** to confirm your request.
17. Click on **Confirm**.
18. A **results page** will display a summary of your payment transactions together with the status of each request.
19. You can **Download** or **Print the Notification of Payment** for a transaction by clicking on the **Payment Details hyperlink**.
20. Click on **Finish** to complete the process.

Notes:

- It is very important that you familiarise yourself with the general [Business Rules for Payment Transactions](#).
- You can **future date** your payment/s up to 365 days in advance.
- A future dated payment will be stored with your **Scheduled Payments** until it has been processed and can be modified until 18h00 on the last business day prior to the scheduled payment date.
- When future dating payments, the payments are processed at 5a.m. on the execution date. In order for the payment to be processed successfully, please ensure that there are

sufficient funds available in your account at that time.

- If the execution date is on a Sunday or public holiday, the payment will only be processed on the next business day.

What would you like to do now?

[Return to the Payments Tab Overview](#)

Payment History

View your Payment History

Use this function to view the details of payment transactions that you have processed via Online Banking.

Payment transaction details are stored for a maximum of 18 months.

Note: There is a charge for viewing, printing or downloading Payment History details on selected transactional accounts if the Payment History is older than 90 days. The fees are billed to the account from which the payment originated.

The following Payment History information and functionality is available:

- View all payment transactions for the last 3 months
 - View Payment History by Recipient
 - View the Payment Details and Proof of Payment Notification details for a transaction
-
1. Click on the **Payments Tab**.
 2. If it is not already selected, click on the **Pay Recipient** sub-tab.
 3. A list of beneficiaries that you have added to your Recipient List will be displayed.
 4. If you have previously made a payment to a recipient, the date and amount of the last payment will be displayed.

View Payment History by Recipient

5. Click on the **Last Paid Date hyperlink** of the respective recipient.
6. A list of all payments, both successful and failed, made from this account to the selected recipient within the last 3 months will be displayed.

View the last 3 months of all payments made

5. Click on **Payment History** in the action bar.
6. A list of all payments, both successful and failed, made from this account within the last 3 months will be displayed.

View the Payment Details and Proof of Payment Notification details for a transaction

5. Click on **Payment History** in the action bar.
6. A list of all payments, both successful and failed, made from this account within the last 3 months will be displayed. Search for the required payment transaction.
7. Click on the **Recipient Name hyperlink** of the respective payment transaction to view the **Result of Payment** page for the selected transaction.

or

Click on one of the **hyperlink options** available under the **Payment Options** column.

8. Click on **Back** to return to the Pay Recipients Sub-Tab.

Notes:

- A Future Dated Payment will only reflect on your Payment History once the payment has been processed, until then, the instruction is stored with your Scheduled Payments.
- Payment transaction details are stored for a maximum of 18 months.

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Search your Payment History](#)

[Create a Proof of Payment Notification](#)

[Send a Proof of Payment Notification to a Recipient](#)

[Modify or Delete a Recipients Details](#)

Learn More about:

[Additional Payment Services](#)

[Prepaid Services](#)

Search your Payment History

Use this function to search your Payment History for a particular payment transaction.

The following search criteria are available:

- Type of Transaction
 - Recipient Payments
 - Once-Off Payments
 - Scheduled Payments
- Recipient Name
- By Account
- By Date or Date Period
- By Payment Amount or Payment Amount Range

1. Click on the **Payments Tab**.
2. If it is not already selected, click on the **Pay Recipient sub tab**.
3. Click on **Payment History** in the action bar.
4. A list of payments will be displayed.
5. To perform a **quick search**, type in the first few letters or numbers of the item you are searching for in the search field above the list of payments.
6. To perform a **detailed search** click on **Search** in the action bar.
7. Complete as many of the **Search fields** as possible.
8. Click on **Search**.
9. The results of your enquiry will be displayed.
10. To amend or refine your search, click on **Search** in the action bar again and amend the search criteria accordingly.
11. Click on **Search**.
12. The results of your enquiry will be displayed.
13. Click on **Back** to return to the Pay Recipient sub tab.

Notes:

- A Future Dated Payment will only reflect on your Payment History once the payment has been processed, until then, the instruction is stored with your Scheduled Payments.

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Search your Payment History](#)

[Create a Proof of Payment Notification](#)

[Send a Proof of Payment Notification to a Recipient](#)

[Modify or Delete a Recipients Details](#)

Learn More about:

[Additional Payment Services](#)

[Prepaid Services](#)

Create a Proof of Payment Notification

Use this function to Create a Proof of Payment Notification for a processed payment.

The Notification will be generated as a pdf document and can be downloaded or printed.

You can create a Proof of Payment Notification for a single transaction or for multiple transactions simultaneously.

1. Click on the Payments Tab.
 2. If it is not already selected, click on the Pay Recipient sub tab.
 3. Click on Payment History in the action bar and then select Create Proof of Payment.
 4. An overlay of your payment transactions will be displayed
 5. Click in the check box of the respective transactions that you would like to create a Proof of Payment for.
- Note:** When creating a Proof of Payment Notification for multiple transactions simultaneously, the notifications will be saved in a single document.
6. Click on OK
 7. If you have created a Proof of Payment Notification for a single transaction the Notification will be displayed on screen. If you have created multiple notifications they will be sent to your Online Banking Inbox in pdf format.
 8. Click on the Inbox hyperlink on the top right of the screen.
 9. Select the required Payment Notification and then click on Download in the action bar.
 10. The first page of the document reflects a summary of the selected transactions. Click on the Payment Advice hyperlink to automatically scroll to the Proof of Payment Notification for that particular transaction.
 11. If you no longer require the document, click on Delete in the action bar to remove the item from your Inbox.

Notes:

- There is a cost to send Payment Notifications, please consult the Online Banking Pricing Guide.
- When Creating a new Notification or re-sending an existing Notification, the contact details that you enter will not be updated on the Recipient's record.

To modify the Recipient's record you need to click on the Recipient Name on the Pay Recipient sub-tab.

- When creating a Proof of Payment Notification for multiple transactions simultaneously, the notifications will be saved in a single document.

What would you like to do now?

[Modify a Recipient's Details](#)

Learn More about:

[Prepaid Services Functionality on Online Banking](#)

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Send a Proof of Payment Notification to Recipient](#)

[Modify or Delete a Recipients Details](#)

Learn More about:

[Additional Payment Services](#)

[Prepaid Services](#)

Send a Proof of Payment Notification to a Recipient

This function can be used to resend an existing Proof of Payment Notification to a recipient or, if you did not create a Notification at the time of the payment, you can generate a Notification for a processed payment and send it to a recipient.

Only one Proof of Payment Notification can be sent at a time. If you would like to send multiple notifications, use the Create Proof of Payment functionality to generate the Notifications simultaneously and then download or print them.

1. Click on the **Payments Tab**.
 2. If it is not already selected, click on the **Pay Recipient sub tab**.
 3. Click on **Payment History** in the action bar and then select **Send Proof of Payment**.
 4. An overlay of your payment transactions will be displayed
 5. Select the transaction that you would like to create a Proof of Payment Notification for.
 6. Click on **OK**.
 7. If you have saved **Notification Details** on the Recipient's record they will be displayed.
Edit or include additional fields as required and then click on **Send** to resend the Notification.
 If you have not saved Notification Details on the Recipient's record, complete the required fields and then click on **Send**.
- Note:**
 When Creating a new Notification or re-sending an existing Notification, the contact details that you enter will not be updated on the Recipient's record.
 To update the Recipient's record you need to click on the Recipient Name on the Pay Recipient sub-tab.
8. A **confirmation page** will be displayed.
 9. Check that this information is correct and, if necessary, click on **Edit** to amend the details.
 10. Click on **Confirm**.
 11. The **results** of your request will be displayed.
 12. Click on **Finish** to complete the process.

Notes:

- There is a cost to send Payment Notifications, please consult the Online Banking Pricing Guide.
- When Creating a new Notification or re-sending an existing Notification, the contact details that you enter will not be updated on the Recipient's record.
 To modify the Recipient's record you need to click on the Recipient Name on the Pay Recipient sub-tab.

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Create a Proof of Payment Notification](#)

[Modify or Delete a Recipients Details](#)

Learn More about:

[Additional Payment Services](#)

[Prepaid Services](#)

OnceOff Payment

Make a Once-Off Payment

Use this function to make a Once-Off Payment to a beneficiary whose banking details have not been saved on your Recipient List.

- If you would like to pay an international beneficiary please make use of the Global Payments functionality on the [Forex Tab](#).
- To amend your **Daily Payment Limit** for Online Banking please use the [Daily Profile Limits](#) functionality which is available on the [Settings Tab](#). Changes to your limits can be set **Temporarily or Permanently**.

It is recommended that you use the [Validate Recipient](#) function to check that the account number and branch code combination of an account are valid before you make a payment.

Most banks only allow for an 11 digit account number to be captured; if the recipient's account number that is longer than 11 digits, please consult the [Bank Account Number Rules](#) table for a resolution.

Only certain characters can be used when capturing a **Payment Name, Recipient Reference or Own Reference**. Please refer to the rules for [Alphanumeric Characters](#).

1. Click on the **Payments** Tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. Click on **OnceOff Payment** in the action bar.
4. Select the **account** that you would like to use to make the payment from the drop down list.
5. Enter the **Date** on which the payment must be processed or alternatively select the date from the calendar.
6. Complete the **Recipient's Details**.
7. If the recipient's account is held at a participating bank you will have the option to select the [Pay & Clear Now](#) service type. Pay and Clear Now is a fee based service which ensures that a payment from FNB to a participating bank is cleared within 60 minutes.
8. If you would like to send the Recipient a **Proof of Payment Notification** complete the required information.
9. Click on **Pay**.
10. A **confirmation page** will be displayed.
11. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
12. If you selected to use the **Pay & Clear now** service you will need to select either **Yes** or **No** to confirm your request.
13. Click on **Confirm**.
14. A **results page** will display the status of your request.
15. If you would like to save the recipient to your **Recipient List** click on **Save Recipient** or click on **Finish** to complete the process.

Notes:

- Please familiarise yourself with the general [Business Rules for Payment Transactions](#).
- A **Future Dated Payment** will only reflect on your **Payment History** once the payment has been processed, until then, the instruction is stored with your **Scheduled Payments**. Should you wish to modify or delete this payment please do so under Scheduled Payments.
- When future dating payments, the payments are processed at 5a.m. on the execution date. In order for the payment to be processed successfully, please ensure that sufficient funds

- are available at that time
- If the execution date is on a Sunday or public holiday, the payment will only be processed on the next business day.

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Add a Beneficiary to your Recipient List](#)

Learn More about:

[Additional Payment Services](#)

[Prepaid Services](#)

Send Money to eWallet

Send Money to an eWallet

The Send Money to eWallet functionality enables a user to send money to a beneficiary via the beneficiary's local cellphone number; the beneficiary does not require a bank account and can **withdraw these funds at any FNB ATM without an ATM Card**.

When money is sent to the beneficiary, an eWallet is created using the beneficiary's cellphone number as the account number. The eWallet holder will receive an automated Short Message Service (SMS) with instructions on how to access the money sent to them and will be required to set up a once-off Wallet PIN via a dial string.

The eWallet holder is able to access the funds immediately via an FNB ATM using their Wallet PIN; there are no ATM charges.

If the eWallet holder is an existing FNB client they can transfer the funds from their eWallet into an account linked to their profile.

Although the recipient does not have to withdraw all of the funds in one transaction, daily account limits are applied:

- The **minimum amount** that can be held in an eWallet is **R20.00**
- The **maximum amount** that can be held in an eWallet is **R1,500.00**; the eWallet holder will not be able to accept anymore funds until the balance has been reduced.

The cellphone number can belong to **any South African service provider** and may be a **prepaid or contract subscription**.

A [Daily Profile Limit](#) applies to Prepaid Services and eWallet transactions; this limit is preset and can not be changed.

1. Click on the **Payments** Tab.
 2. If it is not already selected, click on the **Pay Recipient** sub tab.
 3. Click on **Send Money to eWallet** in the action bar.
 4. Select the **Account** that you would like to use to make the payment from the drop down list.
 5. Enter the **Amount** that you would like to send to the recipient.
 6. If the **Recipient's cellphone number** is saved in your Prepaid Phonebook, select the number from the drop down list, alternatively, enter the recipient's Cellphone Number.
- Note:**
Please ensure that the telephone number that you have entered is correct. Payments to an eWallet can not be reversed as they are processed real-time.
7. Click on **Send Money**.
 8. A **confirmation page** will be displayed.
 9. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
 10. Click on **Confirm**.
 11. A **results page** will display the status of your request.
 12. Click on **Finish** to complete the process.

Notes:

- A [Daily Profile Limit](#) applies to Prepaid Services and eWallet transactions; this limit is preset and can not be changed.

- A payment to an eWallet can not be made from a Credit Card account.
- Although the recipient does not have to withdraw all of the funds in one transaction, daily account limits are applied:
 - The **minimum amount** that can be held in an eWallet is **R20.00**
 - The **maximum amount** that can be held in an eWallet is **R1,500.00**; the eWallet holder will not be able to accept anymore funds until the balance has been reduced.
- If you have entered a cellphone number for a recipient, the number will not be saved automatically to your Prepaid Phone Book; you will need to [Update your Phonebook](#).
- The Send Money Fine functionality will only be available to a **Secondary User** if the user has been granted Transact Permissions.
- This functionality is restricted to the **Primary User** of a Consumer profile.
- For queries about eWallet please contact the [Cellphone Banking Call Centre](#).

What would you like to do now?

[Return to the Payments Tab Overview](#)

[View your eWallet Payment History](#)

[Update your Prepaid Phonebook](#)

[Open an Account for an Employee](#)

Learn More about:

[Additional Payment Services](#)

[Prepaid Services](#)

View your eWallet Payment History

Use this function to view a history of all payments that you have made using the Send Money to eWallet function.

1. Click on the **Payments** Tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. Click on **Send Money to eWallet** in the action bar.
4. The Send Money to eWallet capture page will be displayed.
5. Click on **History** in the action bar.
6. The details of your eWallet History will be displayed.
7. Click on **Back** to return to the Send Money to eWallet capture page.

Notes:

- For queries about eWallet please contact the [Cellphone Banking Call Centre](#).

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Update your Prepaid Phonebook](#)

[Send Money to an eWallet](#)

Learn More about:

[Additional Payment Services](#)

[Prepaid Services](#)

Pay Traffic Fine

Pay a Traffic Fine

Traffic fines obtained within the South African border can be viewed and/or paid via Online Banking for selected municipalities using the Traffic Fine Notice Number / Reference Number.

Before you make a payment, please check that the municipality you are making a payment to is listed as a **Participating Municipality**.

1. Click on the **Payments** Tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. Click on **Pay Traffic Fine**.
4. Click on the **Municipality hyperlink** to check if the respective municipality is on the list of **Participating Municipalities**.
5. Enter the **Notice Number** without any slashes (/).
6. Select the **account** that you would like use for the payment from the drop down list.
7. Click on **Search** for Fine.
8. If found, the selected fine will be displayed. If you would like to view further information about the fine click on the hyperlink for the **Traffic Fine Notice Number**.
9. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
10. Click **Confirm** to proceed.
11. The **results page** will be displayed.
12. Click on **Finish** to complete the process.

Notes:

- Payments may be made to selected municipalities only. Before you make a payment, please check that the municipality you are making a payment to is listed.
- Traffic Fine payments are not reversible.
- Any queries following the payment of the fine will need to be directed to the respective municipality.
- The Pay Traffic Fine functionality will only be available to a **Secondary User** if the user has been granted Transact Permissions.
- This functionality is limited to **individuals only**.

What would you like to do now?

[Return to the Payments Tab Overview](#)

Learn More about:

[Additional Payment Services](#)

[Prepaid Services](#)

View your Pay Traffic Fine History

Use this function to view the details of traffic fines that you have paid in the last three months via the Pay Fine functionality on any of FirstRand's Electronic Channels, (Online Banking, Cellphone Banking and ATMs).

1. Click on the **Payments** Tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. Click on **Pay Traffic Fine**.
4. Click on **History** in the action bar.
5. A list of traffic fines that you have paid via the Pay Fine functionality will be displayed.
6. Click on the hyperlink for the **Traffic Fine Notice Number** if you would like to view further information about the fine and/or the payment.
7. Click on **Back** to return to the list of payments.
8. Click on **Finish** to complete the process.

Notes:

- Traffic Fine payments are not reversible.
- Any queries following the payment of the fine will need to be directed to the respective municipality.

What would you like to do now?

[Return to the Payments Tab Overview](#)

Learn More about:

[Additional Payment Services](#)

[Prepaid Services](#)

Recipients

Add a Beneficiary to your Recipient List

Use this functionality to save the banking details of the beneficiaries that you pay regularly, including [Public Recipients](#), to your own Recipient List.

By doing so you can make payments to these recipients without having to capture their banking details each time.

You can also set up and save **Payment Notification** details for the recipient so that, every time you make a payment to the recipient, a Payment Notification will automatically be sent to the recipient via the notification method that you have selected, i.e. email, sms or fax.

You can select any combination of the following types of Payment Notifications per recipient:

- 5 e-mail notifications per recipient
- 2 SMS notifications per recipient
- 2 fax notifications per recipient

Note: There is a fee to send Payment Notifications; please consult the Online Banking Pricing Guide.

Only certain characters can be used when capturing a **Payment Name**, **Recipient Reference** or **Own Reference**. Please refer to the rules for [Alphanumeric Characters](#).

It is recommended that you use the [Validate Recipient](#) function to check that the account number and branch code combination of an account are valid before you add the beneficiary's details to your Recipient List.

Most banks only allow for an 11 digit account number to be captured; if the recipient's account number is longer than 11 digits, please consult the [Bank Account Number Rules](#) table for a resolution.

1. Click on the **Payments** tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. Click on **Recipients** in the action bar and then select **Add**.
4. Select the **account** from the drop down list that you would like to use to make payments to this beneficiary.
5. Complete the **Recipient Details**.
6. For your convenience you can add your recipient to a **Recipient Category**. Your recipients are grouped together in your Recipient List by the Recipient Category that you have selected; this makes it simpler to find a Recipient and/or pay multiple Recipients from the same Recipient Category simultaneously.
7. Enter the Recipient **Name** - this is the beneficiary name that will reflect on your Recipient List.
8. If you would like to add a **Public Recipient** to your Recipient List, click on the **Public Recipient radio button**. Public Recipients for other countries are also available for selection if they are within the same Common Monetary Area, the Public Recipient Lists are stored per country.
9. You can either **Search** for the Public Recipient or select the Public Recipient from the Pre-Defined List.

Search for a Public Recipient:

1. Select the required **Country** from the drop down list.
2. Enter the **Recipient Name** and click on **Go**. if you do not know the full name of the recipient simply enter a part of it.
3. All possible matches will be available from the drop down list.
4. Select the Public Recipient that you require and then click on **Add**.

Select the Public Recipient from a Pre-Defined List:

1. Click on the Select from **pre-defined list hyperlink**.
 2. The View Public Recipients page will be displayed.
 3. Click on the tab for the required **country**.
 4. A list of Public Recipients for that country will be displayed.
 5. You can either **scroll** to find the required Public Recipient or, alternatively you can use the **Search** function; you can enter a name or only a few letters to search.
 6. All possible matches will be available from the drop down list.
 7. Select the Public Recipient that you require and then click on **Add**.
-
9. If you are adding a **Public Recipient** you will not be required to complete any bank details for the recipient as these details are stored on the Public Recipient database.
 10. If you don't want to pay a Public recipient, click in the check box next to **Account**.
 11. Complete the **recipient's banking details**.
 12. Should you not have the recipient's branch code, click on the **Search hyperlink** to search for the branch code by Country, Bank and Division, (if required).
 13. Enter an **Own Reference**, this is the payment reference that will reflect on your bank statement.
 14. Enter the **Recipient Reference**; this is the reference that will appear on the recipient's bank statement. This could be an account/reference number or a name/description.
 15. If you would like to send the Recipient multiple **Proof of Payment Notifications**, before you enter the information, click on the Add hyperlink to add the amount of additional fields that you will require.
 16. Click on **Add Recipient**.
 17. A new page will display the details of your recipient.
 18. Check that these details are correct and, if required, click on **Edit** to make any amendments.
 19. Click on **Confirm**.
 20. A **results page** will display the status of your request.
 21. Click on **Finish** to complete the process.

Notes:

- There is a cost to send Payment Notifications, please consult the Online Banking Pricing Guide.

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Validate a Recipients Account](#)

[Pay a Beneficiary from your Recipient List](#)

[View Public Recipients](#)

[Search your Recipient List](#)

Learn More about:

[Additional Payment Services](#)

[Prepaid Services](#)

Search your Recipient List

1. Click on the **Payments** Tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. Click on **Recipients** in the action bar and then select Search.
4. A **Recipient Search** overlay will be displayed.
5. Enter the Recipient **Name** and/or the Recipient **Account Number**.
6. Click on **Search**.
7. A list of all possible recipients matching your search criteria will be displayed in order of Recipient Category..

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Validate a Recipients Account](#)

[Pay a Beneficiary from your Recipient List](#)

[View Public Recipients](#)

Learn More about:

[Additional Payment Services](#)

[Prepaid Services](#)

Modify or Delete a Recipients Details

Use this function to Edit or Delete a recipients details. If you have created a Scheduled Payment to this recipient, the details will automatically be updated once your request has been successfully processed.

The following information can be modified:

- Select the [Default Account](#) that you would like to use to pay this particular recipient.
- Add the recipient to a **Recipient Category** or change the current Recipient Category. Your recipients are grouped together in your Recipient List by the Recipient Category that you have selected; this makes it simpler to find a recipient and/or pay multiple recipients from the same Recipient Category simultaneously.
- Any of the **Recipient's Details** can be edited.
- Change the **Own Reference** description; this is the reference that will appear on your bank statement.
- Change the **Recipient Reference** description; this is the reference that will appear on the recipient's bank statement).
- Add or amend the **Proof of Payment** Notification Details.

1. Click on the **Payments Tab**.
2. If it is not already selected, click on the **Pay Recipient sub tab**.
3. A list of beneficiaries that you have added to your **Recipient List** will be displayed.
4. Click on the **Recipient Name hyperlink** of the selected recipient.
5. The **Recipient Details** capture page will be displayed.
6. You can either **Update** the recipient's details or **Delete** the recipient's details from your Recipient List.

7. Delete a Recipient

1. To Delete the recipient permanently from your Recipient List click on **Delete**.
2. A **confirmation** screen will be displayed.
3. Click on **Cancel** to cancel this request.
4. Click on **OK** to Delete the Recipient
5. A **results** page will display the status of your request.
6. Click on **Finish** to complete the process.

7. Modify the Recipient's details

1. Enter the required changes.
2. Click on **Update**.
3. A **confirmation** screen will be displayed.
4. Check that this information is correct and, if necessary, click on **Edit** to make any amendments.
5. Click on **Confirm**.
6. A **results** page will display the status of your request.
7. Click on **Finish** to complete the process.

Notes:

- Most banks only allow for an 11 digit account number to be captured. If the account number that you are capturing is more than 11 digits long, please consult the [Bank Account Number Rules](#) for more information on how to capture the account number.

- Use the [Validate Recipient](#) function to check that the account number and branch code combination of an account are valid; the bank account can be held at any registered banking institution and does not have to belong to an existing beneficiary on your Recipient List.

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Validate a Recipients Account](#)

[Search your Recipient List](#)

[Create a Scheduled Payment](#)

Learn More about:

[Additional Payment Services](#)

[Prepaid Services](#)

Validate a Recipients Account

Use the Validate Recipient function to check that the account number and branch code combination of an account are valid; the bank account can be held at any registered banking institution and does not have to belong to an existing beneficiary on your Recipient List.

A validation checks that:

- The format of the account number meets the requirements of the relevant bank.
- The account number and corresponding branch number are correct

To check that the recipient's Account Number and ID or Business Registration Number correspond, use the [Verify Account Owner](#) functionality.

1. Click on the **Payments** Tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. Click on **Recipients** in the action bar and then select **Validate**.
4. Select the **Account Type** from the drop down list.
5. Enter the **Account Number** and **Branch Code**.
6. Click on **Validate**.
7. The **results** of the Validation/s will be displayed below your request.

Notes:

- The Validate Recipient functionality can be used by the Primary and Secondary User.
- This functionality is available to both Consumer and Commercial clients.

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Add a Beneficiary to your Recipient List](#)

[Make a Once Off Payment](#)

Verify Account Owner

Use the recipient's Account Number and ID or Business Registration Number to **verify that the account number and the account owner correspond**.

Only FNB account details can be verified.
The response is immediate .

Please note that there is a fee to Verify an Account Owner. Your [Default Billing Account](#) will be debited for every account record queried, regardless of whether the **Status** is True or False. If a record is returned as Unverified, you will not be charged.

If you only need to check that the Account Number of a recipient is correct, please use the [Validate Recipient](#) functionality which is free of charge.

There are three Statuses for a Verify Account Owner request:

1. **True**
 - The details have been successfully verified; the account number and account owner details correspond
 2. **False**
 - The details have been successfully verified but the details do not match.
 - This could either be because the account number and account owner details captured do not correspond or that the account number / branch code are incorrect.
 3. **Unverified**
 - The verification process timed out or no response was received from the respective participating bank.
 - Users are not charged for Unverified records
1. Click on the **Payments** Tab.
 2. If it is not already selected, click on the **Pay Recipient** sub tab.
 3. Click on **Recipients** in the action bar and then select **Verify Account Owner**.
 4. If you have used this function before a list of your previous verification transactions will be displayed. You can **Search** or **Delete** these records.
 5. To create a new Verify Account Owner request click on **Online** in the action bar and then select **FNB Only**.
 6. The Verify Account Owner capture page will be displayed.
 7. Complete the details of the respective accounts in the fields provided. You can submit a **maximum of five records** for verification per transaction.
 8. Click on **Verify**.
 9. A **confirmation page** will be displayed.
 10. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
 11. Click **Confirm** to proceed.
 12. The **results** of your request will be displayed.
 13. Click on **Finish** to complete the process.

Notes:

- The Verify Account Owner functionality can be used by the Primary and Secondary User, provided that the Secondary User has been granted Transact Permissions on the Default Billing Account.
- This functionality is available to both Consumer and Commercial clients.

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Add a Beneficiary to your Recipient List](#)

[Modify or Delete a Recipients Details](#)

[Make a Once-Off Payment](#)

View Public Recipients

Use this function to view a list of frequently used public recipients.

A public recipient is a common beneficiary such as a Service Provider or Corporate Company that is paid by numerous citizens of a country. Examples would be your municipal service providers, cellphone network providers, large chain stores etc.

The recipient's bank details are stored on a bank data base which enables Online Banking users to select the recipient as a payee from a Pre-Defined List of Public Recipients when capturing a payment.

Every country has it's own Pre-Defined Public Recipient List. You will be able to view the Public Recipient List for countries in your Common Monetary Area by selecting the respective tab.

1. Click on the **Payments** tab.
2. Click on **Recipients** in the action bar and then select **View Public Recipients**.
3. A list of the **Public Recipients** for your country are displayed.
 - The Recipient Description includes the name of the recipient and, if the recipient has multiple accounts, a further description such as the service type, region etc.
 - The Recipient Reference is unique to each recipient and can be used when querying a payment.

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Add a Beneficiary to your Recipient List](#)

Learn More about:

[Additional Payment Services](#)

[Prepaid Services](#)

Staff Accounts

Open a Staff Account

1. Click on the **Payments** Tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. In the action bar, under **Recipients**, click on **Staff Accounts** and then select **Open Staff Accounts**.
4. If you have already submitted Staff Account applications a summary of the applications and their status is displayed.
5. Click on **New Application** in the action bar.
6. The New Application capture page will be displayed.
7. Complete the **Account Holder Details** (These are the details of the employee that you are opening the account for.)
8. Click on **Open Application**.
9. Complete the employee's **contact details**.
10. Select the **Branch** that is most convenient for the employee.
11. Click on **Next**.
12. The details of the account which has been created for the employee is displayed.
13. **This page must be printed out, completed, signed by both the employee and Online Banking profile owner and then handed in at a branch together with the employee's ID document, proof of residence (such as a water and lights account) and proof of income (payslip) in order for the account to be activated.**
14. Click on **Finish** to complete the process.

Notes:

- Payments can be made into the account immediately but the employee will not be able to draw money from the account until they have supplied the branch with the application form and required KYC documents.
- The application form must be handed in within 8 days of completing the on-line application or the account will be closed and any funds that were paid into the account during this period will be reversed back into the account from which they were paid.

What would you like to do now?

[Return to the Payments Main page](#)

Additional Payment Services

Scheduled Prepaid Purchases

Create a Scheduled Prepaid Purchase

A Scheduled Prepaid Purchase is a purchase instruction that has been created on Online Banking and has been set up to process automatically on a future date without you having to log into Online Banking.

