Online Banking

User Manual

FNB Online
eSolutions, Quick, Easy, Secure – 24 / 7

First National Bank - a division of FirstRand Bank Limited. An
Authorised Financial Services and Credit Provider (NCRCP20).

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1. System Navigation and Common Functions

1.1 Introduction

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

1.1.1 Online Assistance

Help is at your fingertips 24/7.

- Click on Help in the top menu to view Help Topics related to the page that you are on
- Download or read the Online Banking User Guide which is available in the General section of the Help Table of Contents.
- Contact our Online Assistance agents at 087 575 0000

1.1.2 Online Security

In our efforts to improve your online security we offer a multi-layered security approach:

- Multi-layered firewalls
- 128 bit Encryption
- VeriSign Secure Server ID
- inContact messaging alerts of all FNB account activity
- Card number and PIN authentication
- User ID and Password
    - You will require a User ID and Password to log into your Online Banking profile.
- The One Time PIN (OTP)
    - The One Time PIN (OTP) is a single, unique and time-sensitive PIN used at certain touch points when performing transactions on Online Banking. The OTP can be sent to you via sms or email.
- Prevx SafeOnline™
    - We believe that the users' entire online experience needs to be secured, and not only their Online Banking. 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.

1.1.3 Your Online Banking Profile

Both Primary (owner of an Online Banking profile) and Secondary (additional user on an Online Banking Profile) users are only shown the tabs and action bar functionality to which they have been given access.

Capture and manage both your own user settings, including your personal details, as well as the user permissions of any additional users (Secondary Users) that you have added to your Online Banking profile.

Permissions for a Secondary user are allocated by the Primary user.

Although you may have access to different options on a screen, if you request something to which you have not been given access, the system will present a message to that effect.

In certain instances you will be able to view an item, but not edit it. In these cases, the data will be in grey.

1.1.4 Channel Stand-In

To further enhance FNB Online Banking, Channel Stand-In functionality is available. If we are performing routine maintenance, or in the event that our platform experiences technical difficulties, you will still be able to perform core functionality on Online Banking, thus eliminating the inconvenience of complete system unavailability.

All non-core functionality will be hidden and will not be accessible when Channel Stand-In has been initiated.

1.1.5 Currency Indicators

The currency indicator or currency sign is a character used to denote a currency when the symbol for a particular currency is unavailable.

The table below indicates which currencies FNB Online Banking supports in each of the respective countries.

Country	Currency Indicator	Currencies Supported
South Africa	eBucks	Currency used for a leading multi-partner rewards programme supported by FNB
South Africa Lesotho Namibia Swaziland	ZAR (R)	South African Rand
	LSL	Loti/Maloti
	NAD (N$)	Namibian Dollar
	SZL	Lilangeni
Botswana	BWP	Botswana Pula
Zambia	EUR (€)	Euro
	GBP (£)	Pound Sterling
	USD (US$)	United States Dollar
	ZAR (R)	South African Rand
	ZMK (K)	Zambian Kwacha

1.2 Logging in and other Login page functions

The login function is used to log into the system. You will need a **User ID** and **Password**. If you have chosen to use a **DigiTag**, you will also require this to login.

The login page also includes the following functionality:

Terms and Conditions: Any Terms and Conditions relating to FNB Online Banking are available for you to read.

Verify Payment: Verify Payment enables any recipient to verify payments that they have received from a FNB Online Banking user. The recipient must complete the information in each field exactly as it appears on the payment notification.

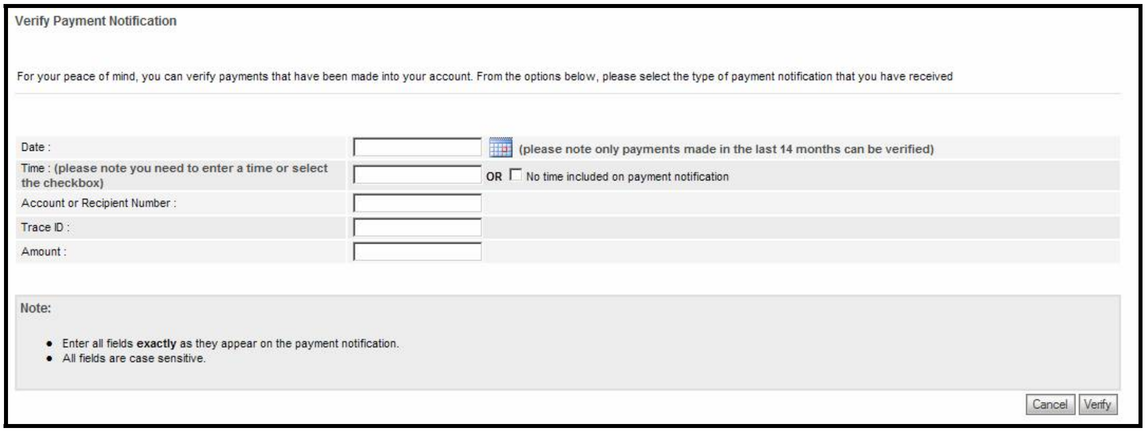
Login Problems: This is your portal for assistance with any login problems that you may experience such as Forgotten Passwords or User IDs, unlocking your DigiTag or setting up your One Time PIN (OTP)