This enables you to set up a prepaid airtime purchase for a selected amount and recipient phone number.

Features of Scheduled Prepaid Purchases:

- Can be utilised for both once-off or recurring purchases
- Can be future dated to process any time within the next 12 months
- Start dates, recurring dates and end dates can be set
- Once a Scheduled Prepaid Purchase instruction has been saved, the purchase will be made automatically on the date/s that you have specified without you having to log into Online Banking
- Your processed Scheduled Prepaid Purchases are stored under Prepaid History.

For security purposes, you must be registered for inContact to use Scheduled Prepaid, as we will notify you of any changes using these details.

Use this function to create a Scheduled Prepaid Purchase instruction.

1. Click on the **Payments** tab
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. If you have any existing Scheduled Prepaid Purchase instructions these will be displayed.
4. Click on **Create** in the action bar.
5. The Scheduled Prepaid Purchases capture page will be displayed.
6. Capture the **Details** of your purchase instruction:
 - The Scheduled Prepaid Name that you enter is the reference that will appear on your Prepaid History.
 - Select the account that you would like to use to make the purchase from the drop down list
 - Select the Service Provider
 - Select the Voucher Type or enter a Recharge Value
 - Enter the Recipient Phone Number
7. Capture the **Prepaid Information** for your purchase instruction:
 - Select the Start Date
 - Select the Frequency of the purchase
 - Select the expiry date of the transaction; Schedule Expiry; you can elect to expire the purchase transaction on a specific **Date**, after a specific **Number** of purchases, or you can select to have **No Expiry** date for the Scheduled Prepaid Purchase.
8. Click on **Continue**.
9. A **confirmation page** is displayed.
10. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
11. Click **Confirm** to proceed.
12. The **results page** will be displayed.
13. Click on **Finish** to complete the process

Notes:

- The start date for a Scheduled Prepaid Purchase instruction cannot be more than 12 months into the future.
- When future dating purchases, ensure that there are sufficient funds in the account on the purchase date to guarantee processing of the payment.
- Scheduled Prepaid purchase transactions will only appear in your Prepaid History once the transaction has been processed.

What would you like to do now?

[Return to the Prepaid Services Overview](#)

[Return to the Payments Tab Overview](#)

[View or Modify a Scheduled Prepaid Purchase Instruction](#)

[View your Prepaid Purchase History](#)

[Send Money to an eWallet](#)

View or Modify a Scheduled Prepaid Purchase

Use this function to view and/or modify your existing Scheduled Prepaid Purchase instruction/s.

The following information can be modified:

- Details:
 - Scheduled Prepaid Name
 - Account (select a different paying account)
 - Service Provider
 - Recharge Value
 - Recipient Cellphone Number
- Scheduled Prepaid Information:
 - Start Date
 - Frequency of the purchase
 - Schedule Expiry (You can elect to expire the purchase transaction on a specific **Date**, after a specific **Number** of purchases, or you can select to have **No Expiry** date for the Scheduled Prepaid Purchase instruction.

1. Click on the **Payments** tab
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. If you have any existing Scheduled Prepaid Purchases these will be displayed. Click on the **Scheduled Prepaid Name** hyperlink to view more detailed information about the transaction.
4. Click in the **radio button** of the Scheduled Prepaid Purchase that you would like to modify.
5. Click on **Modify** in the action bar.
6. The Scheduled Prepaid Purchases capture page will be displayed.
7. Amend the required **Details** and/or **Prepaid Information**.
8. Click on **Continue**.
9. A **confirmation page** is displayed.
10. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
11. Click **Confirm** to proceed.
12. The **results page** will be displayed.
13. Click on **Finish** to complete the process

Notes:

- If you want to **modify** a Scheduled Prepaid Purchase transaction, please ensure that you do so a **minimum of two business days** before it is set to process.
- The start date for a Scheduled Prepaid Purchase cannot be more than 12 months into the future.
- When future dating purchases, ensure that there are sufficient funds in the account on the purchase date to guarantee processing of the payment.

What would you like to do now?

[Return to the Prepaid Services Overview](#)

[Return to the Payments Tab Overview](#)

[Delete a Scheduled Prepaid Purchase Instruction](#)
[View your Prepaid Purchase History](#)
[Send Money to an eWallet](#)

Delete a Scheduled Prepaid Purchase

Use this function to permanently delete a Scheduled Prepaid Purchase instruction.

1. Click on the **Payments** tab
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. A list of your Scheduled Prepaid Purchase instructions is displayed.
4. To view the details of a Scheduled Prepaid Purchase instruction click on the **Scheduled Prepaid Name** hyperlink.
5. To delete the Scheduled Prepaid Purchase instruction click on **Delete** or alternatively, if you are on the Scheduled Prepaid Purchases landing page, click in the **radio button** next to the respective Scheduled Prepaid Purchase instruction and then click on **Delete** in the action bar.
6. A **confirmation page** is displayed.
7. Check that this is the correct instruction and, if necessary, click **Cancel**.
8. Click **Continue** to proceed.
9. The **results page** will be displayed.
10. Click on **Finish** to complete the process

Notes:

- The start date for a Scheduled Prepaid Purchase cannot be more than 12 months into the future.
- If you want to **delete** a Scheduled Prepaid Purchase instruction, please ensure that you do so a **minimum of two business days** before it is set to process.

What would you like to do now?

[Return to the Prepaid Services Overview](#)

[Return to the Payments Tab Overview](#)

[View or Modify a Scheduled Prepaid Purchase Instruction](#)

[View your Prepaid Purchase History](#)

[Send Money to an eWallet](#)

Prepaid Services

Prepaid Services Overview

The Prepaid Services functionality enables you to purchase prepaid vouchers online for yourself, family members or friends for the following services:

- Prepaid Electricity
- Airtime, SMS and Data Bundles
- TopTV Packages

For your security, a [Daily Profile Limit](#) applies to all Prepaid Services and eWallet transactions; this limit is preset and can not be changed.

If you use your [eBucks](#) to purchase Prepaid Services via Online Banking the equivalent Rand value of your purchase will accumulate towards your Daily Profile Limit.

Airtime, SMS and Data Bundles are available from the following Service Providers:

- Telkom
- 8.ta
- Cell C
- Virgin Mobile
- MTN
- Vodacom

Notes:

- A [Daily Profile Limit](#) applies to all Prepaid Services and eWallet transactions; this limit is preset and can not be changed.
- If you use your [eBucks](#) to purchase Prepaid Services via Online Banking; the equivalent Rand value of your purchase will accumulate towards your Daily Profile Limit.
- Please ensure that you have entered the correct details before submitting your transaction as **no refunds** can be made for any Prepaid Services transactions.
- Prepaid Services are only available to a **Secondary User** if the user has been granted Transact Permissions by the Primary User/Profile Owner.
- For queries or assistance regarding Prepaid Services please contact the [Prepaid Services Help Desk](#).

Action Bar

Description

Prepaid History

Use this function to view the last three month's of Prepaid Purchases that you have made using the Prepaid Services functionality on any of FirstRand's Electronic Channels (Online Banking, Cellphone Banking and ATMs).

You can also view the transaction details of a specific purchase, including the Voucher/Recharge Number and PIN Number.

The following Search functionality is available:

	<ul style="list-style-type: none"> • Search <ul style="list-style-type: none"> ○ Enter the letters or numbers that are in an item that you are looking for. • Search Criteria <ul style="list-style-type: none"> ○ Search by Product (Airtime, Electricity etc) and select your own date period. • Quick Search <ul style="list-style-type: none"> ○ Select a pre-defined date period from a drop down list. <p>Step by step guide</p>
Airtime and Bundles Sub-Tab	
Airtime and Bundles	<p>Use this function to purchase prepaid vouchers and/or bundles for yourself, family members or friends.</p> <p>Airtime will automatically be credited to the telephone number selected/entered.</p> <p>The following prepaid vouchers and bundles can be purchased on Online Banking:</p> <ul style="list-style-type: none"> • Telkom <ul style="list-style-type: none"> ○ PrepaidFone Vouchers ○ WorldCall Vouchers (International Calls) • 8.ta <ul style="list-style-type: none"> ○ Airtime • Cell C <ul style="list-style-type: none"> ○ Airtime ○ SMS Bundles ○ Data Bundles ○ All in One Vouchers (SMS, Data and Airtime combo.) • Virgin Mobile <ul style="list-style-type: none"> ○ Airtime • MTN <ul style="list-style-type: none"> ○ Airtime ○ SMS Bundles ○ Data Bundles • Vodacom <ul style="list-style-type: none"> ○ Airtime ○ SMS Bundles ○ Data Bundles ○ Blackberry Bundles ○ Big Bonus Voucher <p>Step by step guide</p>
Update Phonebook	<p>Use this functionality to save telephone numbers, (cellphone or Telkom PrepaidFone Numbers), to your own Online Banking Phonebook for the beneficiaries that you regularly purchase Prepaid Services for, or that you Send eWallet</p>

	<p>payments to.</p> <p>Step by step guide</p>
Electricity Sub-Tab	
Electricity	<p>If you have a prepaid meter number, you can use this function to purchase Prepaid Electricity token vouchers for participating municipalities and distributors.</p> <p>A full list of participating municipalities and distributors is available on the FNB website.</p> <p>Step by step guide</p>
TopTV Sub-Tab	
TopTV	<p>If you have a TopTV Smartcard Number, you can use this function to purchase prepaid TopTV packages.</p> <p>Step by step guide</p>

Business Rules for Payment Transactions

It is very important that you familiarise yourself with the general [Business Rules for Payment Transactions](#).

Important notes or rules that only pertain to a specific function are detailed in the Help Text for that function.

Business Rules for Payment Transactions	<p>Business Rules for Payment Transactions:</p> <ul style="list-style-type: none"> • Daily Limits • Cross Border Payments • Payment Processing Times • Payment Clearing Times • Payment Cut-Off Times • Pay and Clear Now Rules • Bank Account Number Rules • Alpha Numeric Character Rules / Payment and Reference Names
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What would you like to do now?

[Return to the Payments Tab Overview](#)

[Send Money to an eWallet](#)

[Pay a Traffic Fine](#)

[Open a Staff Account](#)

View or Search your Prepaid Purchases History

Use this function to view or search your processed Prepaid Purchase transactions made via any of FirstRand's Electronic Channels, (Online Banking, Cellphone Banking and ATMs), for the last three months.

You can also view the transaction details of a specific purchase, including the Voucher/Recharge/PIN Number.

If you use [eBucks](#) to purchase Prepaid Services the equivalent Rand value of the transaction will reflect in your Prepaid Purchases History.

The following Search functionality is available:

- Search By Product
 - Select the Product Type from a drop down list; i.e. Airtime and Bundles, Electricity or TopTV
- Search by Date
 - Specify a date range by entering a From and To Date
- Quick Search
 - Select a pre-defined date period from a drop down list
 - Today
 - Yesterday
 - Last 7 Days
 - Last 30 Days
 - Last 60 Days
 - Last 90 Days
- Search Criteria
 - Enter your own criteria, letters or numbers that are in an item that you are looking for, search by Amount, Cellphone number, Operator etc.

1. Click on the **Payments** tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. In the action bar, under **Additional Services**, click on **Prepaid**.
4. The Prepaid Services sub tabs will be displayed.
5. Click on **Prepaid History** in the action bar.
6. All of your Prepaid purchase history will be displayed.
7. There are **three search options** available:
 - **Search** by entering letters or digits of the transaction
 - **Quick Search** by pre-defined date periods
 - **Search Criteria** by Product and your own date selection.
8. Click on the product name of a transaction if you would like to view further transaction details, including the **Voucher Number**.

Notes:

- [Scheduled Prepaid Purchase](#) transactions will only appear in your Prepaid History once the transaction has been processed.
- For queries or assistance regarding Prepaid Services please contact the [Prepaid Services](#)

[Help Desk.](#)

What would you like to do now?

[Return to the Prepaid Services Overview](#)

[Return to the Payments Tab Overview](#)

[Purchase Prepaid Airtime and Bundles](#)

[Purchase Prepaid Electricity](#)

[Purchase Prepaid TopTV Packages](#)

[Send Money to an eWallet](#)

Update your Prepaid Airtime Phonebook

Use this functionality to save telephone numbers, (cellphone or Telkom PrepaidFone Number), to your own Online Banking Phonebook for the beneficiaries that you regularly purchase **Prepaid Services** for, or that you **Send eWallet** payments to.

By doing so you, can make payments or send recharge vouchers to these recipients without having to capture their cellphone number each time.

Please ensure that the telephone number that you have entered is correct as **no refunds** will be made for airtime or bundles purchased for the incorrect telephone number.

1. Click on the **Payments** Tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. In the action bar, under **Additional Services**, click on **Prepaid**.
4. The Prepaid Services sub tabs will be displayed.
5. Select the **Airtime and Bundles** sub tab.
6. The Airtime and Bundles capture page is displayed.
7. Click on **Update Phonebook** in the action bar.
8. Your Prepaid Airtime Phonebook will be displayed.
9. Enter or modify the **Name** and **Cellphone number** of the beneficiary.

Note:

Please ensure that the telephone number that you have entered is correct. No refunds will be made for airtime purchased for the incorrect telephone number.

10. Click on **Submit**.
11. Click on **Update**.
12. A **confirmation page** will be displayed.
13. Click on **Finish** to complete the process.

Notes:

- A [Daily Profile Limit](#) applies to all [Prepaid Services](#) and [eWallet](#) transactions; this limit is preset and can not be changed.
- Please ensure that the telephone number that you have entered is correct as **no refunds** will be made for airtime or bundles purchased for the incorrect telephone number.
- Prepaid Services are only available to a **Secondary User** if the user has been granted Transact Permissions by the Primary User/Profile Owner.
- For queries or assistance regarding Prepaid Services please contact the [Prepaid Services Help Desk](#).

What would you like to do now?

[Return to the Prepaid Services Overview](#)

[Return to the Payments Tab Overview](#)

[Purchase Prepaid Airtime and Bundles](#)

[Purchase Prepaid Electricity](#)

[Purchase Prepaid TopTV Packages](#)

[Send Money to an eWallet](#)

Purchase Prepaid Airtime, SMS and Data Bundles

Use this function to purchase prepaid airtime vouchers, sms and data bundles for yourself, family members or friends.

Please ensure that the telephone number that you have entered is correct as **no refunds** will be made for airtime or bundles purchased for the incorrect telephone number.

For your security, a [Daily Profile Limit](#) applies to all [Prepaid Services](#) and [eWallet](#) transactions; this limit is preset and can not be changed.

If you use your [eBucks](#) to purchase Prepaid Services via Online Banking the equivalent Rand value of your purchase will accumulate towards your Daily Profile Limit.

The following prepaid vouchers and bundles can be purchased on Online Banking:

- Telkom
 - PrepaidFone Vouchers
 - WorldCall Vouchers (International Calls)
- 8.ta
 - Airtime
- Cell C
 - Airtime
 - SMS Bundles
 - Data Bundles
 - All in One Vouchers (SMS, Data and Airtime combo.)
- Virgin Mobile
 - Airtime
- MTN
 - Airtime
 - SMS Bundles
 - Data Bundles
- Vodacom
 - Airtime
 - SMS Bundles
 - Data Bundles
 - Blackberry Bundles
 - Big Bonus Voucher

1. Click on the **Payments Tab**.
2. If it is not already selected, click on the **Pay Recipient** sub-tab.
3. On the action bar, under **Additional Services**, click on **Prepaid**.
4. The Prepaid Services sub tab will be displayed.
5. Select the **Airtime and Bundles** sub-tab.
6. The Airtime and Bundles Prepaid Services capture page is displayed.
7. Select the **Service Provider** from the drop down list.
8. Select a **Recharge Value** from the drop down list, alternatively, if you are purchasing Airtime, you can select Flexi-Recharge and then enter your own value in the Recharge Amount field.

Note: There is no Flexi-Recharge functionality for Telkom vouchers.

9. Select the **telephone number** that you would like to purchase airtime for from your **Prepaid Phonebook** drop down list or, if the number is not saved to your Prepaid Phonebook, enter

the **telephone number**.

Note: Please ensure that the telephone number that you have entered is correct as no refunds will be made for airtime or bundles purchased for the incorrect telephone number.

10. Click on **Submit**.

11. A **confirmation page** will be displayed.

12. Check that this information is correct and, if necessary, click on **Edit** to make any amendments.

13. Click on **Confirm** to proceed.

14. The **results** of your request will be displayed.

Note: To avoid duplication, if your recharge or purchase is not confirmed, please check your Transaction History before you try again.

15. Take note of your **voucher number** as, for some products, you will require this to activate your recharge voucher.

16. Click on **Finish** to complete the process.

Notes:

- For your security, a [Daily Profile Limit](#) applies to all [Prepaid Services](#) and [eWallet](#) transactions; this limit is preset and can not be changed. If you use your [eBucks](#) to purchase Prepaid Services via Online Banking the equivalent Rand value of your purchase will accumulate towards your Daily Profile Limit.
- Please ensure that the telephone number that you have entered is correct as **no refunds** will be made for airtime or bundles purchased for the incorrect telephone number.
- Prepaid Services are only available to a **Secondary User** if the user has been granted Transact Permissions by the Primary User/Profile Owner.
- For queries or assistance regarding Telkom WorldCall vouchers please contact the [Telkom Prepaid Contact Centre](#).
- For queries or assistance regarding Prepaid Services please contact the [Prepaid Services Help Desk](#).

What would you like to do now?

[Return to the Prepaid Services Overview](#)

[Return to the Payments Tab Overview](#)

[Update Phonebook](#)

[View your Prepaid Services Purchase History](#)

[Create a Scheduled Prepaid Purchase](#)

[Purchase Prepaid Electricity](#)

[Purchase Prepaid TopTV Packages](#)

[Send Money to an eWallet](#)

[Pay a Traffic Fine](#)

[Open a Staff Account](#)

2012-11-09 No longer offered via Online Banking**Purchase Global International Airtime**

You can top-up an existing Globel card number or purchase a new Globel card with one of the voucher values offered.

A [Daily Profile Limit](#) applies to Prepaid Services and eWallet transactions; this limit is preset and can not be changed.

If you use your [eBucks](#) to purchase Prepaid Services via Online Banking; the equivalent Rand value of your purchase will be deducted from your Daily Profile Limit.

1. Click on the **Payments** tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. In the action bar, under **Additional Services**, click on **Prepaid**.
4. The Prepaid Services sub tabs will be displayed.
5. Click on the **Globel** sub tab.
6. The Globel Prepaid services capture page is displayed.
7. Select the **account** that you would like to use to make the purchase from the drop down list.
8. Select a **Recharge Value** from the drop down list, alternatively, if you would like to purchase airtime for a value that is not on the drop down list, select **Flexi Charge** and then enter the required value in the **Recharge Amount** field.
9. Click on **Submit**.
10. A **confirmation page** will be displayed.
11. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
12. Click on **Confirm**.
13. The results of your request will be displayed. Take note of your **card number** as you will need this to utilise your Globel International Airtime.
14. If your purchase is successful, the airtime will be loaded to your Globel card automatically.
15. Click on **Finish** to complete the process.

Directions for using your Globel card number:

1. To start using your Globel card, dial 087 75 11 111 from a landline or from a cellphone and then follow the voice prompts.
2. Enter your Globel card number/pin and then the # key.
3. Dial the area code and destination number and your call will be connected.

Notes:

- Please record and keep your Globel Card Number safely for future use.
- A [Daily Profile Limit](#) applies to Prepaid Services and eWallet transactions; this limit is preset and can not be changed.
- If you use your [eBucks](#) to purchase Prepaid Services via Online Banking; the equivalent Rand value of your purchase will be deducted from your Daily Profile Limit.
- Prepaid Services are only available to a **Secondary User** if the user has been granted Transact Permissions by the Primary User/Profile Owner.
- For queries or assistance with Globel International Airtime vouchers please contact the

[Global Help Desk](#).

- For queries or assistance regarding Prepaid Services please contact the [Prepaid Services Help Desk](#).

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Return to the Prepaid Services Overview](#)

Purchase Prepaid Electricity

Use this function to purchase Prepaid Electricity token vouchers for your prepaid meter number from participating municipalities and distributors.

Tip: You will need the respective **Meter Number** in order to make the purchase.

For your security, a [Daily Profile Limit](#) applies to all [Prepaid Services](#) and [eWallet](#) transactions; this limit is preset and can not be changed.

If you use your [eBucks](#) to purchase Prepaid Services via Online Banking the equivalent Rand value of your purchase will accumulate towards your Daily Profile Limit.

1. Click on the **Payments** Tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. In the action bar, under **Additional Services**, click on **Prepaid**.
4. The Prepaid Services sub tabs will be displayed.
5. Select the **Electricity** sub tab.
6. The Electricity Prepaid Services capture page is displayed.
7. Select the **account** from the drop down list that you would like to use to make the purchase.
8. Select a **Recharge Value** from the drop down list, alternatively, if you would like to purchase electricity for a value that is not on the drop down list, select **Flexi Charge** and then enter the required value in the **Recharge Amount** field.
9. Enter your **Meter Number**.

Note:

Please ensure that your displayed meter number is correct as **no refunds** will be made for electricity purchased for the incorrect meter number.

- - **Proprietary meters: (older meters)**
 - Alphanumeric
 - 8 digits in length
 - **Standard Transfer Specification (STS) meters: (new meters)**
 - Numeric
 - 11digits in length

10. Click on **Submit**.
11. A **confirmation page** will be displayed.
12. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
13. Before you can continue you will be required to acknowledge that you have read the **Disclaimer**.
14. Click on **Confirm** to proceed.
15. The **results** of your request will be displayed.
16. Take note of your **Token Number** as you will need to enter this on your meter in order to recharge your electricity meter.
A Token Number consists of five groups of four digits, eg. 1111-2222-3333-4444-5555
17. Click on **Finish** to complete the process.

Notes:

- For your security, a [Daily Profile Limit](#) applies to all Prepaid Services and eWallet transactions; this limit is preset and can not be changed. If you use your [eBucks](#) to

purchase Prepaid Services via Online Banking the equivalent Rand value of your purchase will accumulate towards your Daily Profile Limit.

- Please ensure that your displayed meter number is correct as **no refunds** will be made for electricity purchased for the incorrect meter number.
- Prepaid Services are only available to a **Secondary User** if the user has been granted Transact Permissions by the Primary User/Profile Owner.
- For **Prepaid Electricity queries** please contact your Electricity Distributor.

What would you like to do now?

[Return to the Prepaid Services Overview](#)

[Return to the Payments Tab Overview](#)

[Purchase Prepaid Airtime and Bundles](#)

[Purchase Prepaid TopTV Packages](#)

[Send Money to an eWallet](#)

Purchase Prepaid TopTV Packages

Use this function to purchase prepaid TopTV packages for yourself, family members or friends that have a **TopTV Smartcard Number**.

Tip: You will need the respective **TopTV Smartcard Number** in order to make the purchase.

For your security, a [Daily Profile Limit](#) applies to all [Prepaid Services](#) and [eWallet](#) transactions; this limit is preset and can not be changed.

If you use your [eBucks](#) to purchase Prepaid Services via Online Banking the equivalent Rand value of your purchase will accumulate towards your Daily Profile Limit.

1. Click on the **Payments Tab**.
2. If it is not already selected, click on the **Pay Recipient** sub-tab.
3. On the action bar, under **Additional Services**, click on **Prepaid**.
4. Select the **TopTV** sub-tab.
5. The TopTV Prepaid Services capture page is displayed.
6. Select the **Account** that you would like to use from the drop down list.
7. Select a **Package Type** from the drop down list.
9. You can select a previously **Used Smartcard Number** from the drop down list or you can enter a **new Smartcard Number** in the field provided.
Note: Please ensure that the Smartcard Number selected/entered is correct; **no reversals** will be made for packages purchased for the incorrect Smartcard Number.
10. Click on **Submit**.
11. A **confirmation page** will be displayed.
12. Check that this information is correct and, if necessary, click on **Edit** to make any amendments.
13. Click on **Confirm** to proceed.
14. The **results** of your request will be displayed.
Note: To avoid duplication, if your recharge or purchase is not confirmed, please check your Transaction History before you try again.
15. If the result of your purchase was successful, an SMS will be sent by Top TV to confirm that the Smartcard has been topped up; this confirmation message will be sent to the cellphone number registered with TopTV for the respective Smartcard.
16. Click on **Finish** to complete the process.

Notes:

- For your security, a [Daily Profile Limit](#) applies to all [Prepaid Services](#) and [eWallet](#) transactions; this limit is preset and can not be changed. If you use your [eBucks](#) to purchase Prepaid Services via Online Banking the equivalent Rand value of your purchase will accumulate towards your Daily Profile Limit.
- Please ensure that the Smartcard Number selected/entered is correct; **no reversals** will be made for packages purchased for the incorrect Smartcard Number.
- Prepaid Services are only available to a **Secondary User** if the user has been granted Transact Permissions by the Primary User/Profile Owner.
- For queries or assistance regarding Prepaid Services please contact the [Prepaid Services Help Desk](#).

What would you like to do now?

[Return to the Prepaid Services Overview](#)

[Return to the Payments Tab Overview](#)

[View your Prepaid Services Purchase History](#)
[Create a Scheduled Prepaid Purchase](#)
[Purchase Prepaid Airtime and Bundles](#)
[Purchase Prepaid Electricity](#)

[Send Money to an eWallet](#)
[Pay a Traffic Fine](#)
[Open a Staff Account](#)

LOTTO

Play LOTTO

Primary users can enjoy the convenience and security of purchasing their LOTTO tickets via Online Banking.

Tickets can be purchased for **single or multiple draw dates**; the total cost for all draws will be debited to your account on the day that you purchase your ticket.

Any winnings of R50,000.00 or less will automatically be paid into your [Default Account](#).

The following information can be accessed from the LOTTO action bar:

- How to Play
- LOTTO Game Rules
- FirstRand Terms and Conditions

A [Daily Profile Limit](#) applies to Gaming Transactions; this limit is preset and can not be changed.

If you use your [eBucks](#) to purchase your LOTTO ticket/s, the equivalent Rand value of your purchase will be deducted from your Daily Profile Limit.

1. Click on the **Payments** tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. Click on **LOTTO** in the action bar.
4. The **LOTTO** landing page will be displayed.
5. The **Next Estimated Jackpot** for both LOTTO and LOTTO Plus is displayed together with the previous draw's winning numbers.
6. Click on **Play LOTTO** in the action bar.
7. The Play Lotto capture page will be displayed.
8. Click in the **checkbox** if you would like to play **LOTTO Plus**.
9. Select the **Number of Boards** that you would like to play. (The number of boards can be increased or decreased at anytime up until you confirm the transaction.)
10. Select the **Number of Draws** that you would like to play with this ticket (The maximum number is 10).
11. Select the **account** that you would like to use to pay for your LOTTO purchase.
12. Click on the link for the game board and enter your 6 numbers; double clicking on a number will deselect that number.
13. Click on **Done**.
14. Repeat this process for each board.
15. Once you have completed all of your boards click on **Continue**.
16. The details of your LOTTO request will be displayed.
17. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
18. Before you can continue you will be required to read and agree to the **Terms and Conditions**.
19. Click on **Confirm** to proceed.
20. The results of your request will be displayed.
21. Click on **Finish** to complete the process.

Notes:

- To ensure sufficient processing time, LOTTO and LOTTO Plus **game sales close** on Online Banking at **20h30 on a draw day**.

LOTTO Cut Off Times	
Non-Draw Days	
Monday Tuesday Thursday Friday	06h00 - 23h00
Sunday	06h00 - 18h00
Draw Days	
Wednesday Saturday	06h00 - 20h30

- The LOTTO functionality is only available in South Africa and can only be accessed by **primary users who are 18 years or older**.
- Once the LOTTO transaction has been confirmed, the ticket cannot be cancelled.
- You can play between 2 and 20 boards per transaction; ticket purchases are valid for one draw only; you can not play multiple draw dates on Online Banking.
- A [Daily Profile Limit](#) applies to Gaming Transactions; this limit is preset and can not be changed. If you use your [eBucks](#) to purchase your LOTTO ticket/s, the equivalent Rand value of your purchase will be deducted from your Daily Profile Limit.
- If the winnings are greater than R50,000.00 you will be contacted by the Bank's representative within 2 working days and will be advised of the process to redeem your winnings.
- Contact Numbers:
 - Contact the [National Lottery Player Help Line](#) for ticket queries and the latest Winning Numbers and Payout Info.
 - Contact [Online Assistance](#) for navigational queries.

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Play LOTTO QuickPick](#)

[View and Replay from your LOTTO History](#)

[Play PowerBall](#)

[Play PowerBall Quickpick](#)

[View and Replay from your PowerBall History](#)

Learn more about other **Additional Payment Services** that are available on Online Banking:

[Prepaid Services](#)

[eFiling Payments](#)

[Pay Traffic Fines](#)

Play LOTTO QuickPick

QuickPick is a faster way to play LOTTO as you do not need to select your own LOTTO numbers. This enables you to select the number of boards that you would like to play and then LOTTO will provide your QuickPick numbers.