Register: Register online for FNB Online Banking.

Security Centre: The Security Centre contains a wealth of information and tips on how to stay secure when doing online banking as well as how to identify potential scams. The contact details for our Fraud Team are available here.

1.2.1 Verify Payments

The Verify Payments function allows a recipient to verify the Payment notification that they have received from a FNB Online Banking user. The recipient must complete all of the required information in the **Verify Payments** fields exactly as they appear on the payment notification.


Verify Payment Notification

For your peace of mind, you can verify payments that have been made into your account. From the options below, please select the type of payment notification that you have received

Date :	(please note only payments made in the last 14 months can be verified)
Time : (please note you need to enter a time or select the checkbox)	OR No time included on payment notification
Account or Recipient Number :	
Trace ID :	
Amount :	

Note:

- Enter all fields **exactly** as they appear on the payment notification.
- All fields are case sensitive.

Cancel Verify

Note: all the fields are case sensitive.

After clicking on **Verify** a message will be displayed confirming whether the payment notification is legitimate or not. Should you not be sure of the legitimacy of the payment notification, please call FNB Online Assistance on 087 575 000.

Online Banking users are able to send **3 types of Payment Notifications** to their recipients:

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

Note: There is a charge for FNB Online Banking users to send Payment Notifications.

A SMS notification would appear in the following format:

FNB Payment Notification: 1.00 from Doris Day to (account). Ref Salary 2008/01/01 17:48:56 B+7Fz/eye6

1.2.2 Logging in Problems

Should you experience login problems e.g. you have forgotten your login password, you can follow the **Forgotten Password** process which will assist with logging into Online Banking successfully.