Tickets can be purchased for **single or multiple draw dates**; the total cost for all draws will be debited to your account on the day that you purchase your ticket.

Any winnings of R50,000.00 or less will automatically be paid into the purchasing account.

The following information can be accessed from the LOTTO action bar:

- How to Play
- LOTTO Game Rules
- FirstRand Terms and Conditions

A [Daily Profile Limit](#) applies to Gaming Transactions; this limit is preset and can not be changed.

If you use your [eBucks](#) to purchase your LOTTO ticket/s, the equivalent Rand value of your purchase will be deducted from your Daily Profile Limit.

1. Click on the **Payments** Tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. Click on **LOTTO** in the action bar.
4. The LOTTO landing page will be displayed.
5. The Next **Estimated Jackpot** for both LOTTO and LOTTO Plus is displayed together with the previous draw's winning numbers.
6. Click on **Play Quickpick** in the action bar.
7. The Play Quickpick capture page will be displayed.
8. Click in the **checkbox** if you would like to play **LOTTO Plus**.
9. Select the **Number of Boards** that you would like to play. (The number of boards can be increased or decreased at anytime up until you confirm the transaction.)
10. Select the **Number of Draws** that you would like to play with this ticket (The maximum number is 10).
11. Select the **Account** that you would like to use to pay for your LOTTO purchase.
12. Click on **Continue**.
13. The details of your Quickpick request will be displayed.
14. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
15. Before you can continue you will be required to read and agree to the **Terms and Conditions**.
16. Click on **Confirm** to proceed.
17. The **results** of your request will be displayed.
18. Click on **Finish** to complete the process.

Notes:

- To ensure sufficient processing time, LOTTO and LOTTO Plus **game sales close** on Online Banking at **20h30 on a draw day**.

LOTTO Cut Off Times

Non-Draw Days

Monday Tuesday Thursday Friday	06h00 - 23h00
Sunday	06h00 - 18h00
Draw Days	
Wednesday Saturday	06h00 - 20h30

- The LOTTO functionality is only available in South Africa and can only be accessed by **primary users who are 18 years or older**.
- Once the LOTTO transaction has been confirmed, the ticket cannot be cancelled.
- You can play between 2 and 20 boards per transaction; ticket purchases are valid for one draw only; you can not play multiple draw dates on Online Banking.
- A [Daily Profile Limit](#) applies to Gaming Transactions; this limit is preset and can not be changed. If you use your [eBucks](#) to purchase your LOTTO ticket/s, the equivalent Rand value of your purchase will be deducted from your Daily Profile Limit.
- If the winnings are greater than R50,000.00 you will be contacted by the Bank's representative within 2 working days and will be advised of the process to redeem your winnings.
- Contact Numbers:
 - Contact the [National Lottery Player Help Line](#) for ticket queries and the latest Winning Numbers and Payout Info.
 - Contact [Online Assistance](#) for navigational queries.

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Play LOTTO](#)

[View and Replay from your LOTTO History](#)

[Play PowerBall](#)

[Play PowerBall Quickpick](#)

[View and Replay from your PowerBall History](#)

Learn more about other Additional Payment Services that are available on Online Banking:

[Prepaid Services](#)

[eFiling Payments](#)

[Pay Traffic Fines](#)

View and Replay from your LOTTO History

This functionality enables you to view and replay any of the LOTTO transactions that you have played over the past three months.

Any winnings of R50,000.00 or less will automatically be paid into your [Default Account](#).

Note: If you Replay from your LOTTO History you can not change the **Account** that was used to purchase the ticket or the **Number of Draws**.

The following information can be accessed from the LOTTO action bar:

- How to Play
- LOTTO Game Rules
- FirstRand Terms and Conditions

A [Daily Profile Limit](#) applies to Gaming Transactions; this limit is preset and can not be changed.

If you use your [eBucks](#) to purchase your LOTTO ticket/s, the equivalent Rand value of your purchase will be deducted from your Daily Profile Limit.

1. Click on the **Payments** Tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. Click on **LOTTO** in the action bar.
4. The LOTTO landing page will be displayed.
5. The Next **Estimated Jackpot** for both LOTTO and LOTTO Plus is displayed together with the previous draw's winning numbers.
6. Click on **View and Replay History** in the action bar.
7. A summary of your previous LOTTO transactions is displayed.
8. Click on the **Ticket Number** link to view the numbers played on that ticket.
9. If you do not want to replay this transaction click on **Cancel** to return to the summary of your LOTTO Transactions.
10. If you would like to replay this transaction click on **Replay**.
11. The details of your LOTTO request will be displayed.
12. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
13. Before you can continue you will be required to read and agree to the **Terms and Conditions**.
14. Click on **Confirm** to proceed.
15. The **results** of your request will be displayed.
16. Click on **Finish** to complete the process.

Notes:

- To ensure sufficient processing time, LOTTO and LOTTO Plus **game sales close** on Online Banking at **20h30 on a draw day**.

LOTTO Cut Off Times	
Non-Draw Days	
Monday Tuesday Thursday	06h00 - 23h00

Friday	
Sunday	06h00 - 18h00
Draw Days	
Wednesday Saturday	06h00 - 20h30

- The LOTTO functionality is only available in South Africa and can only be accessed by **primary users who are 18 years or older**.
- Once the LOTTO transaction has been confirmed, the ticket cannot be cancelled.
- You can play between 2 and 20 boards per transaction; ticket purchases are valid for one draw only; you can not play multiple draw dates on Online Banking.
- A [Daily Profile Limit](#) applies to Gaming Transactions; this limit is preset and can not be changed. If you use your [eBucks](#) to purchase your LOTTO ticket/s, the equivalent Rand value of your purchase will be deducted from your Daily Profile Limit.
- If the winnings are greater than R50,000.00 you will be contacted by the Bank's representative within 2 working days and will be advised of the process to redeem your winnings.
- Contact Numbers:
 - Contact the [National Lottery Player Help Line](#) for ticket queries and the latest Winning Numbers and Payout Info.
 - Contact [Online Assistance](#) for navigational queries.

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Play LOTTO](#)

[Play LOTTO QuickPick](#)

[Play PowerBall](#)

[Play PowerBall Quickpick](#)

[View and Replay from your PowerBall History](#)

Learn more about other Additional Payment Services that are available on Online Banking:

[Prepaid Services](#)

[eFiling Payments](#)

[Pay Traffic Fines](#)

PowerBall

Play PowerBall

Primary users can enjoy the convenience and security of purchasing their PowerBall tickets via Online Banking.

Any winnings of R50,000.00 or less will automatically be paid into your [Default Account](#).

The following information can also be accessed from the PowerBall action bar:

- How to Play
- PowerBall Game Rules
- FirstRand Terms and Conditions

A [Daily Profile Limit](#) applies to Gaming Transactions; this limit is preset and can not be changed.

1. Click on the **Payments** tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. Click on **PowerBall** in the action bar.
4. The PowerBall landing page will be displayed.
5. The Next **Estimated Jackpot** for PowerBall is displayed together with the previous draw's winning numbers.
6. Click on **Play PowerBall** in the action bar.
7. The Play PowerBall capture page will be displayed.
8. Select the **Number of boards** that you would like to play. (The number of boards can be increased or decreased at anytime up until you confirm the transaction.)
9. Select the **account** that you would like to use to pay for your PowerBall purchase.
10. Click on the link for the game board and **enter your numbers**. Double clicking on a number will deselect that number.
11. Click on **Done**.
12. Repeat this process for each board.
13. Once you have completed all of your boards click on **Continue**.
14. The details of your PowerBall request will be displayed.
15. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
16. Before you can continue you will be required to read and agree to the **Terms and Conditions**.
17. Click on **Confirm** to proceed.
18. The results of your request will be displayed.
19. Click on **Finish** to complete the process.

Notes:

- To ensure sufficient processing time, PowerBall **game sales close** on Online Banking at **20h30 on a draw day**.

PowerBall Cut Off Times	
Non-Draw Days	
Monday Wednesday Thursday Saturday	06h00 - 23h00

Sunday	06h00 - 18h00
Draw Days	
Tuesday Friday	06h00 - 20h30

- The PowerBall functionality is only available to individual consumers and can only be accessed by **primary users who are 18 years or older**.
- Once the PowerBall transaction has been confirmed, the ticket cannot be cancelled.
- You can play between 2 and 20 boards per transaction; ticket purchases are valid for one draw only; you can not play multiple draw dates on Online Banking.
- A [Daily Profile Limit](#) applies to Gaming Transactions; this limit is preset and can not be changed.
- If the winnings are greater than R50,000.00 you will be contacted by the Bank's representative within 2 working days and will be advised of the process to redeem your winnings.
- Contact Numbers:
 - Contact the [National Lottery Player Help Line](#) for ticket queries and the latest Winning Numbers and Payout Info.
 - Contact [Online Assistance](#) for navigational queries.

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Play PowerBall QuickPick](#)

[View and Replay from your PowerBall History](#)

[Play LOTTO](#)

[Play LOTTO QuickPick](#)

[View and Replay from your LOTTO History](#)

Learn more about other Additional Payment Services that are available on Online Banking:

[Prepaid Services](#)

[eFiling Payments](#)

[Pay Traffic Fines](#)

Play PowerBall QuickPick

QuickPick is a faster way to play PowerBall as you do not need to select your own PowerBall numbers. This enables you to select the number of boards that you would like to play and then PowerBall will provide your QuickPick numbers.

Any winnings of R50,000.00 or less will automatically be paid into your [Default Account](#).

The following information can also be accessed from the PowerBall action bar:

- How to Play
- PowerBall Game Rules
- FirstRand Terms and Conditions

A [Daily Profile Limit](#) applies to Gaming Transactions; this limit is preset and can not be changed.

1. Click on the **Payments** Tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. Click on **PowerBall** in the action bar.
4. The PowerBall landing page will be displayed.
5. The Next **Estimated Jackpot** for PowerBall is displayed together with the previous draw's winning numbers.
6. Click on **Play Quickpick** in the action bar.
7. The Play Quickpick capture page will be displayed.
8. Select the **Number of boards** that you would like to play. (The number of boards can be increased or decreased at anytime up until you confirm the transaction.)
9. Select the **account** that you would like to use to pay for your PowerBall purchase.
10. Click on **Continue**.
11. The details of your Quickpick request will be displayed.
12. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
13. Before you can continue you will be required to read and agree to the **Terms and Conditions**.
14. Click on **Confirm** to proceed.
15. The results of your request will be displayed.
16. Click on **Finish** to complete the process.

Notes:

- To ensure sufficient processing time, PowerBall **game sales close** on Online Banking at **20h30 on a draw day**.

PowerBall Cut Off Times	
Non-Draw Days	
Monday Wednesday Thursday Saturday	06h00 - 23h00

Sunday	06h00 - 18h00
Draw Days	
Tuesday Friday	06h00 - 20h30

- The PowerBall functionality is only available to individual consumers and can only be accessed by **primary users who are 18 years or older**.
- Once the PowerBall transaction has been confirmed, the ticket cannot be cancelled.
- You can play between 2 and 20 boards per transaction; ticket purchases are valid for one draw only; you can not play multiple draw dates on Online Banking.
- A [Daily Profile Limit](#) applies to Gaming Transactions; this limit is preset and can not be changed.
- If the winnings are greater than R50,000.00 you will be contacted by the Bank's representative within 2 working days and will be advised of the process to redeem your winnings.
- Contact Numbers:
 - Contact the [National Lottery Player Help Line](#) for ticket queries and the latest Winning Numbers and Payout Info.
 - Contact [Online Assistance](#) for navigational queries.

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Play PowerBall](#)

[View and Replay from your PowerBall History](#)

[Play LOTTO](#)

[Play LOTTO QuickPick](#)

[View and Replay from your LOTTO History](#)

Learn more about other Additional Payment Services that are available on Online Banking:

[Prepaid Services](#)

[eFiling Payments](#)

[Pay Traffic Fines](#)

View and Replay from your PowerBall History

This functionality enables you to view and replay any of the PowerBall transactions that you have played over the past three months.

Any winnings of R50,000.00 or less will automatically be paid into your [Default Account](#).

Note: If you Replay from your PowerBall History you can not change the account that was used to purchase the ticket.

The following information can also be accessed from the PowerBall action bar:

- How to Play
- PowerBall Game Rules
- FirstRand Terms and Conditions

A [Daily Profile Limit](#) applies to Gaming Transactions; this limit is preset and can not be changed.

1. Click on the **Payments** Tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. Click on the **PowerBall** in the action bar.
4. The PowerBall landing page will be displayed.
5. The Next **Estimated Jackpot** for PowerBall is displayed together with the previous draw's winning numbers.
6. Click on **View and Replay History** in the action bar.
7. A summary of your previous PowerBall transactions is displayed.
8. Click on the **Ticket Number** link to view the numbers played on that ticket.
9. If you do not want to replay this transaction click on **Cancel** to return to the summary of your PowerBall Transactions.
10. If you would like to relay this transaction click on **Replay**.
11. The details of your PowerBall request will be displayed.
12. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
13. Before you can continue you will be required to read and agree to the **Terms and Conditions**.
14. Click on **Confirm** to proceed.
15. The **results** of your request will be displayed.
16. Click on **Finish** to complete the process.

Notes:

- To ensure sufficient processing time, PowerBall **game sales close** on Online Banking at **20h30 on a draw day**.

PowerBall Cut Off Times	
Non-Draw Days	
Monday Wednesday Thursday Saturday	06h00 - 23h00

Sunday	06h00 - 18h00
Draw Days	
Tuesday Friday	06h00 - 20h30

- The PowerBall functionality is only available to individual consumers and can only be accessed by **primary users who are 18 years or older**.
- Once the PowerBall transaction has been confirmed, the ticket cannot be cancelled.
- You can play between 2 and 20 boards per transaction; ticket purchases are valid for one draw only; you can not play multiple draw dates on Online Banking.
- A [Daily Profile Limit](#) applies to Gaming Transactions; this limit is preset and can not be changed.
- If the winnings are greater than R50,000.00 you will be contacted by the Bank's representative within 2 working days and will be advised of the process to redeem your winnings.
- Contact Numbers:
 - Contact the [National Lottery Player Help Line](#) for ticket queries and the latest Winning Numbers and Payout Info.
 - Contact [Online Assistance](#) for navigational queries.

What would you like to do now?

[Return to the Payments Tab Overview](#)

[Play PowerBall](#)

[Play PowerBall QuickPick](#)

[Play LOTTO](#)

[Play LOTTO QuickPick](#)

[View and Replay from your LOTTO History](#)

Learn more about other Additional Payment Services that are available on Online Banking:

[Prepaid Services](#)

[eFiling Payments](#)

[Pay Traffic Fines](#)

eFiling

Submit an eFiling Payment

If you have registered for SARS eFiling you can use this function to make secure tax and/or UIF (Unemployment Insurance Fund) payments.

SARS Electronic filing (eFiling) is a secure electronic tax return and submission service offered by the South African Revenue Services (SARS) that removes the risks and hassles of manual tax returns. Register for SARS eFiling at www.sarsefiling.co.za

To amend your **Daily Payment Limit** for Online Banking please use the [Daily Profile Limits](#) functionality which is available on the [Settings Tab](#). Changes to your limits can be set **Temporarily or Permanently**.

1. Click on the **Payments** Tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. Click on the **More...** hyperlink under **Additional Services** in the action bar.
4. Click on **eFiling**.
5. A list of the eFiling payments that you have created will be displayed.
6. Click on **Pay** in the action bar.
7. An overlay of the eFiling payments linked to your profile will be displayed.
8. Click in the checkbox to select the **payment/s** that you would like to submit.
9. Click on **OK**.
10. The details of the payment will be displayed.
11. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
12. Click **Confirm** to proceed.
13. The **results** page will be displayed.
14. Click on **Finish** to complete the process.

Notes:

- More information about how to create and export SARS payments into the Online Banking system can be found on the SARS eFiling website at <http://www.efiling.co.za>, alternatively you can call their contact centre on 0860 709 709.
- More information about how to create and export UIF payments into the Online Banking system can be found on the uFiling website at <http://www.ufiling.co.za>

What would you like to do now?

[Return to the Payments Main page](#)

Delete an eFiling Payment

1. Click on the **Payments** Tab.
2. If it is not already selected, click on the **Pay Recipient** sub tab.
3. Click on the **More...** hyperlink under **Additional Services** in the action bar.
4. Click on **eFiling**.
5. A list of the eFiling payments that you have created will be displayed.
6. Click on **Delete** in the action bar.
7. An overlay of the eFiling payments linked to your profile will be displayed.
8. Click in the checkbox to select the **payment/s** that you would like to delete.
9. Click on **OK**.
10. The details of the payment will be displayed.
11. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
12. Click **Confirm** to proceed.
13. The **results page** will be displayed.
14. Click on **Finish** to complete the process

What would you like to do now?

[Return to the Payments Main page](#)

Pending Payments Sub-Tab

Name of action bar item
<ol style="list-style-type: none">1. List of steps2. List of steps3. List of steps4.
Any additional notes

What would you like to do now?

[link](#)

[link](#)

[link](#)

Name of action bar item
<ol style="list-style-type: none"> 1. List of steps 2. List of steps 3. List of steps 4.
Any additional notes

What would you like to do now?

link
link
link

Scheduled Payments Sub Tab

Create a Scheduled Payment

Features of Scheduled Payments:

- Can be utilised for both once-off or recurring payments
- Can be future dated to begin within the next 12 months
- Start dates, recurring dates and end dates can be set
- Proof of Payment notifications will be sent automatically when the payment is processed
- Once a scheduled payment has been saved, the recipient will be paid automatically on the date/s that you have specified without you having to log into Online Banking.

It is recommended that you use the [Validate Recipient](#) function to check that the account number and branch code combination of an account are valid before you make a payment.

Most banks only allow for an 11 digit account number to be captured; if the recipient's account number that is longer than 11 digits, please consult the [Bank Account Number Rules](#) table for a resolution.

Only certain characters can be used when capturing a **Payment Name**, **Recipient Reference** or **Own Reference**. Please refer to the rules for [Alphanumeric Characters](#).

1. Click on the **Payments** Tab
2. If it is not already selected, click on the **Scheduled Payments** Sub-Tab.
3. A list of your Scheduled Payments is displayed.
4. Click on the **Payment Name** hyperlink to view more detailed information about the Scheduled Payment.
5. Click on **Cancel** to return to the Scheduled Payments landing page.
6. Click on **Create** in the action bar.
7. A list of all Recipients that are linked to your profile will be displayed.
8. If you would like to create a Scheduled Payment to an existing recipient, click on the radio button to select the **recipient** and then click on **Continue**.
9. If you would like to create a Scheduled Transfer to a beneficiary that is not on your Recipient List, click on **Add Recipient**.
10. The scheduled Payments Capture Page will be displayed.
11. Complete the required information:
 - **Recipient Details**
 - **Proof of Payment Details**
 - **Scheduled Payment Information: Dates and frequency of payments**
14. Click on **Continue**.
15. A **confirmation page** is displayed.
16. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
17. Click **Confirm** to proceed.
18. The **results page** will be displayed.
19. Click on **Finish** to complete the process.

Notes:

- Please familiarise yourself with the general [Business Rules for Payment Transactions](#).

- A Scheduled Payment start date cannot be more than 12 months into the future.
- When future dating payments, ensure that there are sufficient funds in the account on the payment date to guarantee processing of the payment.
- A Future Dated Payment or Scheduled Payment will only reflect on your Payment History once the payment has been processed.
- To move funds to an account linked to your profile you will need to use the Transfers functionality.

What would you like to do now?

[Return to the Payments Tab Overview](#)

View or Modify a Scheduled Payment

The following information can be modified:

- Payment Name
- Account (select a different paying account)
- Own Reference
- Recipient Reference
- Pay Amount
- Payment Notification Details
- Payment Date (Due Date)
- Frequency
- End Date

1. Click on the **Payments** Tab
2. If it is not already selected, click on the **Scheduled Payments** Sub-Tab.
3. A list of your Scheduled Payments is displayed.
4. To view the details of a Scheduled Payment click on the **Name hyperlink**.
5. You can make the amendments to the selected Scheduled Payment when you are viewing the details or, alternatively, if you are on the Scheduled Payments landing page, click in the radio button next to the Scheduled Payment and then click on **Modify** in the action bar.
6. Make the amendments that you require.
7. Click on **Modify**.
8. A **confirmation page** is displayed.
9. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
10. Click **Confirm** to proceed.
11. The **results page** will be displayed.
14. Click on **Finish** to complete the process.

Notes:

- For security purposes, when modifying the details of a Scheduled Payment you can not modify the recipient's bank details; you will need to [Delete the current Scheduled Payment](#) and [Create a new Scheduled Payment](#).
- A Scheduled Payment start date cannot be more than 12 months into the future.
- When future dating payments, ensure that there are sufficient funds in the account on the payment date to guarantee processing of the payment.
- To move funds to an account linked to your profile you will need to use the Transfers functionality.

What would you like to do now?

[Return to the Payments Main page](#)

Delete a Scheduled Payment

1. Click on the **Payments** Tab
2. If it is not already selected, click on the **Scheduled Payments** Sub-Tab.
3. A list of your Scheduled Payments is displayed.
4. To view the details of a Scheduled Payment click on the **Name hyperlink**.
5. To delete the Scheduled Payment click on **Delete** or alternatively, if you are on the Scheduled Payments landing page, click in the radio button next to the Scheduled Payment and then click on Delete in the action bar.
6. A **confirmation page** is displayed.
7. Check that this information is correct and, if necessary, click **Cancel**.
8. Click **Confirm** to proceed.
9. The **results page** will be displayed.
14. Click on **Finish** to complete the process

Notes:

- If you want to delete a Scheduled Transfer, please ensure that you do so before 18h00 at least one business day before it is set to process.

What would you like to do now?

[Return to the Payments Main page](#)

Cards Tab

Cards Tab Overview

The Cards Tab functionality enables you to maintain the cards linked to your Online Banking profile.

Card functionality is dependant on the account/product type.

All Card functionality is limited to the **Primary User**.

The following Card functionality can be accessed via the action bar of the Cards Tab:

Action Bar	Description
Cards Maintenance	<p>A detailed list of cards which are linked to your Online Banking profile is displayed on the Card Maintenance page.</p> <p>The following functionality can be accessed from the cards list:</p> <ul style="list-style-type: none">• Activate Card Use this function to activate your new Cheque, Debit or Credit card online. For your security, you need to be in possession of your Cheque/Debit card in order to activate it. step by step guide• Verified by VISA Verified by Visa is a unique service offered by Visa International which helps to protect clients against the unauthorised use of their card/s for online purchases. Once activated, the Visa Card number cannot be used for online purchases without a One Time PIN (OTP). Step by step guide• Update Card Delivery Details Use this function to ensure that your new card is delivered to the correct destination, use this function to update your card delivery details online before your card is due to expire. step by step guide• Update Limits Use this function to manage your ATM withdrawal and Point of Sales transaction limits by setting daily and monthly limits. step by step guide

View PIN	<p>Use this function to view the current PIN for a card linked to your profile.</p> <p>The PIN Management functionality is available to cheque, debit and credit cards which use a magnetic strip and to credit cards which use a chip.</p> <p>step by step guide</p>
Create PIN	<p>Use this function to create or modify the PIN for a card linked to your profile.</p> <p>step by step guide</p>
Cancel Card	<p>Use this function to cancel a card which is linked to your Online Banking profile.</p> <p>step by step guide</p>
Order New Card (Replacement Card)	<p>Use this function to order a replacement credit card or cheque card online if your card has been cancelled.</p> <p>The Order New Card functionality can only be utilised for cards that are personalised i.e. your name is embossed on the card.</p> <p>step by step guide</p>
Additional Card	<p>Use this function to order additional cards for accounts that are linked to your profile. These cards can be used by secondary users.</p> <p>step by step guide</p>

Cards Tab Rules

Activate Card	<ul style="list-style-type: none"> This functionality is only available for ATM cards and can not be used to activate Credit Cards.
Update Card delivery Details	<ul style="list-style-type: none"> This functionality is currently only available for credit cards. For security purposes, certain card and product types have pre-defined delivery options which you will be confined to. Your new card will be created and sent to you approximately 14 days before your current card expires. Should you wish to change delivery details again at a later stage, please contact the number on the

	<p>back of your card.</p> <ul style="list-style-type: none"> Did you know that you can track the delivery of your Cheque card on the FNB.co.za site? <p>www.fnb.co.za > Tools and info> Check card delivery.</p>
Maintain Card Limits	<ul style="list-style-type: none"> Credit Cards only use ATM limits, no Point of Sales (POS) limits are used. International limits for Credit Cards can not be maintained on line. ATM Limit Maintenance can not be done online for Fuel Cards or Petro Card accounts.
Create or Change Pins	<ul style="list-style-type: none"> Please note that your selected PIN must be synchronised to your chip card. <p>This can be done at an FNB ATM by selecting the Enable PIN option under MY BANKING. Alternatively, please visit an FNB Branch where a consultant will be happy to assist.</p> <ul style="list-style-type: none"> If you have any queries, please call 011 369 2800.
Order New Card	<ul style="list-style-type: none"> The order replacement card functionality can only be used for cards that are personalised, i.e. your name is embossed on the card. The order process takes approximately 4 working days. For security purposes, certain card and product types have pre-defined delivery options which you will be confined to.
Order Additional Cards	<ul style="list-style-type: none"> Please note that a charge might apply for personal delivery. Refer to the pricing guide for details. The order process takes approximately 5 working days. All additional cards share the same credit limit with the primary account holder; no separate limits are allocated. This functionality is only available to the primary account user on an individual profile; Business, Commercial and Corporate credit card accounts are not included.

What would you like to do now?
[Learn more about Online Banking](#)
[Contact Us](#)

Learn more about our other tabs:
[Rewards Tab Overview](#)
[Accounts Tab Overview](#)

[Transfer Tab Overview](#)
[Payments Tab Overview](#)
[Shares and Gold Tab Overview](#)
[Forex Tab Overview](#)
[Portfolio Tab Overview](#)
[Insurance Tab Overview](#)
[Settings Tab Overview](#)

Activate Card

Use this function to activate your new Cheque, Debit or Credit Card online.

For your security, you need to be in possession of your Cheque/Debit card in order to activate it.

1. Click on the **Cards Tab**.
2. A list of cards which are linked to your Online Banking profile is displayed
3. Check the **Card Status** column; you can only activate a new card if the Card Status reflects as '**Activate Now**'.
4. Click on the **Activate Now hyperlink** in the Card Status column.
5. If you are activating a **Cheque/Debit card** you will be prompted to confirm that you are in possession of the selected card before you can continue. Click on **Yes or No**.
6. A message will be displayed to confirm the status of the card activation.
7. Click on **OK**.
8. You will be redirected to the Cards landing page; if your activation was successful the **Card Status** of the selected card will now appear as '**Active**'.

Notes:

- All Card functionality is limited to the **Primary User**.
- This functionality is restricted to **Consumer** clients.
- For queries regarding **Cheque/Debit card activations** please contact [Online Assistance](#).
- For queries regarding **Credit Card activations** please contact the [Credit Card Division](#).

What would you like to do now?

[Return to the Cards Tab Overview](#)

[Change your Card PIN](#)

[Maintain your Card Limits](#)

Learn more about [Verified by VISA](#)

[Activate Verified by VISA on your card/s](#)

Update Card Delivery Details

1. Click on the **Cards** Tab.
2. A list of cards which are linked to your Online Banking profile is displayed.
3. Check the **Expiry Date**. **If a card is due to expire in the near future the Expiry Date will be hyperlinked.**
4. Click the **Expiry Date hyperlink**.
5. The **Delivery Details** page will be displayed.
6. Select the **Delivery Option** most convenient for you from the drop down menu. For security purposes, certain card and product types have pre-defined delivery options which you will be confined to.
7. Based on your selection, complete the required delivery information.
8. Click on **Continue**.
9. A **confirmation page** will be displayed.
10. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
11. Click **Confirm** to proceed.
12. The **results page** will be displayed.
13. Click on **Finish** to complete the process.

Notes:

- All Card functionality is limited to the **Primary User**.
- This functionality is currently only available for **Credit Cards**.
- For security purposes, certain card and product types have **pre-defined delivery options** which you will be confined to.
- Your new card will be created and sent to you approximately **14 days** before your current card expires.
- Should you wish to **change delivery details** again at a later stage, please contact the number on the back of your card.
- Did you know that you can **track the delivery** of your card on the fnb.co.za site?

www.fnb.co.za > Tools and info> Check card delivery

What would you like to do now?

[Return to the Cards Main page](#)

Verified by VISA

Verified by Visa

Verified by Visa is a unique service offered by Visa International which helps to protect clients against the unauthorised use of their card/s for online purchases.

Once activated, the Visa Card number cannot be used for online purchases without a One Time PIN (OTP).

Most major online merchants participate in the Verified by VISA programme and therefore require their clients to activate the Verified by Visa functionality on their cards before making online purchases.

The following functionality will be made available online:

- [Activate Verified by VISA](#)
- [Update Verified by VISA Details](#)
- [Unblock Card for Verified by VISA](#)

Notes:

- All Card functionality is limited to the **Primary User**.
- This functionality is restricted to **Consumer** clients and is applicable to **Cheque and Credit Cards**.

What would you like to do now?

[Return to the Cards Tab Overview](#)

[Maintain Card Limits](#)

Activate Verified by Visa

In order to make purchases from any online merchant that participates in the Verified by Visa programme, your FNB Visa Cheque or Credit Card must be activated for Verified by Visa.

Use this function to activate your card for Verified by VISA.

1. Click on the **Cards** Tab.
2. A list of cards which are linked to your Online Banking profile is displayed.
3. The verification status of the card is displayed in the **Verified by VISA** table column.
4. Click on the **Activate Now hyperlink**.
5. A Verified by Visa Activation page will be displayed; your card details will be prepopulated.
6. Select your preferred method of delivery for your **OTP**, either SMS or email.
7. You will be required to enter a **Personal Message**; as an additional security layer this message will be displayed to you during the payment authentication process when using your card to shop online.
8. Before you can continue you will be required to read and accept the **Disclaimer**.
9. Click on **Activate**.
10. The **results page** will be displayed.
11. Click on **Finish** to complete the process.

Notes:

- All Card functionality is limited to the **Primary User**.
- This functionality is restricted to **Consumer** clients and is applicable to **Cheque and Credit Cards**.
- Once your card has been successfully activated for Verified by VISA the **verification status** in the Verified by VISA table column will change to **Activate/Update**.

What would you like to do now?

[Return to the Cards Tab Overview](#)

[Maintain Card Limits](#)

Update Verified by VISA Details

Use this function to maintain your Verified by VISA OTP delivery details and your Personal Message.

1. Click on the **Cards** Tab.
2. A list of cards which are linked to your Online Banking profile is displayed.
3. The verification status of the card is displayed in the **Verified by VISA** table column.
4. Click on the **Activate/Update hyperlink**.
5. A Verified by Visa Update page will be displayed; your existing details will be pre-populated.
6. Amend the required information.
7. Before you can continue you will be required to read and accept the **Disclaimer**.
8. Click on **Continue**.
9. The **results page** will be displayed.
10. Click on **Finish** to complete the process.

Notes:

- All Card functionality is limited to the **Primary User**.

What would you like to do now?

[Return to the Cards Tab Overview](#)

[Maintain Card Limits](#)

Unblock Card for Verified by VISA

Use this function to unblock your card; a card will be blocked if the OTP has been entered incorrectly three times within a online shopping session.

If a card has been blocked the verification status in the Verified by VISA table column will change to Unblock Now.

1. Click on the **Cards** Tab.
2. A list of cards which are linked to your Online Banking profile is displayed.
3. The verification status of the card is displayed in the **Verified by VISA** table column.
4. Click on the **Unblock Now** hyperlink.
5. A message will be displayed to confirm that the card has been successfully unblocked; the card can be used immediately to make online purchases.
6. Click on **OK** to complete the process.

Notes:

- All Card functionality is limited to the **Primary User**.

What would you like to do now?

[Return to the Cards Tab Overview](#)

[Maintain Card Limits](#)

Personal Cards Maintain Card Limits

Use this function to manage your ATM withdrawal and Point of Sales transaction limits by setting daily and monthly limits.

1. Click on the **Cards** Tab.
2. A list of cards which are linked to your Online Banking profile is displayed.
3. Click on the **Update hyperlink** in the Limits column for the selected card.
4. The Limits Maintenance sub tab will display your current daily and monthly limits for both **ATM withdrawals** and **Point of Sale** (POS) transactions.
5. Enter the **new limit/s** that you require.
6. Click on **Update**.
7. A **confirmation page** will be displayed.
8. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
9. Click **Confirm** to proceed.
10. The **results page** will be displayed.
11. Click on **Finish** to complete the process.

Notes:

- All Card functionality is limited to the **Primary User**.
- Credit Cards only use ATM limits, no Point of Sales (POS) limits are used.
- International limits for Credit Cards can not be maintained online.
- ATM Limit Maintenance can not be done online for Fuel Cards or Petro Card accounts.

What would you like to do now?

[Return to the Cards Tab Overview](#)

[Order Additional Card/s](#)

[Update Card Delivery Details](#)

[Activate Card](#)

PIN Management

View PIN

If you are a Consumer client you can use this function to view the current PIN for a card linked to your profile.

The PIN Management functionality is available to cheque, debit and credit cards which use a magnetic strip and to credit cards which use a chip.

1. Click on the **Cards** Tab.
2. A list of cards which are linked to your Online Banking profile is displayed.
3. Click on **View PIN** in the action bar.
4. Click on the **Card Number hyperlink** to select the required card.
5. Your Card Details are displayed on the View PIN page.
6. Check that these are the correct details and then click on **Continue**.
7. The View PIN page is displayed again with a **hyperlink to View Pin**.
8. Click the **View PIN hyperlink** to display your current PIN.
9. Please read the **Safety Tips** on how to keep your PIN safe.
10. Click on **Finish** to complete the process.

Note:

- All Card functionality is limited to the **Primary User**.
- This functionality is restricted to **Consumer** clients.

What would you like to do now?

[Return to the Cards Tab Overview](#)

[Maintain Card Limits](#)

[Activate Verified by VISA](#)

Create or Change PIN

If you are a Consumer client you can use this function to create or modify the PIN for a card linked to your profile.

1. Click on the **Cards** Tab.
2. A list of cards which are linked to your Online Banking profile is displayed
3. Click on **Create PIN** in the action bar.
4. Click on the **Card Number hyperlink** to select the required card.
5. Your Card Details are displayed on the Create PIN page.
6. Check that these are the correct details and then click on **Continue**.
7. The Create PIN page is displayed again.
8. Enter the **New PIN** for your card and then enter it again in the **Confirm PIN** field.
9. Click on **Confirm**.
10. A **results page** will be displayed.
11. Please read the **Safety Tips** on how to keep your PIN safe.
12. Click on **Finish** to return to the Cards landing page.

Notes:

- All Card functionality is limited to the **Primary User**.
- This functionality is restricted to **Consumer** clients.
- Please note that your selected PIN must be **synchronised** to your chip card.

This can be done at an FNB ATM by selecting the **Enable PIN** option under MY BANKING. Alternatively, please visit an FNB Branch where a consultant will be happy to assist.

What would you like to do now?

[Return to the Cards Tab Overview](#)

[Maintain Card Limits](#)

[Activate Verified by VISA](#)

Personal Cards Order New Card

Use this function to order a **Replacement Cheque or Credit Card** online if you have cancelled your card.

The Order New Card functionality can only be utilised for cards that are personalised i.e. your name is embossed on the card.

1. Click on the **Cards** Tab.
2. A list of cards which are linked to your Online Banking profile is displayed.
3. Click on **Order New Card** in the action bar.
4. Click on the **Card Number hyperlink** to select the required card.
5. The Order New Card capture page will be displayed.
6. Complete the **Secondary User's Details** and **Card Holder's Contact Details**.
7. If you are ordering a Gold Credit Card you will be required to select the **Card Design**.
8. Select the **Delivery Option** most convenient for you from the drop down menu. For security purposes, certain card and product types have pre-defined delivery options which you will be confined to.
9. Based on your selection, complete the required delivery information.
10. Click on **Continue**.
11. A **confirmation page** will be displayed.
12. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
13. Before you can continue you will be required to read and accept the **Terms and Conditions**.
14. Click **Confirm** to proceed.
15. The **results page** will be displayed.
16. Click on **Finish** to complete the process

Notes:

- All Card functionality is limited to the **Primary User**.
- The Order New Card functionality can only be utilised for cards that are **personalised** i.e. your name is embossed on the card.
- The order process takes **approximately 4 working days**.
- For security purposes, certain card and product types have **pre-defined delivery options** which you will be confined to.

What would you like to do now?

[Return to the Cards Tab Overview](#)

[Order Additional Cards](#)

[Update Card Delivery Details](#)

Cancel Card

Use this function to cancel a card which is linked to your Online Banking profile.

Reasons to cancel a card:

- Closed
- Lost
- Stolen

1. Click on the **Cards** Tab.
2. A list of cards which are linked to your Online Banking profile is displayed.
3. Click on **Cancel Card** in the action bar.
4. Click on the respective radio button to select the card/s that you would like to cancel.
5. Select the **Reason** for the cancellation of the card from the drop down menu.
6. If your card was Lost or Stolen you will be required to complete a short Incident Report online.
7. Click on **Cancel Card**.
8. A **confirmation page** will be displayed.
9. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
10. Click **Confirm** to proceed.
11. The **results page** will be displayed.
12. Click on **Finish** to complete the process.

Notes:

- All Card functionality is limited to the **Primary User**.

What would you like to do now?

[Return to the Cards Tab Overview](#)

[Order a New Card](#)

[Update Card Delivery Details](#)

Personal Cards Order Additional Cards

1. Click on the **Cards** Tab.
2. A list of cards which are linked to your Online Banking profile is displayed.
3. Click on **Additional Card** in the action bar.
4. Click on the **Account Name hyperlink** to select the required account.
5. The Additional Card capture page will be displayed.
6. Complete the **Secondary User's Details** and **Card Holder's Contact Details**.
7. If you are ordering a Gold Credit Card you will be required to select the **Card Design**.
8. Select the **Delivery Option** most convenient for you from the drop down menu. For security purposes, certain card and product types have pre-defined delivery options which you will be confined to.
9. Based on your selection, complete the required **delivery information**.
10. Before you can continue you will be required to read and agree to a **Declaration**.
11. Click on **Continue**.
12. A **confirmation page** will be displayed.
13. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
14. Click **Confirm** to proceed.
15. The **results page** will be displayed.
16. Click on **Finish** to complete the process.

Notes:

- All Card functionality is limited to the **Primary User**.
- This functionality is restricted to **Consumer** clients and is applicable to **Cheque and Credit Cards**.
- Please note that a charge might apply for personal delivery. Refer to the pricing guide for details.
- The order process takes **approximately 5 working days**.
- All additional cards **share the same credit limit** with the primary account holder; no separate limits are allocated.

What would you like to do now?

[Return to the Cards Main page](#)

Shares and Gold Tab

Shares and Gold Tab Overview

The Shares and Gold Tab provides the ordinary man on the street with a simple and convenient means to trade in Shares and Krugerrands.

Individual Share Investors can hold multiple Share Investing accounts and products; there is no limit imposed on either the number of accounts or product types.

Commercial clients are limited to the Share Investor account.

There are two **Share Investing products** to choose from:

- **Share Builder**

For the consumer and mass market .

If you know that shares are a good investment, but don't know exactly where to start.

A Share Builder account holder will have a predetermined list of shares to select from.

- **Share Investor**

For the self driven investor.

If you have some experience in share investing and enjoy the challenge of doing it on your own.

A Share Investor account holder will have access to purchase any shares that are listed on the Johannesburg Stock Exchange (JSE).

Notes:

- All prices are quoted in Rand value.
- Share prices are 15 minutes delayed. Prices are updated during trading hours between 09h00 and 17h00 weekdays.
- Krugerrand prices are provided by RMB and are updated during business hours from 09h00 until 16h45.
- For any queries regarding Krugerrands, shares, shares that do not reflect, balances on shares etc. please call or email the [Share Investing Contact Centre](#).

The following Share Investing functionality can be accessed via the action bar of the Shares and Gold Tab:

Action Bar	Description
Shares / Gold Tab Landing Page	A summary of your Share Investing accounts is displayed on this page. All prices are quoted in Rand value.

	Click on the Account Name hyperlink to view the Portfolio and Holdings for the selected account.
Buy	<p>Use this function to purchase Shares and/or Krugerrands.</p> <p>You can select to purchase either a specified quantity or for a specified Rand value.</p> <ul style="list-style-type: none"> • Buy Shares <ul style="list-style-type: none"> ○ A Share Builder account holder will have a predetermined list of shares to select from. ○ A Share Investor account holder will have access to purchase any shares that are listed on the Johannesburg Stock Exchange (JSE). <p>Step by step guide</p> <ul style="list-style-type: none"> • Buy Krugerrands <p>Step by step guide</p>
Sell	<p>Use this function to sell your Shares and/or Krugerrands.</p> <p>When selling either Shares or Krugerrands you are required to specify a quantity of units to sell; you can not specify a Rand value.</p> <ul style="list-style-type: none"> • Sell Shares <p>step by step guide</p> <ul style="list-style-type: none"> • Sell Krugerrands <p>step by step guide</p>
History	
Detailed Balance	<p>Use this function to view the Detailed Balance of your Share Trading account.</p> <p>The following information is available:</p> <ul style="list-style-type: none"> • Cash Balance - Uncleared Funds These are funds that have been credited to your account but are not yet available for withdrawal • Available to Buy Shares:- Outstanding Anticipated Credits

	<p>These are the proceeds from a sale of shares for which the cash has not yet been received. These proceeds are available to purchase shares.</p> <ul style="list-style-type: none"> • Available Balance This is the value of the Krugerrand Coins that are available for you to sell. <p>step by step guide</p>
Transaction History	<p>Use this function to view and search the Share and Gold trading transactions that have taken place on your Share Trading account.</p> <p>There are two views:</p> <ul style="list-style-type: none"> • Cash History These are the cash transactions on your account, including the transactions to purchase shares or gold holdings • Holdings History These are the share and gold transactions that have taken place on your account, including the purchase and sale of shares or gold holdings <p>step by step guide</p>
Order History	<p>Use this function to view the history and transaction details of the Shares and Gold that you have ordered.</p> <p>step by step guide</p>
Cancel Order	<p>Use this function to cancel a pending order to purchase Shares or Gold.</p> <p>step by step guide</p>
Info	
Product Finder	<p>Use this function to learn more about the Share Builder and share Investor products.</p> <p>Note: If you have a Business profile you will not see this item as commercial clients are restricted to the Share Investor account.</p>
Krugerrand Info	<p>Use this function to view a variety of information about Krugerrands.</p> <p>Information available:</p> <ul style="list-style-type: none"> • Gold Price information including a Price Graph • Gold Price History

	<ul style="list-style-type: none"> • Historic Gold News • Krugerrand information
Shares Info	<p>Use this function to view detailed information about a specific share.</p> <p>Information available:</p> <ul style="list-style-type: none"> • Share price Information including a Financial Graph • Company Share Information • Share Price History • Share Ratios • Financials • Company Information • Dividend History • SENS and Company News • Director's Dealings • Event Calendar
Daily Indicators	<p>Use this function to view daily market statistics.</p> <p>Statistics are available for:</p> <ul style="list-style-type: none"> • JSE Indices • Currencies • Commodities • Interest rates • SENS
Glossary	Refer to the Glossary for an accurate understanding of Shares and Gold terminology.
FAQ	The FAQ's is a list of frequently asked questions and answers about Shares and Gold.
Change Account	
Switch or Upgrade Account	<p>Use this functionality to change your current share investing account from a Share Builder to a Share Investor account and vice versa.</p> <ul style="list-style-type: none"> • A Share Builder account can be upgraded to a Share Investor account. • A Share Investor account can be switched to a Share Builder account.

	<p>Note: If you have a Business profile you will not see this item as commercial clients are restricted to the Share Investor account.</p>
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Business Rules for Shares / Gold

Share Investing Account	Share Investors can hold multiple Share Investing accounts and products; there is no limit imposed on the number or combination.
Share Prices	Share prices are 15 minutes delayed. Prices are updated during trading hours between 09h00 and 17h00 weekdays.
Buy Shares	<p>Funds used to purchase shares will be blocked in your cash account and will not be available to transfer, withdraw or buy other shares.</p> <p>The final cash reserved figure will be determined by the traded price.</p>
Sell Shares	<p>The Sell Shares option will only be displayed if there are shares available to sell.</p> <p>Shares that are on hold for pending instructions, (Suspended), or that are in a partially processed status, will be low lighted in grey and will not be available to sell.</p> <p>Selling of shares can only be done on quantity and not Rand value.</p>
Sell Krugerrands	<p>The Sell Krugerrands option will only be displayed if there are Krugerrands available to sell.</p> <p>Krugerrands that are on hold for pending instructions or are in a partially processed status, will be low lighted in grey and will not be available to sell.</p> <p>Selling of Krugerrands can only be done on quantity and not Rand value.</p>
Cancel Order	<p>An order has been cancelled only once its order status has reached "Cancelled"</p> <p>If you are a Share Builder customer, you can cancel your order while the status is "Initiated". Once the order status is "Sent to Broker", cancellations are no longer possible.</p> <p>If you are a Share Investor customer, you can cancel your order while the status is "Initiated" or "Sent to Broker". However, once the order status is "Open", cancellations</p>

	are no longer possible. For bulked orders, an order can only be cancelled if it is in a status of "Initiated"
--	--

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[Accounts Tab Overview](#)

[Transfer Tab Overview](#)

[Payments Tab Overview](#)

[Cards Tab Overview](#)

[Forex Tab Overview](#)

[Portfolio Tab Overview](#)

[Insurance Tab Overview](#)

[Settings Tab Overview](#)

Buy

Buy Shares

Buy Shares

Use this function to purchase Shares.

- **Buy Shares - Share Builder Account Holder**
 - A Share Builder account holder will have a predetermined list of shares to select from.

[Step by Step Guide](#)

- **Buy Shares - Share Investor Account Holder**
 - A Share Investor account holder will have access to purchase any shares that are listed on the Johannesburg Stock Exchange (JSE).

[Step by Step Guide](#)

Notes:

- For any queries regarding Krugerrands, shares, shares that do not reflect, balances on shares etc. please call or email the [Share Investing Contact Centre](#).

Buy Shares - Share Builder Account Holder

A Share Builder account holder will have a predetermined list of shares to select from.

1. Click on the **Shares and Gold tab**.
2. Click on **Buy** on the action bar and then select **Shares**.
3. The **Share Selection** page will be displayed.
4. To view more information about a particular share click on the respective **Company hyperlink**.
5. Click in the radio button next to the **Share Code** of the share that you would like to purchase; you may only select **one Share Code per transaction**.
6. Enter the **Rand amount** that you would like to invest in this share.
7. Click **Continue**.
8. A new page will display the **Quote**.
9. Check the information on the quote and if necessary, click on **Edit** to amend your Share Selection details.
10. Before you can continue you will be required to confirm that you have read and understood the **Risks** associated with the quote.
11. Click **Confirm** to accept the Quote.
12. A new page will display the **Result** of your order.
13. You can **Download** or **Print** this page.
14. Click **Finish** to complete the process.

Notes:

- These funds will be blocked in your cash account and will not be available to transfer, withdraw or buy other shares. The final cash reserved figure will be determined by the traded price.

- For any queries call or email the [Share Investing Contact Centre](#).

Buy Shares - Share Investor Account Holder

A Share Investor account holder will have access to purchase any shares that are listed on the Johannesburg Stock Exchange (JSE).

1. Click on the **Shares and Gold tab**.
2. Click on **Buy** on the action bar and then select **Shares**.
3. The **Share Search** page will be displayed.
4. Enter the **Company Name or Share Code** and click on **search**.
5. A list of matches for your search will be displayed.
6. Click in the radio button next to the **Instrument Name** of the share that you would like to purchase; you may only select **one Instrument Name per transaction**.
7. Complete the required fields and then click **Continue**.
8. A new page will display the **Quote**.
9. Check the information on the quote and if necessary, click on **Edit** to amend your Share Selection details.
10. Before you can continue you will be required to confirm that you have read and understood the **Risks associated** with the quote.
11. Click **Confirm** to accept the Quote.
12. A new page will display the **Result** of your order.
13. You can **Download** or **Print** this page.
14. Click **Finish** to complete the process.

Notes:

- A Share Code ranges between 3 to 6 characters long and may only consist of alpha and/or numeric characters.
- You are able to search using the first character of the Company Name.
- For any queries regarding Krugerrands, shares, shares that do not reflect, balances on shares etc. please call or email the [Share Investing Contact Centre](#).

What would you like to do now?

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[View your Share Investing Transaction History](#)

[View your Share Investing Detailed Balance](#)

Buy Krugerrands

Use this function to purchase Krugerrands.

1. Click on the **Shares and Gold** tab.
2. Click on **Buy** on the action bar and then select Krugerrands.
3. The **Krugerrand Selection** page will be displayed.
4. Click in the radio button next to the relevant **Instrument Code** of the Krugerrand that you would like to purchase; you may only select one Krugerrand Instrument at a time.
5. Click **Continue**.
6. A new page will display the Krugerrand Details.
7. Enter the **Quantity of Krugerrands** that you would like to purchase.
8. Click **Continue**.
9. A new page will display the **Quote**.
10. Check the information on the quote and if necessary, click on **Edit** to amend your Krugerrand Details.
11. Before you can continue you will be required to confirm that you have read and understood the **Terms and Conditions** associated with the quote.
12. Click **Confirm** to accept the Quote.
13. A new page will display the **Result** of your order.
14. You can **Download** or **Print** this page.
15. Click **Finish** to complete the process.

Notes:

- Krugerrands are stored in safe custody at Rand Refinery Ltd. on your behalf.
- For any queries regarding Krugerrands, shares, shares that do not reflect, balances on shares etc. please call or email the [Share Investing Contact Centre](#).

What would you like to do now?

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Sell

Sell Shares - Share Builder and Share Investor Account Holders

Use this function to sell a selected quantity of shares from a Share Investing account.

1. Click on the **Shares and Gold** tab.
2. Click on **Sell** on the action bar and then select Shares.
3. The Sell Selection page will be displayed.
4. Click in the radio button next to the relevant **Share Code** of the share that you would like to sell; you may only select one Share Code per transaction.
5. The **Share Details** page will be displayed.
6. Complete the required Instruction details.
7. Click **Continue**.
8. A new page will display the **Quote**.
9. Check the information on the quote and if necessary, click on **Edit** to amend your Share Details.
10. Before you can continue you will be required to confirm that you have read and understood the **Risks associated** with the quote.
11. Click **Confirm** to accept the Quote.
12. A new page will display the **Result** of your request.
13. You can **Download** or **Print** this page.
14. Click **Finish** to complete the process.

Notes:

- The Sell Shares option will only be displayed if there are shares available to sell.
- Shares that are on hold for pending instructions, (Suspended), or that are in a partially processed status, will be low lighted in grey and will not be available to sell.
- Share prices are 15 minutes delayed. Prices are updated during trading hours between 09h00 and 17h00 weekdays.
- Selling of shares can only be done on quantity and not Rand value.
- For any queries regarding Krugerrands, shares, shares that do not reflect, balances on shares etc. please call or email the [Share Investing Contact Centre](#).

What would you like to do now?

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Sell Krugerrands

Use this function to sell a selected quantity of Krugerrands from a Share Investing account.

1. Click on the **Shares and Gold** tab.
2. Click on **Sell** on the action bar and then select Krugerrands.
3. The Sell Krugerrand Selection page will be displayed.
4. Click in the radio button next to the relevant **Instrument Code** of the Krugerrand that you would like to sell; you may only select one Krugerrand Instrument at a time.
5. Click **Continue**.
6. A new page will display the **Sell Krugerrand Details**.
7. Enter the **Quantity of Krugerrands** that you would like to sell.
8. Click **Continue**.
9. A new page will display the **Quote**.
10. Check the information on the quote and if necessary, click on **Edit** to amend your Krugerrand Details.
11. Before you can continue you will be required to confirm that you have read and understood the **Terms and Conditions** associated with the quote.
12. Click **Confirm** to accept the Quote.
13. A new page will display the **Result** of your order.
14. You can **Download** or **Print** this page.
15. Click **Finish** to complete the process.

Notes:

- The Sell Krugerrands option will only be displayed if there are Krugerrands available to sell.
- Krugerrands that are on hold for pending instructions or are in a partially processed status, will be low lighted in grey and will not be available to sell.
- Selling of Krugerrands can only be done on quantity and not Rand value.
- For any queries regarding Krugerrands, shares, shares that do not reflect, balances on shares etc. please call or email the [Share Investing Contact Centre](#).

What would you like to do now?

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[View your Share Investing Order History](#)

History

View Share Investing Detailed Balance

Use this function to view the Detailed Balance of your Share Investing account.

The following information is available:

- **Cash Balance - Uncleared Funds**
 - These are funds that have been credited to your account but are not yet available for withdrawal.
- **Available to Buy Shares:- Outstanding Anticipated Credits**
 - These are the proceeds from a sale of shares for which the cash has not yet been received. These proceeds are available to purchase shares.
- **Available Balance**
 - This is the value of the Krugerrand Coins that are available for you to sell.

1. Click on the **Shares and Gold Tab**.
2. Click on **Detailed Balance** in the action bar.
3. The requested information is displayed.

Notes:

- For any queries regarding Krugerrands, shares, shares that do not reflect, balances on shares etc. please call or email the [Share Investing Contact Centre](#).

What would you like to do now?

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Share Investing Transaction History

Use this function to view the shares and gold trading transactions that have taken place on your Share Investing account.

1. Click on the **Shares and Gold** Tab.
2. Click on **Transfer History** in the action bar.
3. The requested information is displayed.
4. Click on **Cash Search** or **Holdings Search** on the action bar to search for a particular transaction.

There are two views:

- **Cash History**
 - These are the cash transactions on your account, including the transactions to purchase share or gold holdings.
 - You are able to search up to 60 days for Cash transactions.
 - You can search By Date, By Amount and/or By Reference
- **Holdings History**
 - These are the share and gold transactions that have taken place on your account, including the purchase and sale of share or gold holdings
 - Click on the Transaction Amount hyperlink in the results table to view specific Transaction Details.

Notes:

- For any queries regarding Krugerrands, shares, shares that do not reflect, balances on shares etc. please call or email the [Share Investing Contact Centre](#).

What would you like to do now?

[Return to the Shares and Gold Tab Overview](#)

[View Share Investing Detailed Balance](#)

[View Share Investing Order History](#)

[Cancel an Order](#)

Share Investing Order History

Use this function to view the history and transaction details of the shares and gold that you have ordered.

You can select how many records you would like to display per page and you can also use the Search function to search across all pages by Order Date, Order Status, Instrument Type or Instrument Code.

1. Click on the **Shares and Gold** tab.
2. Click on **Order History** in the action bar.
3. The Order History of your Share Trading Account will be displayed.
4. If required, select the **amount of records** that you would like to have displayed per page by selecting the number from the **Show Entries** drop down menu on the top left of the record table.
5. The **Search function** is available on the top right of the record table; simply type in a minimum of three characters to start your search. You can search by Order Date, Order Status, Instrument Type or Instrument Code.
6. Click on the **Instrument Code** hyperlink of an order to view the Order Date, Order Time and Order Status for that transaction together with the Reference Number for that order.
7. Click on **Close** to return to the Shares and Gold landing page.

Notes:

- For any queries regarding Krugerrands, Shares, shares that do not reflect, balances on shares etc. please call or email the [Share Investing Contact Centre](#).

What would you like to do now?

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[View Share Investing Transaction History](#)

[View Share Investing Detailed Balance](#)

[Cancel an Order](#)

[Buy Shares](#)

[Buy Krugerrands](#)

Share Investing Cancel Order

Use this function to cancel a pending order to purchase Shares or Gold.

You can select how many records you would like to display per page and you can also use the Search function to search across all pages by Order Date, Order Status, Instrument Type or Instrument Code.

1. Click on the **Shares and Gold** tab.
2. Click on **Cancel Order** on the action bar.
3. Only the Orders that may be cancelled will be displayed.
4. Click in the radio button next to the **order** that you would like to cancel; you may only select one order per transaction.
5. Click **Cancel Order**.
6. A **Confirmation page** will be displayed.
7. Check the details of the order to ensure that you are cancelling the correct order.
8. Click **Confirm** to submit the instruction.
9. A new page will display the **Result** of your order.
10. You can **Download** or **Print** this page.
11. Click **Finish** to complete the process and return to the Shares and Gold landing page.

Notes:

- An order has been cancelled only once its order status has reached "**Cancelled**".
- **Share Builder:**
 - If you are a Share Builder customer, you can cancel your order while the status is "**Initiated**". Once the order status is "**Sent to Broker**", cancellations are not possible.
- **Share Investor:**
 - If you are a Share Investor customer, you can cancel your order while the status is "**Initiated**" or "**Sent to Broker**". However, once the order status is "**Open**", cancellations are no longer possible.
 - For bulked orders, an order can only be cancelled if it is in a status of "**Initiated**".
- For any queries regarding Krugerrands, shares, shares that do not reflect, balances on shares etc. please call or email the [Share Investing Contact Centre](#).

What would you like to do now?