How to use the Forgotten Password function

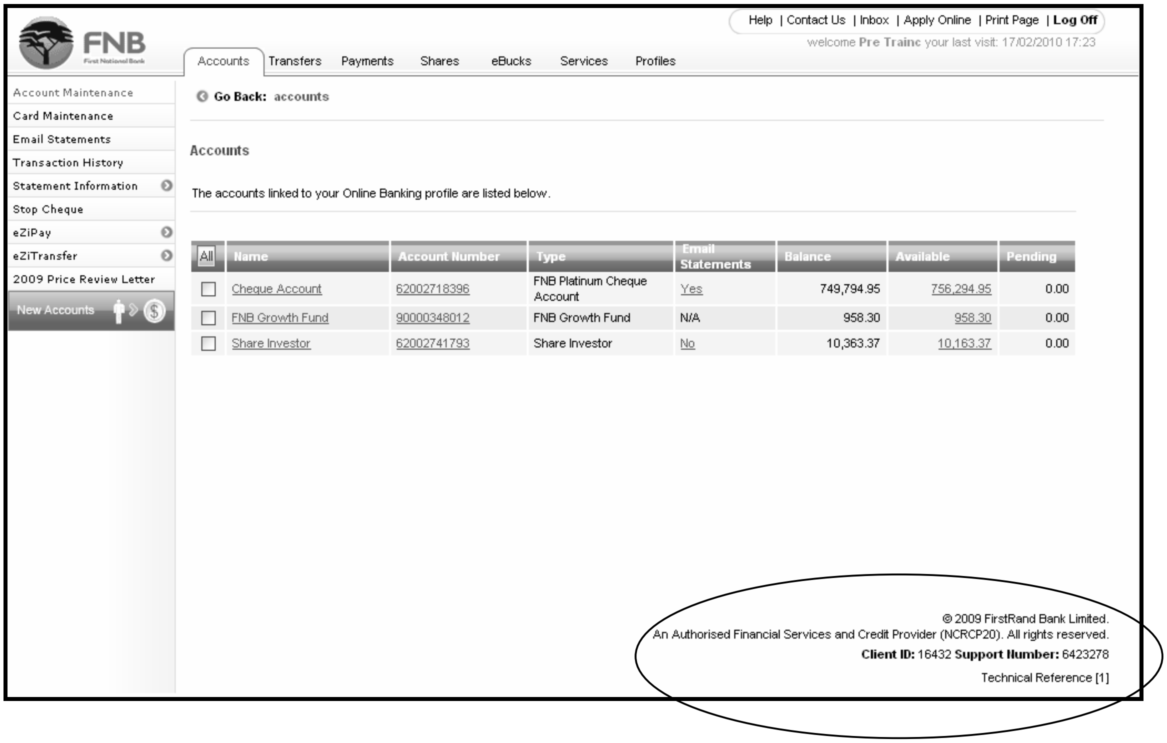
Step	Action
1	On the homepage of Online Banking, click on the **Login Problems** hyperlink.
2	Click on the **Forgotten Password** hyperlink.
3	For a **Forgotten Password** you will be required to complete your **User ID** and **ID/Passport Number**. Complete the required information and then click on **Update**.
4 Note	Your User ID will be displayed and you will be required to enter a **New Password**. Enter the new password a second time to Confirm the password. The Password rules are: • Passwords may consist of alpha or numeric characters only, or a combination of both. • Passwords can be Uppercase, lowercase, or a combination of both. • Passwords must be a minimum of 6 characters and not exceed 30 characters. • The same character cannot be used consecutively, e.g. aardvark. • New passwords cannot be the same as your previous 3 passwords. • Passwords must not be similar to User ID or any of your personal details, e.g. name, ID number, email address, date of birth.
5	Enter your **One Time PIN (OTP)**.
6	If you did not receive your One Time PIN, click in the check box next to: **Send One Time PIN to primary option** or **Send One Time PIN to secondary option**. Click on **Send OTP**.
7	Once the OTP has been received, and you have entered your **One Time PIN**, click on **Confirm**.
Note	Users that have a DigiTag will also need a One Time PIN to complete this process.
8	A new page will confirm that you have successfully updated your password. Click on **Login** to complete the process.

How to use the Forgotten User ID function

Step	Action
1	On the homepage of Online Banking, click on the **Login Problems** hyperlink.
2	Click on the **Forgotten User ID** hyperlink.
3	For a **Forgotten User ID** you will be required to complete your **Password** and **ID/Passport number.** Complete the required information and then click on **Update**.
4	For a **Forgotten User ID** your ID / Passport Number will be displayed and you will be required to enter a **New User ID**.
5	Enter your **One Time PIN (OTP)**.
6	If you did not receive your One Time PIN, click in the check box next to: **Send One Time PIN to primary option** or **Send One Time PIN to secondary option**. Click on **Send OTP**.
7	Once the OTP has been received, and you have entered your **One Time PIN**, click on **Confirm**.
Note	Users that have a DigiTag will also need a One Time PIN to complete this process.
8	A new page will confirm that you have successfully updated your password. Click on **Login** to complete the process.

1.3 Client ID and Support Number

Your **Client ID** and **Support Numbe**r will be shown in the footer at the bottom right of each page. When contacting FNB Online Assistance, they will require your unique Support Number in assisting with your query.

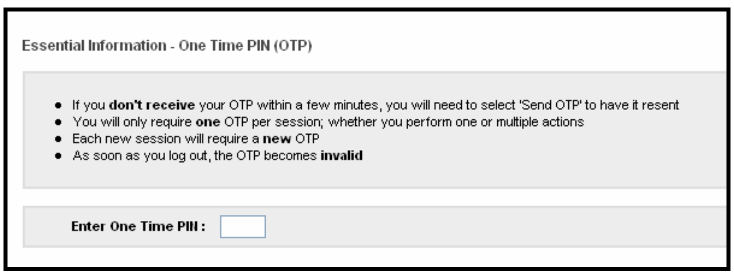


1.4 One Time PIN (OTP)

The One Time PIN (OTP) is a single, unique and time-sensitive PIN used as additional security on Online Banking. The PIN does not replace the username and password on login; it provides an additional layer of security over and above them.

Note	A user with a DigiTag will not require a One Time PIN (OTP). Should the DigiTag be cancelled or suspended (lost /stolen) the Primary mechanism of the One Time PIN will then be used instead. If a person has multiple DigiTags associated with their user profile, the user will be able to use the DigiTag linked to that profile. A maximum of four DigiTags can be linked to a profile.

The OTP will be sent to the user via sms, and the user will be prompted to capture the OTP at certain touch points.



The touch points are:

- Using the Forgotten Password or Username functionality
- When changing access details, such as username
- When changing personal details, such as address
- When adding new users
- When resetting / changing payment limits
- When adding a recipient
- When making a Once-Off payment
- When using the Express Clearing option to make a payment
- Making prepaid purchases or playing LOTTO
- When registering for new products / services e.g. cell phone banking, inContact, FNB Connect
- When giving notice on an investment account

Continued on next page…

SMS is the suggested means of receiving an OTP. If you do not have access to a cellphone, please contact FNB Online Assistance on 087 575 0000.

An OTP will be sent to you on login and is valid for a full session.
A session is closed when:

- You log off Online Banking
- The browser is closed
- You login once you have logged off
- There is no system activity for 15 minutes

1.5 Navigation

Navigation options

You will only be shown the tabs, buttons, actions, files and functionality that you have access to.

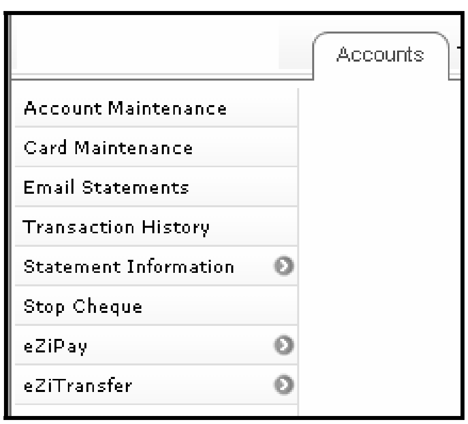
The first time that you login to the system your default page will be the **My Profile** or **Accounts** landing page. You can change your default landing page using the **Preferences** function on the My Profile tab.

1.5.1 Tabs

After logging onto the system, you will navigate through the system using the tabs on the top of the screen. Each tab will have its own action bar with the options specific to that tab.

1.5.2 Action bar

The action bar is displayed on the left of the screen once a tab has been selected. The action bar consists of the options that can be performed for the tab. If the action bar button consists of additional drop down options an arrow is displayed next to the action button.



1.5.3 Header Options

The following options are accessible on every page of Online Banking and can be found on the top right of each page.

- We're there to support you! Select the **Help** option to view Online Banking Help Text related to the page that you are on or select **Contact Us** to log a call with FNB Online Assistance.

- This is your **Online Banking Inbox**; you can elect to download certain items to this Inbox.

- **Print Page** allows you to print the specific page that is displayed on the screen.

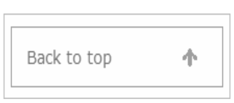
- **Log Off** is used to log out of Online Banking and return to the ff and return to the L**ogin** page.

1.5.4 Footer options

The icon options shown below are found at the bottom right of certain pages.

- Use the **Previous** or **Next** icon options to page through a list of items.

- Use the **Back to Top** icon to return you to the top of a page that you have scrolled down.



1.5.5 Page Navigation Buttons

Cancel button

Unless otherwise indicated, the **Cancel** button will delete any information that you have entered on a page and will redirect you to the most appropriate page. For example, if you are maintaining an account, clicking **Cancel** will take you back to the **Accounts** landing page.

Update button

The **Update** button will save the changes that you have made on a specific page and will then display a confirmation page for those changes; you may have to enter a One Time PIN (OTP) in order to complete the process e.g. when creating a new recipient.

Confirm button

Once you have entered information and submitted an action you will be prompted to confirm that the information that you have entered is correct. The **Confirm** button is used to process/complete the action that you have requested the system to perform. You may need to enter a One Time PIN (OTP) in order to complete the process e.g. when creating a new recipient.

Edit button

Edit allows you to go back one step in a process and make changes to the information that you have entered.

Finish button

The **Finish** button is displayed on the results page of an action and is used to complete the process e.g. making a payment. Clicking on the Finish button of a results page will redirect you to the most appropriate page.

Send OTP

Send OTP is used to request a One Time PIN to be sent to you, via the primary or secondary mechanism.

1.5.6 Action buttons

A number of action buttons exist throughout the system and are used to carry out the function you have requested.