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[Buy Krugerrands](#)

Forex Tab

Forex Tab Functionality

Forex is the exchange of foreign currency which enables trade and transactions between countries.

- **Foreign Currency Accounts**

- Resident South African citizens can open Foreign Currency accounts and utilise their annual investment foreign exchange allowance to perform cross border payments and transfers online.
- A Foreign Currency account is held locally but the balance will be held in the respective foreign currency.
- Online Banking offers 5 Foreign Currency accounts:

- US Dollar Account
- British Pound Account
- Euro Account
- Australian Dollar Account
- Indian Rupee Account

Online Banking provides a host of Forex functionality for your convenience:

- **Global Payments**

- Make payments to a Global Recipient (International Beneficiary)
- Add and maintain beneficiaries on your Global Recipients list
- View your Global Payments transaction history

- **Global Receipts**

- Take receipt of foreign currency payments from an international bank directly into your account.
- Decline a Forex Inward Payment and have the funds returned to the originating bank.
- Obtain a real-time foreign exchange quote before processing the transaction.
- Defer the processing of the transaction for a maximum of 30 days so that you can trade at the best exchange rates.
- View your Global Receipts transaction history.
- Manage standing instructions for recurring inward payments.

- **PayPal Services**

- Use your PayPal account to transact internationally and eliminate the risk of having to divulge any personal information. You can buy and sell products online and receive payments directly into your PayPal account, or use your PayPal account to send and receive money globally.
- Top Up your PayPal Account in U.S. Dollars from your Online Banking account.
- Withdraw available funds from your PayPal Account and transfer them into an

account linked to your Online Banking profile.

- **Travel** (Only available to consumers)
 - View and Search Forex Rates
 - Use the Forex Order Calculator to calculate the funds required to perform an intended transaction
 - Purchase Foreign Currency as either cash or traveller's cheques
 - View Foreign Currency Order History

- **Help**
 - For your added convenience, a Help sub-tab has been added within the Forex tab to provide you with further information regarding the different types of Retail Forex Transactions that are available to South African citizens.

For advice or general Forex queries please contact the [Forex Help Line](#) via phone or email.

The following Forex functionality can be accessed via the action bar of the Forex Tab:

Action Bar	Description
Global Payments Sub Tab	
New Account - Apply Online	<p>Use this function to Apply Online for a New Multi-Currency Account for yourself or your business.</p> <p>Selecting this function from inside of Online Banking will end your current banking session and redirect you to the FNB Product Shop on fnb.co.za.</p>
Once-Off Global Payment	<p>This function allows you to make a Once-Off Global Payment to a recipient in a foreign currency.</p> <p>step by step guide</p>
Global Payment History	<p>Use this function to view a history of Global Payments that you have initiated on Online Banking.</p> <p>step by step guide</p>
Recipients	<p>Use this function to manage your Global Recipients.</p> <ul style="list-style-type: none"> • Pay Recipient <p>Use this function to make a Global Payment to a beneficiary that has been saved to your Global Recipients list.</p>

	<p>step by step guide</p> <ul style="list-style-type: none"> • Add Use this function to save the banking details of the individuals or companies that you pay regularly to your Global Recipients list. <p>step by step guide</p> <ul style="list-style-type: none"> • Modify Use this function to edit the Bank Account and/or Personal Details of a beneficiary that has been added to your Global Recipients list. <p>step by step guide</p> <ul style="list-style-type: none"> • Delete Use this function to permanently delete a beneficiary's details from your Global Recipients list. <p>step by step guide</p> <ul style="list-style-type: none"> • View or Search Use this function to view and search for existing beneficiaries that you have saved to your Global Recipients list <p>step by step guide</p>
<p>PayPal Services</p>	<p>A PayPal account holder can buy and sell products over the web and receive payment directly into their PayPal Account, thus eliminating the security risk of exposing their credit card or bank account number and ensuring safe and secure transactions.</p> <p>In order to utilise the Online Banking functionality for PayPal Services you need to link your existing PayPal Account to your Online Banking profile.</p> <p>Online Banking clients have the benefit of additional PayPal functionality:</p> <ul style="list-style-type: none"> • Link your PayPal Account • Top Up your PayPal Account <p>(Note: Users that have linked a non-FNB account to their PayPal profile are limited to PayPal Withdrawal transactions only)</p> <ul style="list-style-type: none"> • Withdraw funds from your PayPal Account • View your Online Banking PayPal Transaction History • Maintain your Online Banking PayPal Profile

	<ul style="list-style-type: none"> View the PayPal Services Terms and Conditions <p>View an overview of the PayPal functionality that is unique to Online Banking.</p> <p>More information about PayPal and it's services can be found on their website: www.paypal.com</p>
Global Receipts Sub Tab	
Forex Payments Received	<p>This function enables you to take receipt of a foreign currency payment from an international bank directly into your account via SWIFT.</p> <p>Step by step guide</p>
View History	<p>Use this function to view a history of Forex Inward Payments processed over the last 12 months.</p> <p>All transactions that have been successfully processed or are currently being processed are displayed on this page; i.e. the transactions for which you have accepted the quote offer and have submitted the transaction for processing.</p> <p>Step by step guide</p>
Manage Standing Instructions	<p>Use this function to delete a standing instruction.</p> <p>A standing instruction refers to a recurring Forex Inward Payment for which you have authorised FNB to process the transaction automatically at the daily spot rate.</p> <p>Step by step guide</p>
Travel Sub Tab	
View and Search Forex Rates	<p>The rates for the most frequently used Forex Currencies are available on Online Banking and are updated in real-time.</p> <p>You can view the rates for both traveller's cheques and bank notes.</p> <p>Step by step guide</p>
Forex Order Calculator	<p>Use the Forex Order Calculator to calculate the correct combination of products and purchase amounts required to purchase the selected foreign currency at the Current Rate.</p> <p>Step by step guide</p>
Buy Foreign Currency	<p>Use this function to purchase foreign traveller's cheques or cash.</p> <p>You can select to collect your foreign currency from a</p>

	<p>branch or have them delivered to you.</p> <p>Step by step guide</p>
View Foreign Currency Order History	<p>Use this function to view a history of foreign currency that you have ordered online.</p> <p>Step by step guide</p>

Business Rules for Foreign Exchange

Foreign Exchange	<p>The South African Reserve Bank's Forex limit per person, per calendar year, is</p> <ul style="list-style-type: none"> • R1,000,000.00 per annum for persons aged 18 and older • R200 000.00 for persons younger than 18 <p>You are limited to having in your possession a maximum of R5,000.00 cash in South African currency when travelling outside the Common Monetary Area.</p>
View Foreign Currency Order History	<p>Only transactions initiated on Online Banking are displayed; view your Account Transaction History to verify other Forex purchases that have been processed.</p>
Once-Off Global Payment and Pay Global Recipient	<ul style="list-style-type: none"> • Although the transaction may take between 2 to 4 days to process, the funds are debited from the selected account immediately. • It is imperative that all information is captured correctly as it is required for Balance of Payment (BOP) reporting to the South African Reserve Bank (SARB).
Global Payment History	<p>Only transactions initiated on Online Banking are displayed; view your Account Transaction History to verify payments processed.</p>
Top Up PayPal Account	<ul style="list-style-type: none"> • All Online Banking Top Up and Withdraw with PayPal transactions are subject to Terms and Conditions. • When completing the Online Banking 'Top Up'

	<p>service you will be required to disclose the purpose of your transaction and provide contact information to ensure that you comply with all South African Reserve Bank regulations as this is a cross border payment.</p> <p>Note: Users that have linked a non-FNB account to their PayPal profile are limited to PayPal Withdrawal transactions only.</p>
Withdrawal from PayPal Account	<ul style="list-style-type: none"> • A withdrawal from a PayPal account may take several days to process and will therefore not reflect in your Online Banking account immediately. • The withdrawal amount can not exceed the available PayPal balance. • The quote acceptance is subject to successful PayPal confirmation. • When completing the Online Banking 'Withdrawal' service you will be required to disclose the purpose of your transaction and provide contact information to ensure that you comply with all South African Reserve Bank regulations as this is a cross border payment.
Maintain PayPal Profile	<ul style="list-style-type: none"> • If you change your Primary Email Address on PayPal.com, you must update your Primary Email Address on your Online Banking PayPal profile too. • In compliance with exchange control regulations this information is reported to the South African Reserve Bank. • Changing this information will not update your address and contact details with the bank.

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Currency Indicators

A currency indicator is an internationally recognised code used to identify a specific currency.

The table below provides a summary of the Currency Indicators used on Online Banking:

Country	Currencies Supported	Currency Symbol	Currency Indicator
South Africa	South African Rand	R	ZAR
Botswana	Botswana Pula	P	BWP
Lesotho	Lesotho Loti		LSL
Namibia	Namibian Dollar	\$	NAD
Swaziland	Swazi Lilangeni		SZL
Tanzania	Tanzanian Shilling		TZS
Zambia	Zambian Kwacha		ZMK
Australia	Australian Dollar	\$	AUD
European Union	Euro	€	EUR
India	Indian Rupee		INR
United Kingdom	British Pound	£	GBP
United States	United States Dollar	\$	USD

Global Payments

Recipients

Add a Beneficiary to your Global Recipient List

The Add Recipient function enables you to save the banking details of the individuals or companies that you pay regularly.

By adding these beneficiaries to your Global Recipient list you are able to make payments to them without having to capture their account details every time.

1. Click on the **Forex** tab.
2. If it is not already selected, click on the **Global Payments** sub tab.
3. Click on **Recipients** in the action bar.
4. A list of your **Global Recipients** and the details of the last payment made to each recipient is displayed.
5. Click on **Add** in the action bar.
6. The **Add Global Recipient** capture page will be displayed.
7. Select the **Account** that you would like to use to pay the recipient from the drop down list
8. When completing the **Recipient Banking Details**, please note that the **Account Currency** is the currency in which the recipient's bank account is held.
9. Complete the **Recipient's Personal Details**.
10. Click on **Continue**.
11. A **confirmation page** will be displayed. Check that these details are correct and, if required, click on **Edit** to make any amendments.
12. Click on **Confirm**.
13. A **results page** will display the status of your request.
14. Click on **Pay Now** to make a Global Payment to this recipient now, or click on **Finish** to complete the process.

Notes:

- No validation of the intended recipient account name against the recipient account details shall be done in respect of Forex payments.
- For advice or general Forex queries please contact the [Forex Help Line](#) via phone or email.

What would you like to do now?

[Return to the Forex Tab Overview](#)

Make a [Once Off Global Payment](#) or [Pay a Global Recipient](#)
[Purchase Foreign Currency](#)

[Learn More about PayPal Services](#)

Delete a Beneficiary from your Global Recipient List

Use this function to permanently delete a beneficiary's details from your Global Recipients list. You can delete single or multiple beneficiaries simultaneously.

1. Click on the **Forex** tab.
2. If it is not already selected, click on the **Global Payments** sub tab.
3. Click on **Recipients** in the action bar.
4. A list of your **Global Recipients** and the details of the last payment made to each recipient is displayed.
5. Click on **Delete** in the action bar.
6. An overlay of your Global Recipients will be displayed. Click in the respective check box to select the beneficiary/s that you would like to delete.
7. Click on **Go**.
8. A confirmation screen will be displayed.
9. Click on **Cancel** to cancel this request or click on **OK** to delete the selected beneficiary/s.
10. A results page will display the status of your request.
11. Click on **Finish** to complete the process.

What would you like to do now?

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[Add a Beneficiary to your Global Recipients List](#)

[Modify the Details of a Global Recipient](#)

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[Learn More about PayPal Services](#)

Modify the Details of a Beneficiary on your Global Recipients List

Use this function to edit the Bank Account and/or Personal Details of a beneficiary that has been added to your Global Recipients list.

1. Click on the **Forex** tab.
2. If it is not already selected, click on the **Global Payments** sub tab.
3. Click on **Recipients** in the action bar.
4. A list of your **Global Recipients** and the details of the last payment made to each recipient is displayed.
5. Click on **Modify** in the action bar.
6. The **Modify Global Recipient** capture page will be displayed.
7. Update the required fields.
8. Click on **Continue**.
9. A confirmation page will be displayed. Check that these details are correct and, if required, click on **Edit** to make any amendments.
10. Click on **Confirm**.
11. A results page will display the status of your request.
12. Click on **Pay Now** to make a Global Payment to this recipient now, or click on **Finish** to complete the process.

Notes:

- No validation of the intended recipient account name against the recipient account details shall be done in respect of Forex payments.

What would you like to do now?

[Return to the Forex Tab Overview](#)

Make a [Once Off Global Payment](#) or [Pay a Global Recipient](#)
[Purchase Foreign Currency](#)

[Learn More about PayPal Services](#)

View or Search Global Recipients

Use this function to view and search for existing beneficiaries that you have saved to your Global Recipients list.

1. Click on the **Forex** tab.
2. If it is not already selected, click on the **Global Payments** sub tab.
3. Click on **Recipients** in the action bar.
4. A list of your **Global Recipients** and the details of the last payment made to each recipient is displayed.
5. Click on any of the table headers to **sort** your recipients by that field.
6. Utilise the **search field** at the top right of the table to search across the record table; simply enter any part of the description that you are looking for.
7. A list of all possible recipients matching your search criteria will be displayed.
8. Click on the **Name** hyperlink to view the Recipient's Details.
9. To view all payments made to a specific recipient, click on the **Amount** hyperlink.

What would you like to do now?

[Return to the Forex Tab Overview](#)

[Add a Beneficiary to your Global Recipients List](#)

[Modify the Details of a Global Recipient](#)

[Purchase Foreign Currency](#)

[Learn More about PayPal Services](#)

Make a Payment to a Beneficiary on your Global Recipient List

This function enables you to make a payment via SWIFT, in another country's currency, to a beneficiary that you have added to your Global Recipient list.

SWIFT, Society for Worldwide Inter-Bank Financial Telecommunication, is an electronic communication method used by banks all over the world to correspond with each other in a secure and standardised way.

For your convenience, you can [View and Search Forex Rates](#) before you make a Forex Payment.

1. Click on the **Forex** tab.
2. If it is not already selected, click on the **Global Payments** sub tab.
3. If you have previously made Global Payments these transactions will be displayed.
4. Click on **Recipients** in the action bar.
5. A list of your **Global Recipients** and the details of the last payment made to each recipient is displayed.
6. Click on **Pay Recipient** in the action bar.
7. An overlay of your Global Recipients will be displayed. Click on the **Name** hyperlink of the beneficiary that you would like to pay.
8. The **Make Global Payment** capture page will be displayed and will be pre-populated with the selected beneficiary's details.

The page is divided into three sections:

1. Transaction Details
2. Recipient Details
3. Personal Details (Balance of Payment (BOP) Report Details)
9. When completing the **Transaction Details** you can **Specify the Amount** of the payment in the currency of the **From Account** or **Recipient Account**.
10. Complete all of the required information in the fields provided.
11. Click on **Submit**.
7. A **confirmation page** is displayed

The page is divided into five sections:

- Quote
- Transaction Details
- Personal Details
- Recipient Details
- Terms and Conditions
- 10. Check that these details are correct and, if required, click on **Edit** to make any amendments.
- 11. Before you can continue you will be required to read and accept the **Terms and Conditions**.
- 12. You will have the option to either **Decline the Quote** or **Accept the Quote**. For statistical purposes, if you elect to Decline the Quote you will be prompted to give a reason.
- 13. **Accept the quote**.
- 14. A **results page** will display the status of your request.
- 15. Click on **Finish** to complete the process.

Notes:

- Although the transaction may take between 2 to 4 days to process, the funds are debited from the selected account immediately.

- Charges for a Global Payment can only be debited to a South African transactional account.
- It is imperative that all information is captured correctly as it is required for Balance of Payment (BOP) reporting to the South African Reserve Bank (SARB).
- The South African Reserve Bank's Forex limit per person, per calendar year, is
 - R750 000 per annum for persons aged 18 and older
 - R160 000 for persons younger than 18
- For advice or general Forex queries please contact the [Forex Help Line](#) via phone or email.

What would you like to do now?

[Return to the Forex Tab Overview](#)

[Make a Once Off Global Payment](#)
[Foreign Currency Account Transfer](#)
[Purchase Foreign Currency](#)

[Learn More about PayPal Services](#)

Once-Off Global Payment

Make a Once-Off Global Payment

This function enables you to make a payment via SWIFT, in another country's currency, to an international bank account.

SWIFT, Society for Worldwide Inter-Bank Financial Telecommunication, is an electronic communication method used by banks all over the world to correspond with each other in a secure and standardised way.

For your convenience, you can [View and Search Foreign Exchange Rates](#) before you make a Forex Payment.

1. Click on the **Forex** tab.
2. If it is not already selected, click on the **Global Payments** sub tab.
3. If you have previously made Global Payments via Online Banking these transactions will be displayed.
4. Click on **Once-Off Global Payment** in the action bar.
5. The **Once-Off Global Payment** capture page will be displayed.
The page is divided into three sections:
 - Transaction Details
 - Recipient Details
 - Reason/s for Transaction
6. Complete all of the required information in the fields provided.
7. Click on **Continue**.
8. If you selected the option '**Multiple Reasons for Transaction**', you will be required to select the **Reasons** and specify the respective **Amounts**.
9. Complete the **Personal/Business Details for the Balance of Payment (BOP) Report**.
10. Click on **Submit**.
11. A **confirmation page** is displayed
The page is divided into five sections:
 - Quote
 - Transaction Details
 - Balance of Payment Details
 - Recipient Details
 - Terms and Conditions
12. Check that these details are correct and, if required, click on **Edit** to make any amendments.
13. Before you can continue you will be required to read and accept the **Terms and Conditions**.
14. You will have the option to either **Decline the Quote** or **Accept the Quote**. For statistical purposes, if you elect to Decline the Quote you will be prompted to give a reason.
15. **Accept the quote**.
16. A **results page** will display the status of your request.
17. Click on **Finish** to complete the process.

Notes:

- Although the transaction may take between 2 to 4 days to process, the funds are debited from the selected account immediately.
- Charges for a Global Payment can only be debited to a South African transactional account.

- It is imperative that all information is captured correctly as it is required for Balance of Payment (BOP) reporting to the South African Reserve Bank (SARB).
- For advice or general Forex queries please contact the [Forex Help Line](#) via phone or email.

What would you like to do now?

[Return to the Forex Tab Overview](#)

[Make a Once Off Global Payment](#)
[Foreign Currency Account Transfer](#)
[Purchase Foreign Currency](#)

[Learn More about PayPal Services](#)

Global Payments History

Use this function to view a history of Global Payments that you have initiated on Online Banking.

1. Click on the **Forex** tab.
2. If it is not already selected, click on the **Global Payments** sub tab.
3. A list of your **Global Payment Transactions**, together with the **details** and **status** of the transaction, are displayed.
4. To view the **Application Details** for a transaction click on the **Name** hyperlink .

When viewing the **Application Details** for a Global Payment transaction you can click on the **Add Recipient** button to automatically save this beneficiary's details to your Global Recipients list.

Notes:

- Only transactions initiated on Online Banking are displayed; view your Account Transaction History to verify all payments processed.
- For advice or general Forex queries please contact the [Forex Help Line](#) via phone or email.

What would you like to do now?

[Return to the Forex Tab Overview](#)

Make a [Once Off Global Payment](#) or [Pay a Global Recipient](#)
[Purchase Foreign Currency](#)
[View your Foreign Currency Order History](#)

[Learn More about PayPal Services](#)

PayPal Services

PayPal Services

PayPal is a secure global online payment system that enables users to receive and make payments for goods and services with other PayPal account holders. Payments are made directly into/from the PayPal Account, thus eliminating the security risk of exposing your credit card or bank account number and therefore ensuring safe and secure transactions.

Online Banking users who have linked their PayPal Account to their banking profile can withdraw the proceeds of the sale back into their linked bank account or top-up their PayPal Account with funds from their linked bank account.

Note: Users that have linked a non-FNB account to their PayPal profile are limited to PayPal Withdrawal transactions only.

To make use of this exciting functionality you will need to:

- Link a qualifying transactional bank account, with a Sole Owner (SOL) relationship code, i.e. an individual or business that has an account and profile in the user's own name, to your Online Banking profile.
- Register for a PayPal Account on www.PayPal.com
- Verify your PayPal Account on www.PayPal.com
- Link your PayPal profile on Online Banking

To read more information about PayPal and it's services click on PayPal Guide in the action bar. Alternatively you can go to the PayPal website at www.paypal.com

For PayPal related queries please contact the [PayPal Help Line](#) via telephone or email.

Action Bar	Description
Link PayPal Account	<p>In order to utilise the Online Banking functionality for PayPal Services you need to link your verified PayPal Account to your Online Banking profile.</p> <p>Step by Step Guide</p>
Top Up PayPal Account	<p>Use this function to Top Up your PayPal Account in U.S. Dollars from your Online Banking account, these funds can then be used to make purchases from PayPal merchants worldwide.</p> <p>Note: Users that have linked a non-FNB account to their PayPal profile are limited to PayPal Withdrawals only.</p> <p>Step by Step Guide</p>
Withdraw from PayPal Account	<p>Use this function to withdraw available funds from your PayPal account into an account linked to your Online Banking profile.</p> <p>Step by Step Guide</p>
PayPal Transaction History	<p>Use this function to view the history of the Top-Up and</p>

	<p>Withdrawal transactions on your PayPal Account that you have performed via Online Banking.</p> <p>Note: Users that have linked a non-FNB account to their PayPal profile are limited to PayPal Withdrawals only.</p> <p>Step by Step Guide</p>
Maintain PayPal Profile	<p>Use this function to maintain the PayPal details that are registered on your Online Banking profile.</p> <ul style="list-style-type: none"> • Change your Primary PayPal Email Address on your Online Banking PayPal Profile. • Maintain your Balance of Payments (BOP) details <p>Step by Step Guide</p>
Terms and Conditions	<p>Use this function to view the PayPal Services Terms and Conditions, including Exchange Control regulations as set out by the South African Reserve Bank (SARB).</p> <p>View the PayPal Services Terms and Conditions</p>

PayPal Business Rules

Foreign Exchange	<p>The South African Reserve Bank's Forex limit per person, per calendar year, is</p> <ul style="list-style-type: none"> • R750 000 per annum for persons aged 18 and older • R160 000 for persons younger than 18 <p>You are limited to having in your possession a maximum of R5,000 cash in South African currency when travelling outside the Common Monetary Area.</p>
Top Up PayPal PayPal Account	<ul style="list-style-type: none"> • All Online Banking Top Up and Withdraw with PayPal transactions are subject to Terms and Conditions. • When completing the Online Banking 'Top Up' service you will be required to disclose the purpose

	<p>of your transaction and provide contact information to ensure that you comply with all South African Reserve Bank regulations as this is a cross border payment.</p> <p>Note: Users that have linked a non-FNB account to their PayPal profile are limited to PayPal Withdrawal transactions only.</p>
Withdrawal from PayPal Account	<ul style="list-style-type: none"> • A withdrawal from a PayPal account may take several days to process and will therefore not reflect in your Online Banking account immediately. • The withdrawal amount can not exceed the available PayPal balance. • The quote acceptance is subject to successful PayPal confirmation. • When completing the Online Banking 'Withdrawal' service you will be required to disclose the purpose of your transaction and provide contact information to ensure that you comply with all South African Reserve Bank regulations as this is a cross border payment.
Maintain PayPal Profile	<ul style="list-style-type: none"> • If you change your Primary Email Address on PayPal.com, you must update your Primary Email Address on your Online Banking PayPal profile too. • In compliance with exchange control regulations this information is reported to the South African Reserve Bank. • Changing this information will not update your address and contact details with the bank, please contact your branch to update your details.

What would you like to do now?
[Return to the Forex Tab Overview](#)
[Return to the Accounts Tab Overview](#)

Make a [Once Off Global Payment](#) or [Pay a Global Recipient](#)
[Purchase Foreign Currency](#)

View the PayPal Services Terms and Conditions

Use this function to view the PayPal Services Terms and Conditions, including Exchange Control regulations as set out by the South African Reserve Bank (SARB).

1. Click on the **Accounts** or **Forex** Tab.
2. Click on **PayPal Services** in the action bar.
3. Click on **Terms and Conditions** in the action bar.

Notes:

- For PayPal related queries please contact the [PayPal Help Line](#) via telephone or email.

What would you like to do now?

[Return to the PayPal Services Overview](#)

[Return to the Accounts Tab Overview](#)

[Return to the Forex Tab Overview](#)

Link PayPal Account

In order to utilise the Online Banking functionality for PayPal Services you will need to link your verified PayPal Account to your Online Banking profile.

During the linking process you will be redirected to PayPal in order to log onto your PayPal account. To do so you will need your primary PayPal email address and your PayPal password.

Note: Please ensure that pop up blockers are disabled before you attempt to link your profile.

1. Click on the **Accounts** or **Forex** Tab.
2. Click on **PayPal Services** in the action bar.
3. The PayPal Services page will be displayed.
4. Click on **Link PayPal Profile** in the action bar.
5. The Link PayPal Profile capture page will be displayed.
6. This page is divided into three sections
 - **Personal Details**
 - **Balance of Payments (BOP) Reporting Details**
 - **Non-FNB Account Details** (Only relevant to clients that are linking a non-FNB account via Online Banking)
7. Complete the required information and then click on **Continue**.
8. A **Confirmation page** is displayed
9. Before you can continue you will be required to read and accept the **Terms and Conditions**.
10. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
11. Click on **Continue**.
12. You will be redirected to the PayPal site where you will be required to log in to complete the linking process. If the PayPal page is not automatically opened, click on PayPal Login.
13. Once your profile has been linked you will be redirected to the **PayPal Services Quick Guide** page on Online Banking.
14. Your PayPal Account will reflect on the Accounts landing page together with other accounts that are linked to your Online Banking profile.

Notes:

- Please ensure that the contact details that the bank has on record for you are up to date as this information will be used when reporting each PayPal transaction to the South African Reserve Bank.
- For PayPal related queries please contact the [PayPal Help Line](#) via telephone or email.

What would you like to do now?

[Return to the PayPal Services Overview](#)

[Return to the Accounts Tab Overview](#)

[Return to the Forex Tab Overview](#)

Maintain your Online Banking PayPal Profile

Use this function to maintain the PayPal details that are registered on your Online Banking profile.

- Change your Primary PayPal Email Address on your Online Banking PayPal Profile
 - Maintain your Balance of Payments (BOP) details
 - Add a non-FNB account to receive withdrawals
-
1. Click on the **Accounts** or **Forex** Tab.
 2. Click on **PayPal Services** in the action bar.
 3. Click on **Maintain PayPal Profile** in the action bar.
 4. The Maintain PayPal Profile capture page will be displayed.
 5. Update the required fields.
 6. Click on **Continue**.
 7. A **Confirmation page** is displayed.
 8. Before you can continue you will be required to read and accept the **Terms and Conditions**.
 9. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
 10. Click on **Continue**.
 11. A **results page** is displayed.
 12. Click on **Finish** to complete the process.

Notes:

- If you change your Primary Email Address on PayPal.com, you must update your Primary Email Address on your Online Banking PayPal profile too.
- In compliance with exchange control regulations, this information is reported to the South African Reserve Bank.
- Changing this information will not update your address and contact details with the bank, please contact your branch to update your details.
- For PayPal related queries please contact the [PayPal Help Line](#) via telephone or email.

What would you like to do now?

[Return to the PayPal Services Overview](#)

[Return to the Accounts Tab Overview](#)

[Return to the Forex Tab Overview](#)

Top Up your PayPal Account

Use this function to Top Up your PayPal Account in U.S. Dollars from your Online Banking account, these funds can then be used to make purchases from PayPal merchants worldwide.

Note: Users that have linked a non-FNB account to their PayPal profile are limited to PayPal Withdrawals only.

1. Click on the **Accounts** or **Forex** Tab.
2. Click on **PayPal Services** in the action bar.
3. Click on **Top Up** to PayPal in the action bar.
4. The Top Up to PayPal capture page will be displayed.
5. Click on **View Current Available Balance** if you would like to view the balance of your Online Banking account/s.
6. Complete the **Top Up Details** by selecting the Online Account from which you would like to transfer funds, the Reason for the Transaction and entering the **Top Up Amount in USD**. To view a description of the available transaction reasons click on the **More Info** hyperlink.
7. Click on **Get Quote**.
8. The **Top Up Quote Details** will be displayed; **this quote is only valid for 2 minutes**.
9. To change the amount of the top up, enter a new amount in the Top Up Details and then click Get Quote to receive a revised quote.
10. Click on **Continue** to proceed.
11. A **Confirmation page** is displayed.
12. Before you can continue you will be required to read and accept the **Terms and Conditions**.
10. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
11. Click on **Confirm**.
12. A **results page** will display the status of your request.
13. Click on **Finish** to complete the process.