Pay and Transfer

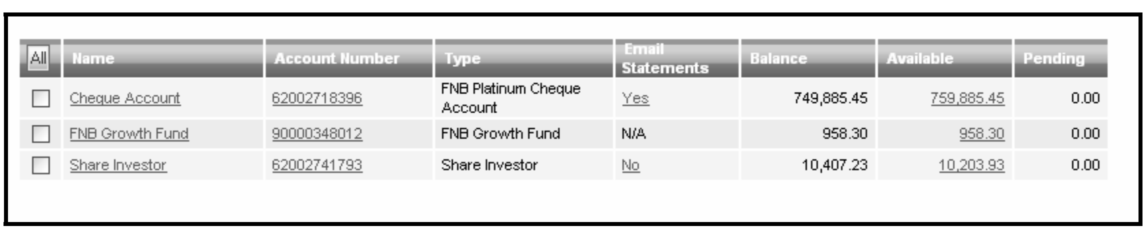
For example, click on **Pay** to complete a payment action, such as Pay Recipient or on **Transfer** to complete a transfer request.

Print and Download

The **Print** and **Download** buttons can be used to either print the current screen or you may want to save the information on your screen to your pc by clicking on Download.

1.5.7 Hyperlink navigation

By clicking on any information that is underlined you can view additional information about that item e.g. clicking on the account number hyperlink displays the account name, number, type and limits.



All	Name	Account Number	Type	Email Statements	Balance	Available	Pending
☐	Cheque Account	62002718396	FNB Platinum Cheque Account	Yes	749,885.45	759,885.45	0.00
☐	FNB Growth Fund	90000348012	FNB Growth Fund	N/A	958.30	958.30	0.00
☐	Share Investor	62002741793	Share Investor	No	10,407.23	10,203.93	0.00

1.5.8 Sorting function

Most of the columns of information on Online Banking can be sorted, clicking on a column header will sort the items in that column; clicking on the column header again will reverse the order.

A column that has been sorted will have an arrow next to the column name; the arrow will be facing in the direction that the information has been sorted; i.e descending  or ascending .

Default Sort Order:

Order for alphabetical items = A –Z

Order for dates = earliest to latest

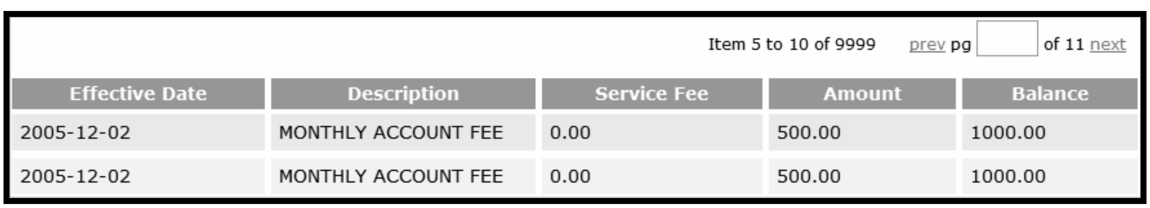
Order for numbers = smallest to largest

1.5.9 Page number jump facility

Where you have numerous pages of information you can use the page number jump facility to move directly to a specific page.

For example, if you had 20 pages of recipients and you wanted to go to page 15, instead of continuously clicking on next to get to that page, enter the **page number** and click on **next** to take you directly to that page.

The **prev** and **next** functions can be used to page through a long list of items page by page.



Item 5 to 10 of 9999 prev pg of 11 next

Effective Date	Description	Service Fee	Amount	Balance
2005-12-02	MONTHLY ACCOUNT FEE	0.00	500.00	1000.00
2005-12-02	MONTHLY ACCOUNT FEE	0.00	500.00	1000.00

1.5.10 Breadcrumbs

Breadcrumbs are a hyperlink trail of where you have navigated from in order to reach the page that you are currently on.

Breadcrumbs can be used to switch between pages by clicking on a hyperlinked item. For example, if you were in creating a new recipient for a Scheduled Payment, the breadcrumb trail below will be displayed, by clicking on any of the hyperlinked text, you will be redirected to the respective landing page.

Bread crumbs are displayed at the top of each page just below the tabs.

1.6 Pre-defined List (Public Recipients)

The **Pre-defined List** is a database of companies whose bank details are saved on the system.

Companies that are on this list are called **Public Recipients**.

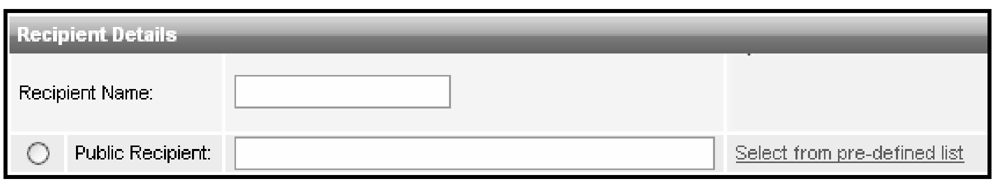
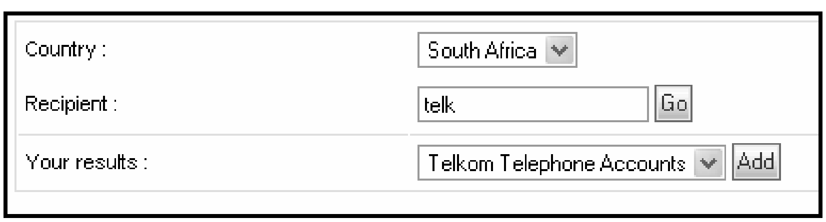
You can search for a Public Recipient by **Country** and **Recipient Name**.

Searches can be done for the following countries:

- South Africa
- Namibia
- Swaziland
- Lesotho

Note	Botswana also has a Pre-defined list however, users from other countries cannot view this list as cross-border payments cannot be made to Botswana account holders.

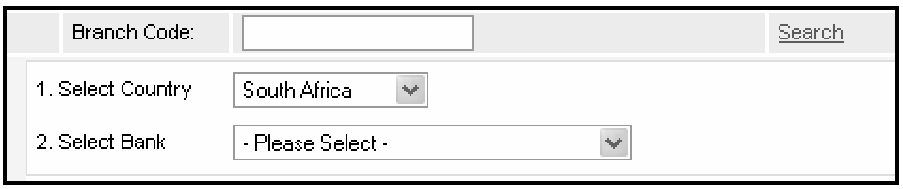
How to select a Public Recipient from the Pre-defined List

Step	Action
1	When creating a payment, click on **Public Recipient** or click on the **Select from pre-defined list** hyperlink to activate the Public Recipient list. 
2	Select the required **Country** from the dropdown list.
3	Enter the **Recipient** name and click on **Go**.
4	Select the required recipient from the results dropdown list and then click on **Add.** 
Note	The account details of a Public Recipient will not be displayed; most Public Recipients choose not to display their account numbers for security reasons.

1.7 Branch Code Search

The **Branch Code Search** facility enables you to search for the branch code of any registered financial institution.

How to do a branch code search

Step	Action
1	When creating a payment, click on the **Search** hyperlink next to **Branch Code** to activate the Branch Code list.
2	Select the required **Country** from the dropdown list.
3	Select the required **Bank** from the dropdown list. 
4	If required, enter the **Branch** or **Division Name** and then click on search.
5	Select the required Branch or Division from the dropdown list and then click on **Add** to add the branch code to the recipient's details.

2. The My Profile and Profiles Tab

2.1 Introduction

The Profiles tab allows the owner of an Online Banking profile (Primary User) to capture and manage both their own user settings, including their personal details, and the user permissions of any additional users (Secondary Users) that have been added to the profile.

<table>
<tr>
<td>KEY CONCEPTS
</td>
<td>The Profiles tab will only be displayed if the logged on user is the owner of an Online Banking profile and has added additional users (Secondary Users) to their profile.


The My Profiles tab is displayed to a logged on user that has no additional users (Secondary Users) linked to their profile.

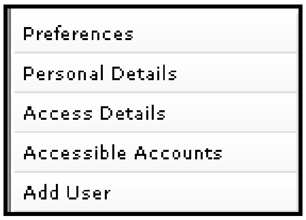
A Secondary User will only see the My Profile tab.

</td>
</tr>
</table>

2.1.1 The My Profile Tab

2.1.1.1 The Primary User (Profile Owner)

A Primary User / Profile Owner that has no Secondary Users linked to their profile will see the **My Profile** tab with the following options available on the action bar:



- Preferences - set up your system preferences
    - Organise how you would like your information to be displayed, including the number of results displayed per page
    - Specify which screen you would like to land on after login
    - Define which of your accounts you would like to view on the site

- Personal Details - update your personal details and contact information
    - Set up your Communication Preferences
    - Maintain your Correspondence Address
    - Maintain your Employment Details
    - Update your Highest Qualification
    - Update your email address for your Additional Services such as InContact, Balance Alerts, Limit Alerts and Email statements.
    - Update your cellphone number for your Additional Services such as InContact, Balance Alerts and Limit Alerts