Notes:

- All Online Banking Top Up and Withdraw with PayPal transactions are subject to Terms and Conditions.
- When completing the Online Banking 'Top Up' service you will be required to disclose the purpose of your transaction and provide contact information to ensure that you comply with all South African Reserve Bank regulations as this is a cross border payment.
- For queries on FNB's Top Up and Withdrawal service with PayPal please contact the [PayPal Help Line](#) via telephone or email.

What would you like to do now?

[Return to the PayPal Services Overview](#)

[Return to the Accounts Tab Overview](#)

[Return to the Forex Tab Overview](#)

Make a Withdrawal from your PayPal Account

Use this function to withdraw available funds from your PayPal account into an account linked to your Online Banking profile.

1. Click on the **Accounts** or **Forex** Tab.
2. Click on **PayPal Services** in the action bar.
3. Click on **Withdraw** from PayPal in the action bar.
4. The Withdraw from PayPal capture page will be displayed.
5. Click on **View Current Available Balance** if you would like to view the balance of your Online Banking account/s.
6. Complete the Withdrawal Details by selecting the **Online Account** to which you would like to transfer funds, the **Reason for the Transaction** and entering the **Withdrawal Amount in USD**. To view a description of the available transaction reasons click on the **More Info** hyperlink.
7. Click on **Get Quote**.
8. The Withdrawal Quote Details will be displayed; **this quote is only valid for 4 minutes**.
9. To change the amount of the withdrawal, enter a new amount in the Withdrawal Details and then click Get Quote to receive a revised quote.
10. Click on **Continue** to proceed.
11. A **Confirmation page** is displayed.
12. Before you can continue you will be required to read and accept the **Terms and Conditions**.
13. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
14. Click on **Confirm**.
15. You will be redirected to the PayPal site where you will be required to log in to complete the withdrawal process. If the PayPal page is not automatically opened, click on **PayPal Login**.
16. Once your withdrawal instruction has been submitted you will be redirected to the **results page** on Online Banking.
17. Click on **Finish** to complete the process.

Notes:

- A withdrawal from a PayPal account may take several days to process and will therefore not reflect in your Online Banking account immediately.
- The withdrawal amount can not exceed the available PayPal balance.
- The quote acceptance is subject to successful PayPal confirmation.
- When completing the Online Banking 'Withdrawal' service you will be required to disclose the purpose of your transaction and provide contact information to ensure that you comply with all South African Reserve Bank regulations as this is a cross border payment.
- For queries on FNB's Top Up and Withdrawal service with PayPal please contact the [PayPal Help Line](#) via telephone or email.

What would you like to do now?

[Return to the PayPal Services Overview](#)

[Return to the Accounts Tab Overview](#)

[Return to the Forex Tab Overview](#)

Online Banking PayPal Transaction History

Use this function to view a history of all Online Banking Top-Up and Withdrawal transactions on your PayPal Account.

Note: Users that have linked a non-FNB account to their PayPal profile are limited to PayPal Withdrawals only.

1. Click on the **Accounts** Tab.
2. Click on **Transaction History** in the action bar.
3. An overlay of the accounts linked to your profile will be displayed.
4. Click on the **Name hyperlink** to select your PayPal account.
5. The Transaction History for your PayPal account will be displayed on the Transaction History sub tab.
6. Click on the **Amount field hyperlink** of the transaction to view the Detailed Transaction Information for that specific transaction.

Notes:

- For PayPal related queries please contact the [PayPal Help Line](#) via telephone or email.

What would you like to do now?

[Return to the PayPal Services Overview](#)

[Return to the Accounts Tab Overview](#)

[Return to the Forex Tab Overview](#)

Global Receipts

Forex Payments Received

This function enables you to take receipt of a foreign currency payment from an international bank directly into your account via SWIFT.

SWIFT, Society for Worldwide Inter-Bank Financial Telecommunication, is an electronic communication method used by banks all over the world to correspond with each other in a secure and standardised way.

The following functionality is available online:

- Decline a Forex Inward Payment and have the funds returned to the originating bank.
- Obtain a real-time foreign exchange quote before processing the transaction.
- Defer the processing of the transaction for a maximum of 30 days so that you can trade at the best exchange rates.
- View your Global Receipts transaction history.
- Manage standing instructions for recurring inward payments.

1. Click on the **Forex** tab.
2. If it is not already selected, click on the **Global Receipts** sub tab.
3. If you have new Forex Inward Payments they will be displayed on this page.
4. Click on the **Name** hyperlink of the respective transaction.
5. A new page will display the **Details of the Forex Payment Received**.

The page is divided into three sections:

- Payment Details
 - Transaction Details
 - Reason/s for Transaction
6. Use the radio buttons and drop down lists to completed the required **Transaction** and **Transaction Reasons** information.
 7. Click on **Continue**.
 8. If you selected the option '**Multiple Reasons for Transaction**', you will be required to select the **Reasons** and specify the respective **Amounts**.
 9. Complete the **Personal/Business Details for the Balance of Payment (BOP) Report**.
 10. Before you can continue you will be required to read and accept the **Terms and Conditions**.
 11. There are a number of ways in which you may proceed:
 - **Cancel**
 - Select this option to exit this transaction without saving any information that you have captured.
 - **Contact Me**
 - Select this option if you would like the Retail Forex team to contact you with regards to this transaction; Retail Forex will contact you within 48 hours.
 - **Not For Me**
 - Select this option to decline this SWIFT transaction and send the money back to the originating bank.
 - **Quote Later**
 - Select this option if you would like to complete the transaction at a later time.
 - You have 30 days in which to process this transaction; bearing in mind that the exchange rate may fluctuate during this period.
 - If the transaction is not processed within the 30 days, the payment will

automatically be returned to the originating bank.

- **Quote Now**

- Select this option if you would like to receive a current exchange rate quote for this transaction.

9. If you select either the **Contact Me, Not for Me** or the **Quote Later** option, a **results page** will display the status of your request.

10. Click on **Finish** to complete the process.

or

9. If you select the **Quote Now** option, a new page will display the Confirmation of Forex Payment which includes a an **exchange rate quote**

10. Check that the information that you have captured is correct and, if required, click on **Edit** to amend the captured details. Alternatively click on **Cancel** to end the process

11. You can either **Accept or Decline the quote**.

- **Decline Quote**

- Select this option if you would like to decline the current quote.
- A confirmation page will be displayed and, for statistical purposes, you will be required to select a reason for declining the quote.
- You have 30 days in which to process this transaction; bearing in mind that the exchange rate may fluctuate during this period.
- If the transaction is not processed within the 30 days, the payment will automatically be returned to the originating bank.

- **Accept Quote**

- Select this option to accept the current quote and submit the transaction for processing,

12. A **results page** will display the status of your request.

13. Click on **Finish** to complete the process.

Notes:

- It is imperative that all information is captured correctly as it is required for Balance of Payment (BOP) reporting to the South African Reserve Bank (SARB).
- In terms of current Exchange Control Regulations funds received from abroad must be converted into Rand within 30 days from receipt in South Africa. Failure to convert the funds within this 30 day period will automatically result in the funds being returned to the originating bank.
- Should you be expecting a payment and it is not reflected on the Global Receipts page, please contact the [Forex Help Line](#) via phone or email.

What would you like to do now?

[Return to the Forex Tab Overview](#)

[View your Forex Inward Payment History](#)

[Manage Standing Instructions for Recurring Forex Inward Payments](#)

[Purchase Foreign Currency](#)

Make a [Once off Global Payment](#) or [Pay a Global Recipient](#)

[Learn More about PayPal Services](#)

View History for Forex Inward Payments

Use this function to view a history of Forex Inward Payments processed over the last 12 months.

All transactions that have been successfully processed or are currently being processed are displayed on this page; i.e. the transactions for which you have accepted the quote offer and have submitted the transaction for processing.

1. Click on the **Forex** tab.
2. If it is not already selected, click on the **Global Receipts** sub tab.
3. Click on **View History** in the action bar.
4. A list of your current Inward Payments will be displayed on the screen; the Status of the transaction is reflected in the last column by means of a tick (successfully processed) or a turning arrow (submitted and in progress) .
5. To view **more details** about a Forex Inward Payment, click on the **Name** hyperlink of the respective transaction. Use the action bar to search your payments.
6. Click on **Finish** to complete the process.

Notes:

- Should you be expecting a payment and it is not reflected on the Global Receipts page, please contact the [Forex Help Line](#) via phone or email.

What would you like to do now?

[Return to the Forex Tab Overview](#)

[Process your Forex Inward Payments](#)

[Manage Standing Instructions for Recurring Forex Inward Payments](#)

[Purchase Foreign Currency](#)

Make a [Once off Global Payment](#) or [Pay a Global Recipient](#)

[Learn More about PayPal Services](#)

Manage Standing Instructions

Use this function to delete a standing instruction.

A standing instruction refers to a recurring Forex Inward Payment for which you have authorised FNB to process automatically at the daily spot rate.

1. Click on the **Forex** tab.
2. If it is not already selected, click on the **Global Receipts** sub tab.
3. Click on **Manage Standing Instructions** in the action bar.
4. A list of your standing instructions will be displayed.
5. Click on the Name hyperlink of the transaction that you would like to delete.
6. A new page will display the Standing Instruction Details.
7. Click on Delete to cancel the Standing Instruction.
8. Click on **Finish** to complete the process.

Notes:

- Should you be expecting a payment and it is not reflected on the Global Receipts page, please contact the [Forex Help Line](#) via phone or email.

What would you like to do now?

[Return to the Forex Tab Overview](#)

[Process your Forex Inward Payments](#)

[View your Forex Inward Payment History](#)

[Purchase Foreign Currency](#)

Make a [Once off Global Payment](#) or [Pay a Global Recipient](#)

[Learn More about PayPal Services](#)

Travel

View and Search Forex Rates

Use this function to view and search for the foreign exchange (Forex) rates of the most frequently used currencies; rates are available for both traveller's cheques and bank notes.

The rates are updated on Online Banking in real-time.

1. Click on the **Forex tab**.
2. If it is not already selected, click on the **Travel sub tab**.
3. The **Current Rates** for both **traveller's cheques** and **bank notes** of the most commonly used Forex currencies is displayed.
4. To **search** for a foreign currency of your choice, click on the currency drop down menu to select the required currency.

Forex Rates Table

Rand per Foreign Currency Unit	<p>This is the internationally recognised Currency Indicator and name of the selected currency.</p> <p>Eg.The American Dollar would be displayed as USD and the name is US Dollars.</p>
Selling Rate - Traveller's Cheques	<p>This is how much you will need to pay in Rands for one unit of the selected foreign currency if you purchase traveller's cheques.</p> <p>Eg. if you are ordering American Dollars, the amount displayed is how much it will cost you in Rands to purchase one US Dollar in traveller's cheques..</p>
Selling Rate - Notes	<p>This is how much you will need to pay in Rands for one unit of the selected foreign currency if you purchase bank notes.</p> <p>Eg. if you are ordering American Dollars, the amount displayed is how much it will cost you in Rands to purchase one US Dollar in bank notes.</p>

Notes:

- For advice or general Forex queries please contact the [Forex Help Line](#) via phone or email.

What would you like to do now?

[Return to the Forex Tab Overview](#)

[Purchase Foreign Currency](#)

Make a [Once Off Global Payment](#) or [Pay a Global Recipient](#)

[Learn More about PayPal Services](#)

Purchase Foreign Currency

Use this function to purchase foreign currency traveller's cheques and/or notes for yourself and for other beneficiaries.

Multiple products and currencies can be ordered simultaneously.

You can choose to have the order delivered to a business address or you can collect it from a selected branch.

For your convenience there are two very useful tools available to you:

1. [Forex Rates](#)
 - o View and search for the current exchange rates before you place your order
2. [Forex Order Calculator](#)
 - o Use the Forex Order Calculator to calculate the correct combination of products and purchase amounts required to purchase the selected foreign currency at the current exchange rate.

Tip:

If you are **purchasing Forex for other individuals** you will be required to capture their personal details; please ensure that you have the following information at hand:

- Date of Birth
- Identity Number
- Passport Number
- Address
- Contact Number

1. Click on the **Forex tab**.
2. If it is not already selected, click on the **Travel sub tab**.
3. The rates for both **traveller's cheques** and **bank notes** of the most commonly used Forex currencies is displayed.
4. To search for a foreign currency of your choice, click on the currency drop down menu to select the required currency.
5. In the next table, complete your order requirement, should you be ordering **multiple products and currencies**, click on the **+More hyperlink** before you complete the order details to add more capture fields:
 - Select either **Traveller's Cheque (TCHQ)** or **Bank Notes (Notes)**
 - Select the **foreign currency** that you would like to purchase.
 - Enter the **Rand value** of your order for the selected currency.
 - Select the **Denominations** that you would like to order, Small, Large or Mixed, eg.
 - o Small = \$10 and \$20
 - o Large = \$50 and \$100
 - o Mixed = a range of denominations such as \$10, \$20, \$50 and \$100 notes
6. Select your **delivery option**; you can choose to have the order delivered to a business address or you can collect it from a selected branch.
7. Click on **Get Quote**.
8. A **Forex Order Calculator** and a **Quote** will be displayed.
9. The Forex Order Calculator indicates the **Current Rate** for the selected currency and the total **Foreign Currency Amount** that you can purchase for the specified Rand amount.
10. If required, use the Forex Order Calculator to calculate the correct combination of products and purchase amounts required to purchase the selected foreign currency at the Current Rate and then click on **Get Quote** to recalculate the order and obtain a revised quote.
11. You will be required to read and accept the **Terms and Conditions** for purchasing Forex via Online Banking before you can continue.
12. Click on **Order**.
13. Complete the **Delivery** or **Collection** details for your order.

14. Complete the **Other Order Information**:
 - Indicate if the order includes Forex for yourself
 - Indicate how many other people you are ordering Forex for
 - Select which account you would like to use for the purchase
15. Click on **Continue**.
16. The Personal Details page will be displayed.
17. Complete the required **Personal Details** for both yourself and for each of the beneficiaries that you are purchasing foreign currency for; it is imperative that this information is captured correctly as it is required for Exchange Control purposes.
18. If you are purchasing foreign currency for **beneficiaries** you will be required to complete the **Forex Allocation** details to indicate how you would like to split the total forex order. You can specify either an **amount** or a **percentage**.
19. Click on **Continue**.
20. A **confirmation page** will be displayed.
21. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
22. Click on **Confirm**.
23. A **results page** will display the status of your request.
24. Click on **Finish** to complete the process.

Notes:

- The South African Reserve Bank's Forex limit per person, per calendar year, is
 - R1,000,000 per annum for persons aged 18 and older
 - R200 000 for persons younger than 18
- You are limited to having in your possession a maximum of R5 000 cash in South African currency when travelling outside the Common Monetary Area.
- If you do not receive a response from the Forex System to confirm that your request is being processed, avoid the possible duplication of the transaction by checking your [Account Transaction History](#) before resubmitting the request.
- For advice or general Forex queries please contact the [Forex Help Line](#) via phone or email.

What would you like to do now?

[Return to the Forex Tab Overview](#)

[Use the Forex Order Calculator](#)

[Foreign Currency Account Transfer](#)

Make a [Once Off Global Payment](#) or [Pay a Global Recipient](#)

[Learn More about PayPal Services](#)

View Foreign Currency Order History

Use this function to view a history of Forex orders that were initiated on Online Banking.

1. Click on the **Forex tab**.
2. If it is not already selected, click on the **Travel sub tab**.
3. The **Forex Rates** and **Buy Currency** page is displayed.
4. Click on **Order History** in the action bar.
5. The Forex Order History page will be displayed.
6. A list of your orders will be displayed with the following information:
 - **Order Number**
 - **Date** of the Order
 - The **Total Order Amount** (Rand Value)
 - The **Status** of the order
7. Click on the **Order Number** hyperlink to view more detailed information about that specific order, such as
 - The **Charges**
 - **Beneficiary Details**
8. Click on **Finish** to complete the process.

Notes:

- Only transactions initiated on Online Banking are displayed; view your Account Transaction History to verify other Forex purchases that have been processed.
- For advice or general Forex queries please contact the [Forex Help Line](#) via phone or email.

What would you like to do now?

[Return to the Forex Tab Overview](#)

[Buy Foreign Currency](#)

[Foreign Currency Account Transfer](#)

Make a [Once Off Global Payment](#) or [Pay a Global Recipient](#)

[Learn More about PayPal Services](#)

Forex Order Calculator

Use the Forex Order Calculator to calculate the correct combination of products and purchase amounts required to purchase the selected foreign currency at the current exchange rate.

The Forex Order Calculator enables you to work out a combination of factors:

- What you would need to spend in Rands to obtain a precise amount in the selected currency
- Which product or product combination is more cost effective for you, ie, traveller's cheques and/or notes
- The total amount of selected foreign currency that you will be able to purchase based on the Rand amount that you specified and the Current Rate

Multiple products and currencies can be ordered simultaneously.

Forex Order Calculator

ZAR Amount	<p>This is the actual cost in Rands to buy the amount of foreign currency that is displayed.</p> <p>This is the cost in Rands to purchase one unit of the selected foreign currency.</p>
Current Rate	Eg. if you are ordering American Dollars, the amount displayed is how much it will cost you in Rands to purchase one US Dollar.
Foreign Amount	This is the total amount of the selected foreign currency that you will be able to purchase based on the Rand amount that you specified and the Current Rate.

1. Click on the **Forex tab**.
2. If it is not already selected, click on the **Travel sub tab**.
3. The **rates** for both **traveller's cheques and bank notes** of the most commonly used Forex currencies is displayed.
4. To **search** for a foreign currency of your choice, click on the currency drop down menu to select the required currency.
5. To get to the **Forex Order Calculator**, complete your proposed order requirements:
 - Select either **Traveller's Cheques (TCHQ)** or **Bank Notes (Notes)**
 - Select the **foreign currency** that you would like to purchase.
 - Enter the **Rand value** of your order for the selected currency.
 - Select the **Denominations** that you would like to order, Small, Large or Mixed, eg.
 - Small = \$10 and \$20
 - Large = \$50 and \$100
 - Mixed = a range of denominations such as \$10, \$20, \$50 and \$100 notes
6. Select your **delivery option**; you can choose to have the order delivered to a business address or you can collect it from a selected branch.
7. Click on **Get Quote**.
8. The **Forex Order Calculator** and a **Quote** will be displayed.
9. The Forex Order Calculator indicates the **Current Rate** for the selected currency and the total **Foreign Currency Amount** that you can purchase for the specified Rand amount.

10. If required, use the Forex Order Calculator to calculate the correct combination of products and purchase amounts that you require and then click on **Get Quote** to recalculate the order and obtain a revised quote.
11. If you are not going to make the purchase now, click on **Cancel**.
12. Alternatively, follow the steps to Purchase Foreign Currency.

Notes:

- For advice or general Forex queries please contact the [Forex Help Line](#) via phone or email.

What would you like to do now?

[Return to the Forex Tab Overview](#)

[Purchase Foreign Currency](#)

[Foreign Currency Account Transfer](#)

Make a [Once Off Global Payment](#) or [Pay a Global Recipient](#)

[Learn More about PayPal Services](#)

Portfolio Tab

Name of action bar item

Use this function to view a summary of your portfolio.

The following portfolio information is available online:

- View the portfolios, portfolio groups and investment portfolio details linked to your account
- Portfolio Reports
- Shares List
- Daily Indicators
- Corporate Events
- Monthly Viewpoint
- Contact your Portfolio Manager
- Send a message to your Portfolio Manager.
- Terms and Conditions

What would you like to do now?

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Learn more about our other tabs:

[Rewards Tab Overview](#)

[Accounts Tab Overview](#)

[Transfer Tab Overview](#)

[Payments Tab Overview](#)

[Cards Tab Overview](#)

[Shares and Gold Tab Overview](#)

[Forex Tab Overview](#)

[Settings Tab Overview](#)

Insurance Tab

Insurance Tab Overview

The Insurance Tab functionality enables you to view both your long-term and short-term products for Life and Vehicle & Household Insurance for the following Service Providers:

- Online Life
- FNB Life
- FNB Insurance Brokers

All Insurance functionality is limited to the **Primary User/Profile Owner**.

The following functionality can be accessed via the action bar of the Insurance Tab:

Action Bar	Description
Landing Page	<p>The landing page of both the Life and Vehicle & Home sub-tabs provides you with an overview of your respective policies at a single glance.</p> <ul style="list-style-type: none">• Policy Number<ul style="list-style-type: none">○ Clicking on the Policy Number hyperlink of a policy will direct you to the Details for that policy. <p>If you do not have existing Insurance products you can read more about the various options available and request a quote by clicking on the Get Quote button.</p>
Policy Assistance	<p>This function enables you to submit a 'Call Me Back' request should you require more information, or if you would like to amend your existing policy.</p>
Claim Assistance	<p>This function enables you to submit a 'Call Me Back' request should you require more information or if you would like to submit a claim.</p>

Name of Tab Business Rules

Insurance Tab	All Insurance Tab functionality is restricted to the Primary User/Profile Owner .
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What would you like to do now?

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[Accounts Tab Overview](#)

[Transfer Tab Overview](#)

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[Shares and Gold Tab Overview](#)

[Forex Tab Overview](#)

[Portfolio Tab Overview](#)

[Settings Tab Overview](#)

Settings Tab

User Reports

View Login History

Use this function to view both successful and failed login events on your profile for the past 60 days.

Both the Date & Time and the status of the Event will be displayed.

If you are the Primary User you can View the Login History for each Secondary User that is linked to your profile.

1. Click on the **Settings Tab**.
2. Click on **User Reports** in the action bar and then select **View Login History**.
3. The last 60 days of login history for **your User Profile** will be displayed.
4. If you are the Primary User you can view the Login History for each **Secondary User** that is linked to your profile by simply selecting the user from the **User Name drop down list** above the Event History table.
5. You can **Print** or **Download** the results.
6. Click on Finish to complete the process.

For your convenience, your last 3 login events for the past 14 days are also displayed on the News Tab.

Notes:

- Should you notice any suspicious activity on your User Report please contact our [Fraud Prevention Centre](#) immediately.

What would you like to do now?

[Return to the Online Banking Security Overview](#)

[Return to the Settings Tab Overview](#)

Learn More about:

[inContact for individuals](#)

[My Balance Alerts](#)

[My Limit Alerts](#)

Settings Tab Overview

The Settings Tab functionality enables the owner of an Online Banking profile (Primary User) to capture and manage both their own user settings, including their personal details, and also the user permissions and personal details of any additional users (Secondary Users) that have been added to the profile.

The following functionality can be accessed via the action bar of the Settings Tab:

Action Bar	Description
Add User (Secondary User)	<p>If you are the owner of an Online Banking profile, (Primary User), you can use this function to add an unlimited number of Secondary Users to your profile.</p> <p>User permissions can be set per account.</p> <p>You can allocate View Only, Transact only or View and Transact permissions per account and can also set a transaction limit per account.</p> <p>The limit that you enter for a Secondary user accumulates to the total daily limit set for the account.</p> <p>Step by step guide</p> <p>View a list of the functionality that Secondary Users will be able to access according to the permission/s set. Online Banking Access for View and Transact Permissions</p>
Maintain User	<p>If you are a profile owner, (Primary User), you can use this function to maintain the details and permissions for a Secondary User or to delete the user from your Online Banking profile.</p> <ul style="list-style-type: none"> • View User Details <ul style="list-style-type: none"> ○ User Name and Status ○ Personal Details, Status and Account Permissions <p>Step by step guide</p> • Maintain User Details and Permissions <ul style="list-style-type: none"> ○ Personal Details ○ Contact Details ○ User Status (Active or Suspended) ○ Account Permissions <p>Step by step guide</p> • Delete User <ul style="list-style-type: none"> ○ Permanently delete the user from your

	<p>Online Banking profile</p> <p>Step by step guide</p>
Preferences	<p>Use this function to specify your preferred default settings for your Online Banking profile.</p> <p>There are three System Preference Categories</p> <ol style="list-style-type: none"> 1. Default Display Settings 2. Default Account Settings 3. Default Table Sorting <p>Step by step guide</p> <p>This functionality is available to both Primary and Secondary users.</p>
Visible Accounts	<p>By default, all accounts that are linked to your Online Banking profile are displayed on the Accounts Tab and are available for online transacting.</p> <p>Use this function to select which of your accounts you would like to be visible and accessible from Online Banking.</p> <p>This function is particularly useful if you have Secondary Users linked to your profile.</p> <p>Step by step guide</p>
Daily Profile Limits	<p>Use this function to manage your Daily Profile Limits; these are the limits that you specify for Payment and Transfer transactions that can be performed on your Online Banking profile.</p> <p>Limits can be set Permanently or Temporarily.</p> <p>Step by step guide</p>
Business Details	
Business Details	<p>Use this function to maintain the contact details and other important information about your business.</p> <p>It is important to ensure that your Business Details are kept up to date at all times as this information is required for a number of Online Banking functions, including the application of new products and/or services.</p> <p>Step by step guide</p>
Related Party	<p>Use this function to update the legal entities' related party detail.</p>

	step by step guide
Personal Details	
Personal Details	<p>Use this function to maintain your personal details.</p> <p>It is important to ensure that your Personal Details are kept up to date at all times as this information is required for a number of Online Banking functions, including the application of new products and/or services.</p> <p>The Personal Details for a Secondary User are captured by the Primary User / Profile Owner; only the Primary User can maintain these details.</p> <p>Step by step guide</p>
Security	
Settings	<p>Use this function to maintain your Security Settings.</p> <ul style="list-style-type: none"> • Change your User ID • Change your Password <p>Step by step guide</p> <p>Please refer to the Online Banking Business Rules for User ID and Password parameters.</p> <p>This functionality is available to both Primary and Secondary users.</p>
View Permissions	<p>If you are a Secondary User you can use this function to view a summary of the user permissions that have been granted to you for each account on the Primary User's Online Banking Profile.</p> <p>Step by step guide</p>
Additional Services	
FNB App	<p>The FNB APP is a banking application for smart phones or tablet devices.</p> <p>You will be able to transact, make payments, check balances, obtain the latest FNB information and promotions, and locate FNB ATM's and Branches.</p> <p>View an Overview of the FNB App functionality that is available on Online Banking.</p>
FNB Connect	<p>Save on your phone and internet bills with FNB Connect. There are no contracts so you decide how much you want</p>

	<p>to spend.</p> <ul style="list-style-type: none"> • Connect Talk <ul style="list-style-type: none"> ○ Pre-paid voice package ○ Make calls at lower rates via the internet with your PC or Cellphone. • Connect Surf <ul style="list-style-type: none"> ○ Pre-paid internet bandwidth solution. ○ Control your monthly data budget with this pay-as-you-go ADSL data solution and top up online whenever you like. ○ Enjoy unshaped prepaid ADSL data with a 12-month data carry over. <p>Read an overview of the FNB Connect functionality.</p>
Cellphone Banking	<p>Use this function to register online for Cellphone Banking and to maintain your Cellphone Banking details.</p> <p>Learn More about Cellphone Banking</p> <ul style="list-style-type: none"> • Register online for Cellphone Banking <p>Use this function to register online for Cellphone Banking and to maintain your Cellphone Banking details.</p> <p>step by step guide</p> • Maintain or Cancel your Cellphone Banking service <p>Use this function to Maintain or Cancel your Cellphone Banking service.</p> <p>step by step guide</p>
Electronic Subscriptions	<p>Use this function to register for, maintain or unsubscribe from our Electronic Subscription services.</p> <p>Electronic Subscriptions is an sms and e-mail based subscription service which provides you with valuable financial and/or transactional alerts on your Cheque and Transmission account/s to help you to better manage your accounts.</p> <p>You can subscribe to any of these alert messages, whilst also receiving your regular inContact notifications.</p>

	<p>There are three types of alerts available:</p> <ul style="list-style-type: none"> • Balance Alert The Balance Alert service will send an sms and/or email alert to you on a day and frequency specified by you to notify you of the previous day's closing account balance/s . Alerts are sent just after 07h00 on the day specified. • My Limit Alert The My Limit Alert functionality enables you to set up sms and/or email alerts that will notify you if your account balance has reached the minimum limit as specified by you. • Scheduled Payment Alert The Scheduled Payment Alert service sends you an alert one business day prior to the processing date of your Scheduled Payment/s. There are two alert options available: <ul style="list-style-type: none"> ○ Due date of a Scheduled Payment ○ Inadequate funds in the respective account to fund Scheduled Payment/s due to be processed
<p>inContact and inContact Pro</p>	<p>Use this function to register for and maintain your inContact or inContact Pro details.</p> <p>inContact is an innovative messaging system that notifies you of activity on your accounts, helping you to better manage your money and prevent fraud on your accounts.</p> <p>Receive real-time confirmation of deposits, transfers, withdrawals and purchases on all your accounts.</p> <ul style="list-style-type: none"> • inContact The inContact messaging service is tailored for individual consumers. <ul style="list-style-type: none"> • Register for inContact step by step guide • Maintain your inContact details step by step guide • Unsubscribe from the inContact service step by step guide • inContact Pro The inContactPro messaging service is tailored for commercial clients. <ul style="list-style-type: none"> • Register for inContact Pro

	<p>step by step guide</p> <ul style="list-style-type: none"> Maintain your inContact Pro details <p>step by step guide</p> <ul style="list-style-type: none"> Unsubscribe from the inContact Pro service <p>step by step guide</p>
User Reports	
View Login History	<p>Use this function to view both successful and failed login events on your profile for the past 60 days.</p> <p>Both the Date & Time and the status of the Event will be displayed.</p> <p>If you are the Primary User you can View the Login History for each Secondary User that is linked to your profile.</p> <p>step by step guide</p>

Business Rules for Settings Tab Functionality

Personal Details	<ul style="list-style-type: none"> The Personal Details for a Secondary User are captured by the Primary User / Profile Owner; only the Primary User can maintain these details. The following details can not be amended on Online Banking; please contact Online Assistance should you need to change any of the following: <ul style="list-style-type: none"> Name or Surname Identity Number or Passport Number The email or cellphone number that your One Time PIN (OTP) is sent to
<ul style="list-style-type: none"> Important notes or rules that only pertain to a specific function are detailed in the Help Text for that function. 	