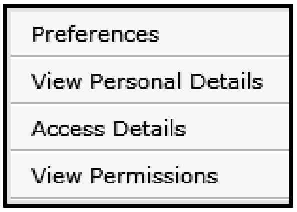
- Access Details - change your User ID, Password and OTP options

- Accessible Accounts - select which accounts you would like to display

- Add User - add secondary users to your profile

2.1.1.2 The Secondary User

A secondary user will have the following options available in the action bar when selecting the **My Profile** tab:



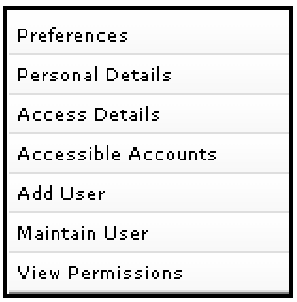
- Preferences - set up your system preferences
  - organise how you would like your information to be displayed, including the number of results displayed per page
  - Specify which screen you would like to land on after login
  - define which of your accounts you would like to view on the site
- Personal Details – view your personal details and contact information
  - The Personal Details for a Secondary User are lcaptured by the Primary User / Profile Owner; only the Primary User can maintain these details.
- Access Details - change your User ID, Password and OTP options
- Vew Permissions – view the Online Banking Permissions that have been allocated to you by the Primary User

2.2.2 The Profiles Tab

The **Profiles** tab will only be displayed if the logged on user is the owner of an Online Banking profile and has added additional users (Secondary Users) to their profile.

An Online Banking profile owner who has created additional users (secondary users) will see a **Profiles** tab and will no longer see the **My Profile** tab.

The following options will be available in the action bar when selecting the **Profiles** tab:



- Preferences - set up your system preferences
  - Organise how you would like your information to be displayed, including the number of results displayed per page
  - Specify which screen you would like to land on after login
  - Define which of your accounts you would like to view on the site

- Personal Details - update your personal details and contact information
  - Set up your Communication Preferences
  - Maintain your Correspondence Address
  - Maintain your Employment Details
  - Update your Highest Qualification
  - Update your email address for your Additional Services such as InContact, Balance Alerts, Limit Alerts and Email statements.
  - Update your cellphone number for your Additional Services such as InContact, Balance Alerts and Limit Alerts

- Access Details - change your User ID, Password and OTP options

Continued on next page…

- Accessible Accounts - select which accounts you would like to display
- Activate DigiTag - activate your DigiTag
- Add User - add secondary users to your profile
- Maintain User - maintain the personal details and user permissions of the secondary users on your profile.

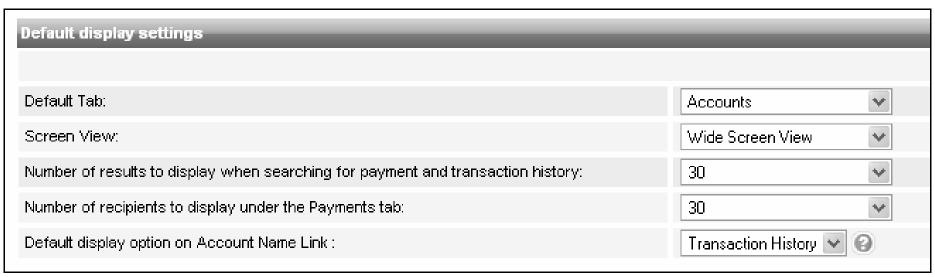
2.2 Preferences

Use this option to set up your system preferences – organise how you would like to see information.

The following settings are available:

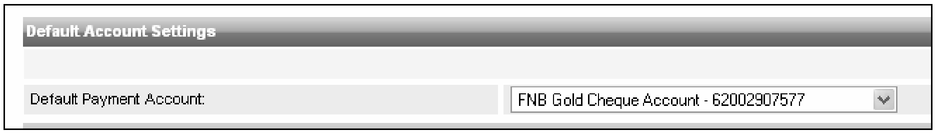
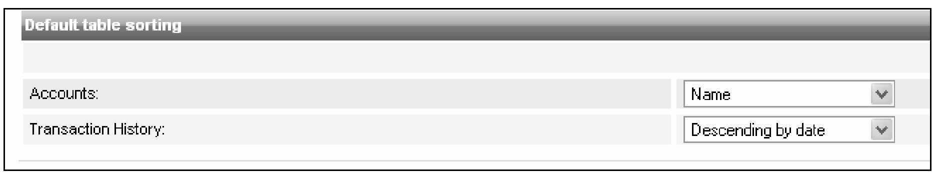
- Default Display Settings — default landing page, screen view, number of results per page etc.
- Default Account Settings — select a default payment account
- Default Table Sorting — select the order that information is sorted by