What would you like to do now?

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[Shares and Gold Tab Overview](#)
[Forex Tab Overview](#)
[Portfolio Tab Overview](#)
[Insurance Tab Overview](#)

[Rewards Tab Overview](#)

Add a Secondary User

If you are the owner of an Online Banking profile, (Primary User), you can use this function to add an unlimited number of Secondary Users to your profile. User permissions can be set per account.

The following user permissions can be granted:

- View
 - Select this option to allow the user to view the details of the selected account.
- Transact
 - Select this option to allow the user to make payments and transfers using the selected account.
- Limit
 - Set the transaction limit/s for each user per account.

1. Click on the **Settings Tab**.
2. Click on **Add User** in the action bar.
3. The Add User capture page will be displayed.
4. Complete the **Personal Details**, **Contact Details** and **Account Permissions** for the user.
5. Click on **Continue**.
6. Complete the **Access Details** for the new user; **User ID**, **Password** and **Additional Security** details.
7. Click on **Add User**.
8. A **confirmation page** will be displayed.
9. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
10. You will be required to read and accept the **Terms and Conditions** before you can continue.
11. Click on **Confirm**.
12. A **results page** will display the status of your request.
13. Click on **Finish** to complete the process.

Notes:

- The new user will have to change their password once they have logged in using the default password.
- View a list of the functionality that Secondary Users will be able to access according to the permission/s set. [Online Banking Access for View and Transact Permissions](#)
- The limit that you enter for a Secondary user accumulates to the total daily limit set for the account.

What would you like to do now?

[Return to the Settings Tab Overview](#)

Set your own Online Banking [Preferences](#)

Update your [Personal Details](#)

[Change your User Settings](#) (Access Details)

Maintain your [Visible Accounts](#) (The accounts that you want displayed on your Online Banking profile)

If you are a Secondary User you can [View your Permissions](#)

Learn More about:

[Cellphone Banking](#)

[Balance Alerts](#)

[My Limit Alerts](#)

Maintain User Details

Maintain Secondary User's Details

If you are a profile owner, (Primary User), you can use this function to maintain the details and permissions for a Secondary User or to delete the user from your Online Banking profile.

The following information can be maintained:

- [View User Details](#)
 - User Name and Status
 - Personal Details, Status and Account Permissions
- [Maintain User Details and Permissions](#)
 - Personal Details
 - Contact Details
 - User Status (Active or Suspended)
 - Account Permissions
- [Delete User](#)
 - Permanently delete the user from your Online Banking profile

View User Details

Use this function to view a Secondary User's profile details.

The following information can be viewed:

- User Name and Status
 - Personal Details, Status and Account Permissions
1. Click on the **Settings Tab**.
 2. Click on **Maintain User** in the action bar.
 3. An overlay of the users linked to your profile will be displayed.
 4. Click on the **User Name hyperlink** to select the required user.
 5. The user's details and account permissions will be displayed.
 6. Click on **Cancel** to return to the Settings Tab landing page or click on **Continue** to perform maintenance on the selected user profile.

Maintain User Details and Permissions

Use this function to maintain the details and permissions for a Secondary User .

The following information can be maintained:

- Personal Details
- Contact Details
- User Status (Active or Suspended)
- Account Permissions

1. Click on the **Settings Tab**.
2. Click on **Maintain User** in the action bar.
3. An overlay of the users linked to your profile will be displayed.
4. Click on the **User Name hyperlink** to select the required user.
5. The user's details and account permissions will be displayed.
6. Click on **Continue**.
7. The User Details capture page will be displayed.
8. Amend the required information.
9. Click on **Modify User**.
10. A confirmation page will be displayed.
11. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
12. Click on **Confirm**.
13. A results page will display the status of your request.
14. Click on **Finish** to complete the process.

Delete User

Use this function to permanently delete a secondary User from your Online Banking profile.

1. Click on the **Settings Tab**.
2. Click on **Maintain User** in the action bar.
3. An overlay of the users linked to your profile will be displayed.
4. Click on the **User Name hyperlink** to select the required user.
5. The user's details and account permissions will be displayed.
6. Click on **Continue**.
7. The User Details capture page will be displayed.
8. Click on **Delete User**.
9. A confirmation page will be displayed.
10. Ensure that this is the user that you would like to delete, if necessary, click on **Cancel**.
11. Click on **Delete**.
12. A results page will display the status of your request.
13. Click on **Finish** to complete the process.

What would you like to do now?

[Return to the Settings Tab Overview](#)

Set your own Online Banking [Preferences](#)

Update your [Personal Details](#)

[Change your User Settings](#) (Access Details)

Maintain your [Visible Accounts](#) (The accounts that you want displayed on your Online Banking profile)

If you are a Secondary User you can [View your Permissions](#)

Learn More about:

[Cellphone Banking](#)

[Balance Alerts](#)

[My Limit Alert](#)

Preferences

Preferences

Use this function to specify your preferred default settings for your Online Banking profile.

There are three System Preference Categories

1. [Default Display Settings](#)
2. [Default Account Settings](#)
3. [Default Table Sorting](#)

The following settings are available for the three System Preferences:

1. Default Display Settings

- Default Tab
 - To ensure that you are kept up to date with Online Banking News and Important Messages the News Tab is displayed every time that you log into Online Banking. The Default Tab is the tab that you would always like to go to when you click on Continue on the News Tab.
- Screen View
 - Normal View (800x600)
 - Wide Screen View (for screens that are 1024x768 or larger)

The Wide Screen View is recommended as it allows for additional information to be displayed on certain pages

- Number of Results to Display
 - Select the number of results that you would like to view per page; the minimum is 10 and the maximum per page is 150.
- Default Display Option on Balance Link
 - Select which information you would like to view when clicking on the Balance link of an account:
 - Transaction History
 - Statement
 - Interim Statement

2. Default Account Settings

- Default Payment Account
 - Select the account you would use most frequently when making payments; when making a payment this will be the default account but you can still select a different account from the account drop down list.
- Default Billing Account
 - Select the account to be billed for all non-financial events that occur on your Savings and Transmission Accounts; an example of a non-financial event is the cost for using the Verify Owner functionality.

Note: Your day to day service fees will still be billed to the respective accounts, this is only for non-financial events.

2.

3. Default Table Sorting

- Accounts
 - Select which order you would like your accounts to be sorted by:
 - Name of account
 - Number of account
 - Type of account
- Transaction History
 - Select which order you would like your Transaction History to be sorted by:
 - Ascending by Date (Oldest to most recent)
 - Descending by Date (Most recent to oldest)

1. Click on the **Settings Tab**.
2. Click on **Preferences** in the action bar.
3. The Preferences capture page will be displayed.
4. Select your preferences in each of the categories from the drop down lists.
5. Click on **Update**.
6. A confirmation page will be displayed.
7. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
8. Click on **Confirm**.
9. A results page will display the status of your request.
10. Click on **Finish** to complete the process.

Notes:

- Except for the **Default Billing Account** which is restricted to the **Primary User**, all other options are available to **both Primary and Secondary users**.

What would you like to do now?

[Return to the Settings Tab Overview](#)

Update your [Personal Details](#)

[Change your User Settings](#) (Access Details)

Maintain your [Visible Accounts](#) (The accounts that you want displayed on your Online Banking profile)

[Add a Secondary User](#) on your Online Banking profile

[Maintain a Secondary User's Details and Permissions](#)

If you are a Secondary User you can [View your Permissions](#)

Learn More about:

[Online Banking Security](#)

Online Banking [Navigation and Functionality](#)

[Cellphone Banking](#)

[Balance Alerts](#)

[My Limit Alert](#)

Visible Accounts

1. Click on the **Settings** Tab.
2. Click on **Visible Accounts** in the action bar.
3. A list of all accounts that are linked to your Online Banking profile will be displayed.
4. If you would like the account to be displayed on the Accounts Tab and be accessible for online transactions, click in the check box under **Visible**.
5. An account will only be displayed if there is a tick in this check box. Click again on a ticked check box to remove access and viewing of the selected account.
6. Click on **Update**.
7. A **confirmation page** will be displayed.
8. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
9. Click on **Confirm**.
10. A **results page** will display the status of your request.
11. Click on **Finish** to complete the process.

By default, all accounts that are linked to your Online Banking profile are displayed on the Accounts Tab and are available for online transacting.

This function is particularly useful if you have Secondary Users linked to your profile and you do not want them to see a particular account displayed when they view their Permissions.

Note:

- De-selecting the Visible option will only remove an account from your Online Banking profile; the account will still be visible and accessible via other channels, such as ATMs.

Use this function to select which of your accounts you would like to be visible and accessible from Online Banking.

By default, all accounts that are linked to your Online Banking profile are displayed on the Accounts Tab and are available for online transacting.

This function is particularly useful if you have Secondary Users linked to your profile and you do not want them to see a particular account displayed when they view their Permissions.

1. Click on the Settings Tab.
2. Click on Visible Accounts in the action bar.
3. A list of all accounts that are linked to your Online Banking profile will be displayed.
4. If you would like the account to be displayed on the Accounts Tab and be accessible for online transactions, click in the check box under Visible.
5. An account will only be displayed if there is a tick in this check box.
6. Click again on a ticked check box to remove access and viewing of the selected account.
7. Click on Update.
8. A confirmation page will be displayed.
9. Check that this information is correct and, if necessary, click on Edit to make amendments.
10. Click on Confirm.
11. A results page will display the status of your request.
12. Click on Finish to complete the process.

Note:

- De-selecting the Visible option will only remove an account from your Online Banking

profile; the account will still be visible and accessible via other channels, such as ATMs.

What would you like to do now?

[Return to the Settings Tab Overview](#)

Set your own Online Banking [Preferences](#)

Update your [Personal Details](#)

[Change your User Settings](#) (Access Details)

[Add a Secondary User](#) on your Online Banking profile

[Maintain a Secondary User's Details and Permissions](#)

If you are a Secondary User you can [View your Permissions](#)

Learn More about:

[Cellphone Banking](#)

[Balance Alerts](#)

[My Limit Alert](#)

Maintain Personal Details

It is important to ensure that your Personal Details are kept up to date at all times as this information is required for a number of Online Banking functions, including the application for new products and/or services.

If you have updated your email or cellphone number and you are subscribed to any of our Additional Services such as InContact, Balance Alerts, Limit Alerts and Email Statements, you will be directed to a new page where you will be required to select which services you would like to apply the updated email or cellphone number to.

Note:

Updating your Personal Details will not update your OTP destination details; please update your Security Settings with your new cellphone number.

The following information can be updated online:

- **Personal Details**
 - Correspondence Language
 - No of Dependants
 - Marital Status
- **Contact Details**
 - Email Address
 - Cellphone Number
 - Home
 - Business
 - Fax Number
- **Residential Status**
 - Residential Status - Lodger, Owner, Tenant
- **Employment Details**
 - Employment Status
 - Name of Employer
 - Employment Duration (Months)
 - Gross Annual Income
- **Highest Qualifications**
 - Highest Education Level

1. Click on the **Settings** Tab.
2. Click on **Personal Details** in the action bar.
3. Your **Name** and **Surname** will be displayed.

4. To make amendments to your personal details click on **Continue**.
5. The **Personal Details** capture page will be displayed.
6. **Amend** the required details.
7. Click on **Continue**.
8. A **confirmation page** reflecting any changes that you have requested will be displayed.
9. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
10. Click on **Confirm**.
11. A **results page** will display the status of your request.
12. Click on **Finish** to complete the process.

Notes:

- Updating your Personal Details will not update your OTP destination details; please update your Security Settings with your new cellphone number.
- The Personal Details for a Secondary User are captured by the Primary User / Profile Owner; only the Primary User can maintain these details.
- The following details can not be amended on Online Banking; please contact Online Assistance should you need to change any of the following:
 - Name or Surname
 - Identity Number or Passport Number
 - The email or cellphone number that your One Time PIN (OTP) is sent to

What would you like to do now?

[Return to the Settings Tab Overview](#)

Set your own Online Banking [Preferences](#)
[Change your User Settings](#) (Access Details)

[Add a Secondary User](#) on your Online Banking profile
[Maintain a Secondary User's Details and Permissions](#)
If you are a Secondary User you can [View your Permissions](#)

Learn More about:
[Cellphone Banking](#)
[Balance Alerts](#)
[My Limit Alert](#)

Business Details

Update Business Details

1. Select the Settings Tab and then click on Business Details in the action bar.
2. A new page will be displayed with all the existing business details information.
3. Update the required Details and click on Continue.
4. A FNB Consultant will contact you shortly to complete any documentation required or alternatively you may upload the required documentation. Once all information has been verified the updated changes will take effect. Note. Please take note of all your reference numbers displayed on screen.
5. You may select Print or Download the page and click on Finish or select to Upload Documents.
6. If you select Upload Documents, a new page is displayed with a list of the required documentation. Enter a File Name for the document you want to upload and click on Browse to locate it.
7. Click on Upload.
8. An upload results page will be displayed. You can either upload more documents by clicking the Upload More Button or you can select Finish to end the process.

FICA fields are indicated with an asterisk (*) and will not be updated real time. A FNB consultant will contact you shortly to verify these details. Changes will only take effect once all information has been verified.

What would you like to do now?

[Learn more about Online Banking](#)

[Contact Us](#)

Learn more about our other tabs:

[Transfer Tab Overview](#)

[Payments Tab Overview](#)

[Cards Tab Overview](#)

[Shares and Gold Tab Overview](#)

[Forex Tab Overview](#)

[Portfolio Tab Overview](#)

[eBucks Tab Overview](#)

Related Party Details

Related Party

Use this function to manage the Related Party(s) linked to your profile:

- [Add a Related Party](#)
- [Maintain a Related Party](#)
- [Delete a Related Party](#)

Add a Related Party

Use this function to maintain the Relationship Details of a Related Party.

1. Click on the **Settings** Tab.
2. Click on **Related Party** in the action bar.
3. A new page will be display the details of the Related Party(s) linked to your profile.
4. Click on **Add** in the action bar.
5. Select the **Relationship Party Type**.
6. Click on **Continue**.
7. Complete the required **Details** and click on **Continue**.
8. Once all the required fields are completed a confirmation page will be displayed and any additional instructions will be communicated.
9. Click on **Confirm**.
Note. If you selected the Authorised Representative option you will be required accept the **Terms and Conditions** before you can continue.
10. Click on **Confirm**.
11. A new page will be displayed with the following message: *"A FNB Consultant will contact you shortly to complete any documentation required prior to adding the Related Party. Alternatively you may upload the required documentation. Please note that your request will be forwarded to our Customer Resolution Centre for fulfilment and should be completed within 2 business days. Should you have any further queries please do not hesitate to contact us on 0860 263 362."*
12. You can **Print** or **Download** this page.
13. Click on **Finish** to complete the process or click on **Upload** Documents or **Add More** to add additional Related Party details.
14. If you select **Upload**, a new page will be displayed with your reference number as well as a list of the required documentation.
15. Enter a **File Name** for the document you want to upload and click on **Browse** to locate it.
16. Click on **Upload**.
17. An upload **results page** will be displayed.
18. You can either upload more documents by clicking the **Upload More** Button or you can select **Finish** to end the process.

Notes:

- The Related Party will only be added to your profile once all required documentation has been completed.

Maintain a Related Party

Use this function to maintain the Relationship Details of a Related Party.

1. Click on the **Settings** Tab.
2. Click on **Related Party** in the action bar.
3. A new page will be display the details of the Related Party(s) linked to your profile.
4. Click on **Maintain** in the action bar.
5. An overlay of the Related Party(s) linked to your profile will be displayed.
6. Click on the **Name hyperlink** to select the required Related Party.
7. The Maintain Related Party capture page will be displayed.
8. Update the required **Relationship Details**.
9. Click on **Update**.
10. A **confirmation page** will be displayed.
11. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
12. Click **Confirm** to proceed.
13. The **results page** will be displayed.
14. Click on **Finish** to complete the process.

Notes:

- If an existing Related Party has been declared as certain related party types (via a mandate process in the branch) the system will display these fields on the Maintain Related Party screen BUT the check box will be greyed out as read-only.

Delete a Related Party

Use this function to maintain the Relationship Details of a Related Party.

1. Click on the **Settings** Tab.
2. Click on **Related Party** in the action bar.
3. A new page will be display the details of the Related Party(s) linked to your profile.
4. Click on **Delete** in the action bar.
5. An overlay of the Related Party(s) linked to your profile will be displayed.
6. Click in the check box to select the Related Party(s) that you would like to delete.
7. Click on OK.
8. A **confirmation page** will be displayed.
9. Click on **Cancel** to cancel the process or click on **OK** to submit the instruction.

Notes:

- This instruction may take up to 3 business days to be processed.

What would you like to do now?

[Return to the Settings Tab Overview](#)

Set your own Online Banking [Preferences](#)

Update your [Business Details](#)

[Change your User Settings](#) (Access Details)

Online Banking South Africa

Maintain your [Visible Accounts](#) (The accounts that you want displayed on your Online Banking profile)
If you are a Secondary User you can [View your Permissions](#)

Learn More about:

[Cellphone Banking](#)

[Balance Alerts](#)

[My Limit Alerts](#)

Security

Change User ID & Password

Use this function to maintain your Online Banking access details.

- Change your User ID
- Change your Password

1. Click on the **Settings Tab**.
2. Click on **Security** in the action bar and then select **Settings**.
3. Your current User ID and Support Number is displayed.
4. Click on **Continue**.
5. The Settings capture page will be displayed.
6. Amend the required information.
7. Click on **Update**.
8. A **confirmation page** will be displayed.
9. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
10. Click on **Confirm**.
11. A **results page** will display the status of your request.
12. Click on **Finish** to complete the process.

Notes:

- This functionality is available to both Primary and Secondary users.
- For your added security, certain details can not be amended on Online Banking; please contact Online Assistance should you need to change any of the following:
 - Name or Surname
 - Identity Number or Passport Number
 - The email or cellphone number that your One Time PIN (OTP) is sent to

What would you like to do now?

[Return to the Settings Tab Overview](#)

[Set your own Online Banking Preferences](#)

[Update your Personal Details](#)

[Maintain your Visible Accounts](#) (The accounts that you want displayed on your Online Banking profile)

Learn More about:

[Online Banking Security](#)

[System Navigation and Common Functions](#)

[Cellphone Banking](#)

[Balance Alerts](#)

[My Limit Alert](#)

View Permissions

1. Click on the **Settings** Tab.
2. Click on **Security** in the action bar and then select View Permissions.
3. A list of the accounts linked to the Online Banking profile will be displayed together with the **View, Transact** and **Limit permissions** that have been set per account.
4. Click on **Finish** to complete the process.

Notes:

- View a list of the functionality that Secondary Users will be able to access according to the permission/s set. Online Banking Access for View and Transact Permissions.

What would you like to do now?

[Return to the Settings Main page](#)

Online Banking Access for View and Transact Permissions

A Primary User / Profile Owner has the ability to add an unlimited amount of Secondary Users to their Online Banking Profile and can set user permissions per user, per account.

A Secondary User can be allocated the following permissions:

- No Permissions
- View Only
- Transact Only
- View and Transact

No Permissions

A Secondary User that has not yet been allocated permissions can access the following Online Banking functionality:

General Functionality:

- Logon
- Contact Us
- Help
- Validate Account

Full access to the Settings Tab:

- Set personal Preferences
- View Personal Details
- Change Settings (Access Details)
- View Permissions

View Permission Only

A Secondary User that has been allocated View Permissions only can access the following Online Banking functionality:

General Functionality:

- Logon
- Contact Us
- Help
- Validate Account

Full access to the Settings Tab:

- Set personal Preferences
- View Personal Details
- Change Settings (Access Details)

- View Permissions

Account Specific Functionality (Dependant on the permissions set per account)

- Balance Enquiries (Account Balance and Detailed Balance)
- Transaction History

Transact Permissions Only

A Secondary User that has been allocated Transact Permissions Only can access the following Online Banking functionality:

General Functionality:

- Logon
- Contact Us
- Help
- Validate Account

Full access to the Settings Tab:

- Set personal Preferences
- View Personal Details
- Change Settings (Access Details)
- View Permissions

Account Specific Functionality (Dependant on the permissions set per account)

Full access to the Transfers Tab

Limited access to the Payments Tab

View and Transact Permissions

A Secondary User that has been allocated both View and Transact Permissions can access the following Online Banking functionality:

General Functionality:

- Logon
- Contact Us
- Help
- Validate Account

Full access to the Settings Tab:

- Set personal Preferences
- View Personal Details
- Change Settings (Access Details)
- View Permissions

Account Specific Functionality (Dependant on the permissions set per account)

Limited access to the Accounts Tab which includes:

- Balance Enquiries (Account Balance and Detailed Balance)
- Transaction History

Full access to the Transfers Tab

Limited access to the Payments Tab

What would you like to do now?

[Return to the Settings Tab Overview](#)

[Return to View Permissions](#)

Learn More about:

[Online Banking Security](#)

Daily Profile Limits

Use this function to manage your Daily Profile Limits; these are the limits that you specify for Payment and Transfer transactions that can be performed on your Online Banking profile.

Limits can be set **Permanently** or **Temporarily**. For your security, if you are increasing the Payment Limit it is always recommended that you set this Temporarily.

Limits that are set **Temporarily** will automatically revert to your **default limit at midnight**.

All Online Banking profiles have the same default limits, if you amend a limit Permanently, the amended limit, albeit an increase or decrease, will then become your new **Personalised Default Limit** for that transaction type.

A Daily Profile Limit is made up of the following transaction limits:

- **Payment Limit**
 - Payments made to third parties
 - Please note that the Maximum Daily Limit for the following **payment types** are **preset** and accumulate towards your total Daily Payment Limit; **these limits can not be changed**:
 - Pay and Clear Now payment transactions
 - Prepaid Services and Send Money to eWallet transactions
 - Gaming purchases (LOTTO/PowerBall)
 - If you use your [eBucks](#) to purchase [Prepaid Services](#) via Online Banking the equivalent Rand value of your purchase will be deducted from the respective Daily Profile Limit.
- **Own Accounts Transfer**
 - Transfers made between your own accounts
- **Linked Accounts Transfer**
 - Transfers made from your own accounts to other accounts that are linked to your profile.

All transactions performed by **Secondary Users** on your profile accumulate to the above Daily Profile Limits.

Please have your **Card and PIN** on hand as this may be required for validation purposes.

1. Click on the **Settings Tab**.
2. Click on **Daily Profile Limits** in the action bar.
3. The Daily Profile Limits capture page will be displayed.
4. Both the **Daily Limit** and the **Remaining Daily Limit** for each transaction and service type are displayed.
5. Amend the **Daily Limit amounts** for the respective transaction types.
6. Select the status of the Daily Limit, i.e. **Temporarily or Permanent**
7. If you have requested to set a limit **Permanently**, you will be required to read and accept the **Disclaimer** before you can continue.
8. Click on **Update**.
9. A confirmation page will be displayed; changes to your limits are highlighted for ease of reference.
10. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
11. Click on **Confirm**.
12. A **results page** will display the status of your request.
13. Click on **Finish** to complete the process.

Notes:

- For your security, if you are increasing the Payment Limit it is always recommended that you set this Temporarily.
- Limits that are set **Temporarily** will automatically revert to your **default limit at midnight**.
- All Online Banking profiles have the same default limits, if you amend a limit Permanently, the amended limit, albeit an increase or decrease, will then become your new **Personalised Default Limit** for that transaction type.
- All transactions performed by **Secondary Users** on your profile accumulate to the above Daily Profile Limits.

What would you like to do now?[Return to the Settings Tab Overview](#)[Return to the Payments Tab Overview](#)[Make a Once Off Payment](#)[Transfer Funds Between Accounts](#)

inContact

inContact Overview

inContact is an innovative messaging system that notifies you of activity on your accounts, helping you manage your money and prevent fraud on your accounts.

The inContact service sends you a message via sms and/or email, at no extra charge, each time a transaction (above R100.01) is carried out on any of your account/s.

The benefits of inContact

- You can keep track of your financial transactions as they occur
- Identify any unauthorised transactions on your accounts
- Helps you to manage the funds in your accounts
- Receive a single message with details multiple debits that were processed overnight i.e. debit orders, stop orders, and scheduled payments

Use this function to:

- [Register](#) for the inContact Service
- [Maintain](#) your inContact Details
 - Update your contact details
 - Change the method of notification
 - Change the preferred delivery time of notifications
 - Change the preferred transaction amount for notifications
- [Cancel](#) the inContact service

Notes:

- inContact can only be used by individual clients and can only be set up and maintained by the Primary User.
- You will only receive messages for transactions on accounts which belong to you personally.
- Only one email and/or one cellphone number may be captured and this will be applicable to all relevant accounts linked to the profile.
- The default amount for notifications is R100.01, however you can amend this amount according to your preference.

Register for the inContact Service

Use this function to register for the inContact service.

The inContact service will send you sms and/or email alerts of all activity on your accounts.

1. Click on the Settings Tab.
2. Click on inContact in the action bar.
3. The inContact capture page will be displayed.
4. Complete the contact details; email address and cellphone number for alerts.
5. Complete the Message Preferences; notification times and transaction amount.
6. You will be required to read and accept the Terms and Conditions of the Balance Alert messaging service before you can continue.
7. Click on Update to continue.
8. The details of your request will be displayed.
9. Check that this information is correct and, if necessary, click Edit to make any amendments.
10. Click on Confirm.
11. The status of your request is displayed.
12. Click Finish to complete the process.

Notes:

- inContact can only be used by individual clients and can only be set up and maintained by the Primary User.
- You will only receive messages for transactions on accounts which belong to you personally.
- Only one email and/or one cellphone number may be captured and this will be applicable to all relevant accounts linked to the profile.
- The default amount for notifications is R100.01, however you can amend this amount according to your preference.

Maintain your inContact Details

Use this functionality to maintain your inContact service.

- Update your contact details
 - Change the method of notification
 - Change the preferred delivery time of notifications
 - Change the preferred transaction amount for notifications
1. Click on the Settings Tab.
 2. Click on inContact in the action bar.
 3. You can select to update your inContact details only or to update your Personal Details and the details for all of the additional services that you are currently subscribed to.
 4. inContact Only
 - To update the contact details for the inContact service only, select the 'inContact Only' option.

- Amend the required details.
- You will be required to read and accept the Terms and Conditions before you can continue.
- Click Update.

4. Personal Details and Other Services:

- To update your Personal Details for all services that you are currently subscribed to, including Balance Alerts, My Limit Alerts and Email Statements, select the 'Update all my personal details and other services' option.
- Amend the required details.
- You will be required to read and accept the Terms and Conditions before you can continue.
- Click Update.
- If you have amended your current email address or cellphone number you will be prompted to select which of these changes you would like to implement on each of your Additional Services.
- Click on Update

5. A confirmation page will be displayed.
6. Check that this information is correct and, if necessary, click on Edit to make amendments.
7. Click on Confirm
8. A results page will show the status of your request.
9. Click on Finish to complete the process.

Unsubscribe from the inContact Service

Use this functionality to unsubscribe from the inContact service.

1. Click on the Settings Tab.
2. Click on inContact in the action bar.
3. Select the 'inContact Only' option.
4. Click on Delete.
5. A confirmation page will be displayed.
5. If you are certain that you would like to unsubscribe from this service, click on Confirm
6. A results page will show the status of your request.
7. Click on Finish to complete the process.

What would you like to do now?

[Return to the Settings Tab Overview](#)

Learn More about:

[inContact Pro](#) for Businesses

[Cellphone Banking](#)

[Online Banking Security](#)

inContact Pro

inContact Pro Overview

inContact Pro is an innovative messaging system that notifies you of activity on your accounts, helping you manage your money and prevent fraud on your accounts.

The inContact service sends you a message via sms and/or email, at no extra charge, each time a transaction (above R100.01) is carried out on any of your account/s.

The benefits of inContact

- You can keep track of your financial transactions as they occur
- Identify any unauthorised transactions on your accounts
- Helps you to manage the funds in your accounts
- Receive a single message with details multiple debits that were processed overnight i.e. debit orders, stop orders, and scheduled payments

Use this function to:

- [Register](#) for the inContact Pro Service
- [Maintain](#) your inContact Pro Details
 - Update your contact details
 - Change the method of notification
 - Change the preferred delivery time of notifications
 - Change the preferred transaction amount for notifications
- [Cancel](#) the inContact Pro service

Notes:

- inContact Pro can only be used by business account holders and can only be set up by the Primary User.
- Only one email and/or one cellphone number may be captured and this will be applicable to all relevant accounts linked to the profile.
- The default amount for notifications is R100.01, however you can amend this amount according to your preference.

Register for the inContact Pro Service

Use this function to register for the inContact Pro service.

The inContact Pro service will send you sms and/or email alerts of all activity on your accounts.

1. Click on the Settings Tab.
2. Click on inContact Pro in the action bar.
3. The inContact Pro capture page will be displayed.
4. Complete the contact details; email address and cellphone number for alerts.
5. Complete the Message Preferences; notification times and transaction amount.
6. You will be required to read and accept the Terms and Conditions of the Balance Alert messaging service before you can continue.
7. Click on Update to continue.
8. The details of your request will be displayed.
9. Check that this information is correct and, if necessary, click Edit to make any amendments.
10. Click on Confirm.
11. The status of your request is displayed.
12. Click Finish to complete the process.

Notes:

- inContact Pro can only be used by business account holders and can only be set up by the Primary User.
- Only one email and/or one cellphone number may be captured and this will be applicable to all relevant accounts linked to the profile.
- The default amount for notifications is R100.01, however you can amend this amount according to your preference.

Maintain your inContact Pro Details

Use this functionality to maintain your inContact Pro service.

- Update your contact details
 - Change the method of notification
 - Change the preferred delivery time of notifications
 - Change the preferred transaction amount for notifications
1. Click on the Settings Tab.
 2. Click on inContact Pro in the action bar.
 3. Your inContact Pro details will be displayed.
 4. Amend the required details.
 5. You will be required to read and accept the Terms and Conditions before you can continue.
 6. Click Update.
 7. A confirmation page will be displayed.
 8. Check that this information is correct and, if necessary, click on Edit to make amendments.
 9. Click on Confirm
 10. A results page will show the status of your request.
 11. Click on Finish to complete the process.

Unsubscribe from the inContact Pro Service

Use this functionality to unsubscribe from the inContact service.

1. Click on the Settings Tab.
2. Click on inContact Pro in the action bar.
3. Click on Delete.
4. A confirmation page will be displayed.
5. If you are certain that you would like to unsubscribe from this service, click on Confirm
6. A results page will show the status of your request.
7. Click on Finish to complete the process.

What would you like to do now?

[Return to the Settings Tab Overview](#)

Learn More about:

[inContact](#) for Individuals

[Cellphone Banking](#)

[Online Banking Security](#)

Electronic Subscriptions

Electronic Subscriptions Overview

Electronic Subscriptions is an sms and e-mail based subscription service which provides you with valuable financial and/or transactional alerts on your Cheque and Transmission account/s to help you to better manage your accounts.

You can subscribe to any/all of these alert messages, whilst also receiving your regular [inContact](#) notifications.

There are currently three Electronic Subscription options:

1. Balance Alert

- The Balance Alert service will send an sms and/or email alert to you on a day and frequency specified by you to notify you of the previous day's closing account balance/s. Alerts are sent just after 07h00 on the day specified.

2. My Limit Alert

- The My Limit Alert functionality enables you to set up sms and/or email alerts that will notify you if your account balance has reached the minimum limit as specified by you.

3. Scheduled Payment Alert

- The Scheduled Payment Alert service sends you an alert one working day prior to the processing date of your Scheduled Payment/s.
- There are two alert options available:
 1. Due Date of a Scheduled Payment
 2. Inadequate funds in the respective account to fund Scheduled Payment/s due to be processed

Notes:

- Electronic Services are limited to the Primary User.
- Electronic Services are account/product specific.
- Electronic Services are subject to a monthly subscription fee per account. See the pricing guide for more information.

Action Bar	Description
Balance Alert	<p>The Balance Alert service will send an sms and/or email alert to you on a day and frequency specified by you to notify you of the previous day's closing account balance/s.</p> <p>Alerts are sent just after 07h00 on the day specified.</p> <p>The alerts can be set up per account.</p> <p>Use this function to:</p>

	<ul style="list-style-type: none"> • Register for Balance Alerts <p>step by step guide</p> <ul style="list-style-type: none"> • Maintain your Balance Alert Service <ul style="list-style-type: none"> ○ Update your contact details ○ Add or delete accounts ○ Change the frequency of the alerts <p>step by step guide</p> <ul style="list-style-type: none"> • De-register from the Balance Alert Service <p>step by step guide</p>
My Limit Alert	<p>The My Limit Alert functionality enables you to set up sms and/or email alerts that will notify you if your Cheque or Transmission account balance/s have reached the limit/s specified by you.</p> <p>Alerts are sent just after 07h00 on the day specified.</p> <p>The alerts can be set up per account and individual balances can be set per account.</p> <p>Use this function to:</p> <ul style="list-style-type: none"> • Register for My Limit Alerts <p>step by step guide</p> <ul style="list-style-type: none"> • Maintain your My Limit Alert Service <ul style="list-style-type: none"> ○ Update your contact details ○ Add or delete accounts ○ Change the Limit amount per account for alerts <p>step by step guide</p> <ul style="list-style-type: none"> • De-register from the My Limit Alert Service

	step by step guide
Scheduled Payment Alert	<p>The Scheduled Payment Alert Service sends you an alert one business day prior to the processing date of your Scheduled Payment/s.</p> <p>There are two alert options available:</p> <ul style="list-style-type: none"> ○ Due Date of a Scheduled Payment ○ Inadequate Funds in the respective account to fund Scheduled Payment/s due to be processed <p>The alerts can be set up per account.</p> <p>Use this function to</p> <ul style="list-style-type: none"> • Register for Scheduled Payment Alerts <p>step by step guide</p> <ul style="list-style-type: none"> • Maintain or De-register your Scheduled Payment Alert service/s <ul style="list-style-type: none"> ○ Update your contact details ○ Add or delete accounts ○ Maintain your Alert Type <p>step by step guide</p>

What would you like to do now?
[Return to the Settings Tab Overview](#)

Learn More about:
[inContact](#) for individuals
[Cellphone Banking](#)
[Online Banking Security](#)

Balance Alerts

Balance Alerts Overview

The Balance Alert service will send an sms and/or email alert to you on a day and frequency specified by you to notify you of the previous day's closing account balance/s.

Balance Alerts can be set-up for multiple accounts, (a maximum of 20 accounts can be maintained at one time), and the Balance Alert amount can be specified per account, however, the selected frequency for alerts will apply to all of the selected accounts.

Alerts are sent just after 07h00 on the day that you specify.

Use this function to

- [Register](#) for the Balance Alert Service
- [Maintain](#) your Balance Alert Service
 - Update your contact details
 - Add or remove accounts
 - Change the frequency of the alerts
- [De-register](#) from the Balance Alert Service

Notes:

- Electronic Services are limited to the Primary User.
- Electronic Services are account/product specific.
- Electronic Services are subject to a monthly subscription fee per account. See the pricing guide for more information.

Register for the Balance Alert Service

Use this function to register for the Balance Alert Service.

The Balance Alert service will send an sms and/or email alert to you on a day and frequency specified by you to notify you of the previous day's closing account balance/s.

You can select your preferred method of notification:

- sms and/or email

The frequency of the alerts can be set for:

- Daily
- Weekly
- Monthly

Alerts are sent just after 07h00 on the day that you specify.

1. Click on the **Settings Tab**.
2. Click on **Electronic Subscriptions** in the action bar and then select **Balance Alert**.
3. The Balance Alert capture page will be displayed.
4. Complete the required **Balance Alert Details**; **email address** and/or **cellphone number** and **frequency of alerts**.
5. **Select** which **accounts** you would like to receive alerts for and by which method, **email and/or sms**.
6. You will be required to read and accept the **Terms and Conditions** of the Balance Alert messaging service before you can continue.
7. Click on **Update** to continue.
8. The details of your request will be displayed.
9. Check that this information is correct and, if necessary, click **Edit** to make any amendments.
10. Click on **Confirm**.
11. The status of your request is displayed.
12. Click **Finish** to complete the process.

Notes:

- This service is subject to a monthly subscription fee per account. See the pricing guide for more information.

Maintain your Balance Alert Service

Use this function to Maintain your Balance Alert Service.

- Update your contact details
- Add or remove accounts
- Change the frequency of the alerts

1. Click on the **Settings Tab**.
2. Click on **Electronic Subscriptions** in the action bar and then select **Balance Alert**.
3. You can select to update the details for your Balance Alert Service only or you can select to update your Personal Details and the details for all of the Electronic Services that you are currently subscribed to simultaneously.
4. Balance Alert Only
 - To update the contact details or settings for the My Limit Alert service only, select the **'Balance Alerts Only'** option.
 - Amend the required details.
 - If you no longer wish to receive Balance Alerts for a specific account, click in the respective check box to **deselect** the **account**.
 - You will be required to read and accept the **Terms and Conditions** before you can continue.
 - Click **Update**.

4. Personal Details and Other Services:

- To update your Personal Details for all services that you are currently subscribed to, including inContact, My Limit Alerts, Scheduled Payment Alerts and Email Statements, select the '**Update all my personal details and other services**' option.
 - Amend the required details.
 - You will be required to read and accept the **Terms and Conditions** before you can continue.
 - Click Update.
 - If you have amended your current email address or cellphone number you will be prompted to select which of these changes you would like to implement on each of your Additional Services.
 - Click on **Update**.
5. A confirmation page will be displayed.
 6. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
 7. Click on **Confirm**.
 8. A results page will show the status of your request.
 9. Click on **Finish** to complete the process.

Notes:

- This service is subject to a monthly subscription fee per account. See the pricing guide for more information.

De-register from the Balance Alert Service

Use this function to de-register from the Balance Alert Service.

When you De-register, this will cancel your Balance Alert Service for all of your accounts; to only remove selected accounts please use the Maintenance function.

1. Click on the **Settings Tab**.
2. Click on **Electronic Subscriptions** in the action bar and then select **Balance Alert**.
3. The Balance Alert capture page will be displayed.
4. Click on the **De-Register** button.
5. A confirmation page will be displayed.
6. Click on **Confirm**.
7. The status of your request is displayed.
8. Click **Finish** to complete the process.

What would you like to do now?

[Return to the Settings Tab Overview](#)

Learn More about:

[inContact](#) for individuals

[My Limit Alerts](#)

[Scheduled Payment Alerts](#)

Online Banking South Africa

[Cellphone Banking](#)

[Online Banking Security](#)

My Limit Alerts

My Limit Alerts Overview

The My Limit Alert functionality enables you to set up sms and/or email alerts that will notify you if your Cheque or Transmission account balance/s have reached the limit/s specified by you.

Limit Alerts can be set-up for multiple accounts, (a maximum of 20 accounts can be maintained at one time), and an individual Limit can be specified per account, however, the selected frequency for alerts will apply to all of the selected accounts.

Use this function to

- [Register](#) for the My Limit Alert Service
- [Maintain](#) your My Limit Alerts Service
 - Update your contact details
 - Add or remove accounts
 - Change the Limit Amount per account for alerts
- [De-register](#) from the My Limit Alert Service

Notes:

- Electronic Services are limited to the Primary User.
- Electronic Services are account/product specific.
- Electronic Services are subject to a monthly subscription fee per account. See the pricing guide for more information.

Register for the My Limit Alert Service

Use this function to register for the My Limit Alert service.

The My Limit Alert functionality will send you sms and/or email alerts to inform you if your account balance has reached a limit specified by you.

The alerts can be set up per account and individual balances can be set per account.

1. Click on the **Settings Tab**.
2. Click on **Electronic Subscriptions** in the action bar and then select **My Limit Alert**.
3. The My Limit Alert capture page will be displayed.
4. Complete the required **Limit Alert Details**; **email address** and/or **cellphone number** for alerts.
5. **Select** which **accounts** you would like to receive alerts for and by which method, **email and/or sms**.
6. Enter the **Limit Amount** for each of the selected accounts.
7. You will be required to read and accept the **Terms and Conditions** of the My Limit Alert messaging service before you can continue.
8. Click on **Update** to continue.
9. The details of your request will be displayed.
10. Check that this information is correct and, if necessary, click **Edit** to make any amendments.
11. Click on **Confirm**.

12. The status of your request is displayed.
13. Click **Finish** to complete the process.

Notes:

- This service is subject to a monthly subscription fee per account. See the pricing guide for more information.

Maintain your My Limit Alert Service

Use this function to Maintain or Cancel your My Limit Alert Service.

- Update your contact details
 - Add or remove accounts
 - Change the Limit Amount per account for alerts
-
1. Click on the **Settings Tab**.
 2. Click on **Electronic Subscriptions** in the action bar and then select **My Limit Alert**.
 3. You can select to update the details for your My Limit Alert Service only or you can select to update your Personal Details and the details for all of the Electronic Services that you are currently subscribed to simultaneously.
-
4. My Limit Alert Only
 - To update the contact details or settings for the My Limit Alert service only, select the '**My Limit Alerts Only**' option.
 - Amend the required details.
 - If you no longer wish to receive My Limit Alerts for a specific account, click in the respective check box to **deselect** the **account**.
 - You will be required to read and accept the **Terms and Conditions** before you can continue.
 - Click **Update**.
-
4. Personal Details and Other Services:
 - To update your Personal Details for all services that you are currently subscribed to, including inContact, Balance Alerts, Scheduled Payment Alerts and Email Statements, select the '**Update all my personal details and other services**' option.
 - Amend the required details.
 - You will be required to read and accept the **Terms and Conditions** before you can continue.
 - Click Update.
 - If you have amended your current email address or cellphone number you will be prompted to select which of these changes you would like to implement on each of your Additional Services.

- Click on **Update**.

5. A confirmation page will be displayed.
6. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
7. Click on **Confirm**.
8. A results page will show the status of your request.
9. Click on **Finish** to complete the process.

Notes:

- This service is subject to a monthly subscription fee per account. See the pricing guide for more information.

De-register from the My Limit Alert Service

Use this function to de-register from the My Limit Alert Service.

When you De-register, this will cancel your My Limit Alert Service for all of your accounts; to only remove selected accounts please use the Maintenance function.

1. Click on the **Settings Tab**.
2. Click on **Electronic Subscriptions** in the action bar and then select **My Limit Alert**.
3. The My Limit Alert capture page will be displayed.
4. Click on the **De-Register** button.
5. A confirmation page will be displayed.
5. Click on **Confirm**.
6. A results page will show the status of your request.
7. Click on **Finish** to complete the process.

What would you like to do now?

[Return to the Settings Tab Overview](#)

Learn More about:

[inContact](#) for individuals

[Balance Alerts](#)

[Scheduled Payment Alerts](#)

[Cellphone Banking](#)

[Online Banking Security](#)

Scheduled Payment Alerts

Scheduled Payment Alert Overview

The Scheduled Payment Alert Service sends you an alert one business day prior to the processing date of your Scheduled Payment/s.

There are two alert options available:

1. Due date of a Scheduled Payment
2. Inadequate funds in the respective account to fund Scheduled Payment/s due to be processed

The alerts can be set up per account.

Use this function to

- [Register for the Scheduled Payment Alert service](#)
- [Maintain your Scheduled Payment Alert details](#)
 - Update your contact details
 - Add or remove accounts
 - Maintain the Alert Type

Notes:

- Electronic Services are limited to the Primary User.
- Electronic Services are account/product specific.
- Electronic Services are subject to a monthly subscription fee per account. See the pricing guide for more information.

Register for Scheduled Payment Alerts

Use this function to register for the Scheduled Payment Alert service.

The Scheduled Payment Alert service sends you an alert one working day prior to the processing date of your Scheduled Payment/s.

There are two alert options available:

1. Due date of a Scheduled Payment
2. Inadequate funds in the respective account to fund Scheduled Payment/s due to be processed

You can select your preferred method of notification:

- sms and/or email

Alerts are sent just after 07h00 one business day prior to the processing date of your Scheduled Payment/s.

1. Click on the **Settings Tab**.
2. Click on **Electronic Subscriptions** in the action bar and then select **Scheduled Payment Alerts**.

3. The **Scheduled Payment Alerts** capture page will be displayed.
4. Complete the required Scheduled Payment Alerts Details:
 - Complete the details for your preferred method of notification, i.e. **Email Address** and/or **Cellphone Number**.
 - Select the **Alert Type** from the drop down menu; i.e. **One Working Day Prior** or **Inadequate Funds**.

Note: If you would like to select both alert options you will be required to complete two registrations.
5. Click in the respective check box to **select** which **accounts** you would like to receive alerts for, alternatively, click in the '**All**' check box to select all of your accounts simultaneously.
6. You will be required to read and accept the **Terms and Conditions** of the Scheduled Payment Alert service before you can continue.
7. Click on **Update** to continue.
8. The details of your request will be displayed.
9. Check that this information is correct and, if necessary, click **Edit** to make any amendments.
10. Click on **Confirm**.
11. The status of your request is displayed.
12. Click **Finish** to complete the process.

Notes:

- This service is subject to a monthly subscription fee per account. See the pricing guide for more information.

Maintain your Scheduled Payment Alert Details

Use this function to Maintain or Cancel your Scheduled Payment Alert Service.

- Update your contact details
 - Add or remove accounts
 - Maintain the Alert Types
1. Click on the **Settings Tab**.
 2. Click on **Electronic Subscriptions** in the action bar and then select **Scheduled Payment Alerts**.
 3. You can select to update the details for your Scheduled Payment Alert Service only or you can select to update your Personal Details and the details for all of the Electronic Services that you are currently subscribed to simultaneously.
 4. Scheduled Payment Alert Only
 - To update the contact details or settings for the Scheduled Payment service only, select the '**Scheduled Payment Alerts Only**' option.
 - Amend the required details.
 - If you no longer wish to receive Scheduled Payment Alerts for a specific account, click in the respective check box to **deselect** the **account**.
 - You will be required to read and accept the **Terms and Conditions** before you can continue.

- Click **Update**.

4. Personal Details and Other Services:

- To update your Personal Details for all services that you are currently subscribed to, including inContact, My Limit Alerts, Balance Alerts and Email Statements, select the '**Update all my personal details and other services**' option.
 - Amend the required details.
 - You will be required to read and accept the **Terms and Conditions** before you can continue.
 - Click Update.
 - If you have amended your current email address or cellphone number you will be prompted to select which of these changes you would like to implement on each of your Additional Services.
 - Click on **Update**.
5. A confirmation page will be displayed.
6. Check that this information is correct and, if necessary, click on **Edit** to make amendments.
7. Click on **Confirm**.
8. A results page will show the status of your request.
9. Click on **Finish** to complete the process.

Notes:

- This service is subject to a monthly subscription fee per account. See the pricing guide for more information.

What would you like to do now?

[Return to the Settings Tab Overview](#)

Learn More about:

[inContact](#) for individuals

[My Limit Alerts](#)

[Balance Alerts](#)

[Cellphone Banking](#)

[Online Banking Security](#)

Cellphone Banking Overview

Cellphone Banking Overview

Use this function to register online for Cellphone Banking and to maintain your Cellphone Banking details.

- Learn More about [Cellphone Banking](#)
- [Register](#) online for Cellphone Banking
- [Maintain or Cancel](#) your Cellphone Banking service

Notes:

- Registration for Cellphone Banking is FREE of charge.
- This service is subject to a monthly subscription fee per account. Refer to the Pricing Guide for information on specific accounts.
- Standard network operator charges apply.

What is Cellphone Banking?

There really isn't a quicker and easier way to manage your money; no matter where you are or what time it is, your banking will only be one SMS away. All you need is a cellphone and a qualifying FNB account

Once you have registered you can start banking right away, dial*120*321# and follow the prompts.

With Cellphone Banking you can buy prepaid airtime for yourself without having airtime!

What can I do with Cellphone Banking?

- Check balances on one or all of your accounts
- Get a mini statement
- Transfer money between your own FNB accounts (eg from your Smart Account to your Savings Account)
- Make third party payments to beneficiaries that have already been saved to your Recipient List
- Pay Traffic Fines
- Buy MXit Moola
- Gaming
 - Play Lotto
 - Play PowerBall

- Play Soccer 6
- Prepaid Services
 - Buy Prepaid Airtime for yourself or someone else from participating network providers (Vodacom, MTN, Cell C, Virgin Mobile)
 - Buy Vodacom data bundles, SMS bundles and Big Bonus Vouchers
 - Buy Prepaid Airtime (PrepaidFone or WorldCall) or Global International Airtime
 - Buy Prepaid Electricity (Eskom and selected municipalities)
 - Set-up Scheduled Top-Ups for your pre-paid services

Payments via Cellphone Banking

- In order to be able to make payments to third parties, you need to have the third party saved as a beneficiary on your profile Recipient List. This can be done via the following channels:
 - Online Banking
 - Any FNB Branch
 - By calling the [Cellphone Banking Helpline](#)

Notes:

- Registration for Cellphone Banking is FREE of charge.
- This service is subject to a monthly subscription fee per account. Refer to the Pricing Guide for information on specific accounts.
- Standard network operator charges apply.

Register for Cellphone Banking

Use this function to register for Cellphone Banking.

1. Click on the Settings Tab.
2. Click on Cellphone Banking in the action bar.
3. The Create Cellphone Banking Profile capture page will be displayed.
4. Enter the Cellphone Number you would like to use for cellphone banking.
5. Select the Default Payment Account from the drop down list.
6. Enter a MOPIN (The Mobile Banking PIN is a 5 digit PIN which is selected by the user and is used to access your banking information)
7. Click on Register.
8. The details of your request will be displayed.
9. Check that this information is correct and, if necessary, click Edit to make any amendments.
10. Click on Confirm.
11. The status of your request is displayed.
12. Click Finish to complete the process.

Payments via Cellphone Banking

- In order to be able to make payments to third parties, you need to have the third party saved as a beneficiary on your Online Banking Recipient List. This can be done via the following channels:
 - Online Banking
 - Any FNB Branch
 - By calling the [Cellphone Banking Helpline](#)

Notes:

- Registration for Cellphone Banking is FREE of charge.
- This service is subject to a monthly subscription fee per account. Refer to the Pricing Guide for information on specific accounts.
- Standard network operator charges apply.

Maintain your Cellphone Banking Service

Use this function to Maintain or Cancel your Cellphone Banking service.

The modify profile function allows you to change the following options on your Cellphone Banking profile:

- Modify your Profile Status
 - Activate
 - Suspend
 - De-Register (Cancel)
- Change your MOPIN
- Activate and De-Activate the Banking and Payment Services
- Change the daily limit on your Banking and Payments Services
- Change the default accounts used for Payments and PrePaid services

Profile Status:

- Registered
 - A MOPIN has been set but no transactions have been processed via Cellphone Banking
- Dormant
 - You have not transacted via Cellphone Banking for a period of time
- Active
 - Transactions have been processed
- Suspended
 - You have suspended your profile. This will suspend the entire profile, including transfers, payments and pre-paid transactions.

1. Click on the Settings Tab.
2. Click on Cellphone Banking in the action bar.
3. The Cellphone Banking capture page will be displayed.
4. Make the required changes.
5. Click on Update.
6. Your updated Cellphone Banking details will be displayed.
7. Check that this information is correct and, if necessary, click Edit to make any amendments.
8. Click on Confirm.
9. The status of your request is displayed.
10. Click Finish to complete the process.

What would you like to do now?

[Return to the Settings Tab Overview](#)

Learn More about:

[Online Banking Security](#)

[Balance Alerts](#)

[My Limit Alerts](#)

FNB App

FNB App Overview

What is the FNB App?

The FNB App is a banking application for smart phones or tablet devices. You will be able to transact, make payments, check balances, obtain the latest FNB information and promotions, and locate FNB ATM's and Branches.

Banking on your mobile device is now simple and easy.

The FNB APP also has the ability to make on-net calls to the bank or to friends and family by using our unique VoIP service, FNB Connect.

What are the requirements to use the FNB App?

- An FNB Online Banking Profile
- A compatible smart phone or mobile device with a 3G or Wi-Fi connection

Where do you download the FNB App from?

Download using your Device

- Applications > Market Icon > Search Icon
- Search for 'FNB'
- Select FNB from the search results
- Download the FNB application from the application store and install it to your device

Download using your PC

- Online Banking > My Settings > FNB App
- Click on the applicable application store image
- Download the FNB App application from the application store and install it to your device

What do I need to do before I can start banking on the FNB App?

- Link your device to your Online Banking Profile

Note:

If you download both the FNB and RMB Private Bank Banking Apps you can link both of the respective Banking Apps to the same device.

For queries or assistance with FNB App Banking please contact the FNB App Call Centre.

The following FNB App Banking functionality is available on the FNB App action bar on the [Settings tab](#):

Action Bar	Description
Link Device	<p>Use this function to link your device to your Online Banking Profile.</p> <p>Once you have downloaded the FNB App to your device you need to link that device to your Online Banking Profile in order to use FNB App Banking.</p> <p>To link your device you need to initiate the request from your device and then complete the process on Online Banking.</p> <p>step by step guide</p>
Maintain FNB App Banking Limits	<p>Use this function to maintain your daily transaction limits for FNB App Banking.</p> <p>step by step guide</p>
Delink Device	<p>Use this function to delink a selected device from the FNB App.</p> <p>step by step guide</p>
User Guide	View the FNB App User Guide.

What would you like to do now?

[Return to the Settings Tab Overview](#)

[Return to the Accounts Tab Overview](#)

Link Device to FNB App

Once you have downloaded the FNB App to your device you need to link that device to your Online Banking Profile in order to use the App.

To link your device you need to initiate the request from your device and then complete the process on Online Banking.

Device:

1. Once you have launched the FNB App on your device, a start up animation will be played.
2. Select the **Link My Device** option
3. An **Instructions** screen is displayed.
4. Click on **Continue**.
5. Enter your **Online Banking User Id**.
6. Click on **Link**.
7. Once you have successfully requested to link your device, click on **Close**.
8. **Log on to Online Banking**.

Online Banking:

1. Click on the **Settings Tab**.
2. Click on **FNB App** in the action bar.
3. Click on **Link Device** in the action bar.
4. A new page is displayed and contains the **Details of the Smartphone** that you have requested to link.
5. Click on the **Device Information** hyperlink to view further details about the Smartphone.
6. Click on **Confirm**.
7. A **results page** will display the status of your request.
8. Click on **Finish** to complete the process.

Notes:

- If you have downloaded both the FNB and RMB Private Bank Banking App you will need to link both Apps to your Online Banking profile.
- For queries or assistance with FNB App Banking please contact the [FNB App Call Centre](#).

What do you want to do now?

[Return to the FNB App Overview](#)

[Return to the Settings Tab Overview](#)

Maintain FNB App Transaction Limits

Use this function to maintain your daily transaction limits for banking transactions via the FNB App.

The following daily limits can be maintained online:

- Payments
- Transfers
- Prepaid

1. Click on the **Settings Tab**.
2. Click on **FNB App** in the action bar.
3. A list of your current **transaction limits** are displayed.
4. Amend the **Daily Limit** amount as required.
5. Click on **Update**.
6. A **confirmation page** will be displayed. Check that these details are correct and, if required, click on **Edit** to make any amendments.
7. Click on **Confirm**.
8. A **results page** will display the status of your request.
9. Click on **Finish** to complete the process.

Notes:

- For queries or assistance with FNB App Banking please contact the [FNB App Call Centre](#).

What do you want to do now?

[Return to the FNB App Overview](#)

[Return to the Settings Tab Overview](#)

Delink Device from FNB App

Use this function to delink a selected device from the FNB App.

1. Click on the **Settings Tab**.
2. Click on **FNB App** in the action bar.
3. A list of Smartphones that are linked to your Online Banking profile are displayed.
4. Click on the **Delink hyperlink** of the applicable phone.
5. A new page will display the **Smartphone Details** of the selected Device.
6. If you no longer wish to delink this device, click on **Cancel** or click on **Confirm** to continue.
7. A **confirmation page** will be displayed.
8. Click on **Yes** to complete the process.

Notes:

- If you have linked both the FNB and RMB Private Bank Banking Apps to your device you will be required to delink each App separately.
- For queries or assistance with FNB App Banking please contact the [FNB App Call Centre](#).

What do you want to do now?

[Return to the FNB App Overview](#)

[Return to the Settings Tab Overview](#)

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