How to change your preferences

Step	Action
1	Click on the **Profiles** tab.
2	Click on **Preferences** on the action bar.
3	The first category of preferences is the **Default Display Settings**.  When logging into Online Banking, you have the choice of which tab you would like your profile to open on. Select your preference from the dropdown list next to **Default Tab**.
4 Note	Select your **Screen View** preference; **Normal view** if your screen size is 800x600 or select **Wide Screen View** if your screen size is 1024x768 (or bigger). The Wide Screen View is recommended as it allows for additional information to be displayed on certain pages
5	Select the **Number of results/lines per page** that you would like displayed when searching for payment and transaction history. You can select from a range between 10 and 120.

Continued on next page...

How to change your preferences continued

6	Select the **Number of Recipients** per page that you would like displayed under the **Payments** tab.
7	Select the **Default Display Option on Account Name Link**; choose which page you would like to be displayed when you click on an Account Name.
8 Note	The next category of preferences is the **Default Display Settings**. Select the account you would use most frequently when making payments.  You will have the option to select a different account when setting up the payment.
9	The last category of preferences is **Default Table Sorting**. This option enables you to select the order in which your **Accounts** are displayed; by **Name, Number or Type**, as well as the order in which you would like your **Transaction History** to be displayed; by **Ascending** or **Descending Date**. 
10	Click on **Update** to save your preferences.
11	Once you have checked your new settings click on **Confirm** to update them.
12	A Confirmation page will display the results of the transaction. Click on **Finish** to complete the process.

2.3 Personal Details

Use this option to maintain your personal details:

Personal Details such as language and marital details

Contact Details

Communication Preferences

Correspondence Address

Employment Details

Highest Qualification

Note	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 FNB Online Assistance: 087 575 0000

How to change your personal details

Step	Action
1	Click on the **My Profile / Profiles** tab.
2	Click on **Personal Details** on the action bar.
Note	If you have not yet entered your OTP number in this session, you will be required to do so before you can proceed.
3	If you did not receive your One Time PIN, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
4	Click on **Send OTP**.

Continued on next page...

...How to change your personal details continued

5	Once the OTP has been received, and you have entered your One Time PIN, click on

	Confirm.
6	Enter your personal details in the relevant fields.
7	Click on the **Update** button to update your details.
8	A **Confirmation Page** will display your updated details; check that your details are correct and then click on **Confirm**. Click **Edit** to change these details. Click **Cancel** to delete these changes and return to the Profiles page.
9	A **Results Page** will display the status of your request. You can **Download** or **Print** these results.
10	Click on **Finish** to complete the process.
Note	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. A simple and quick way to ensure that your details are updated where required!

2.4 Access details

The Access Details function allows you to change your User ID, Password and One Time Pin (OTP) details. You can view your support number which must be supplied when requesting support from the call centre.

For enhanced security, we suggest that you change your User Id and Password every few months. This function also allows you to set your daily One Time PIN transaction limit.

How to change your access details

Step	Action
1	Click on the My Profile/Profiles tab.
2	Click on **Access Details** on the action bar.
3	The **Current User ID** that you are logged in with is displayed here.
4	The **Support Number** is the number you will need to supply to a call centre agent when phoning the Call centre for assistance.
Note	If you have already used your OTP in this session, follow steps 6-12. If not, follow steps 5-12.
5	Enter the OTP that was sent to you under the heading **Please enter the One Time Pin that was sent to you to change your details**. If you did not receive your One Time PIN, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
6 Note	If you want to change your User ID, enter your **New UserID** under the heading **Change User ID**. Your User Id must be a minimum of 8 characters and not exceed 30 characters.

Continued on next page

......How to change your access details continued

7	Enter your New Password under the **Change Password** heading.
Note	The Password Rules are: Passwords may consist of alpha and numeric characters only, or a combination of both. Passwords can be Uppercase, lowercase, or a combination of both. Passwords must be a minimum of 6 characters and not exceed 30 characters. The same character cannot be used consecutively, e.g. aardvark. New passwords cannot be the same as your previous 3 passwords. Passwords must not be similar to User ID or any of your personal details, e.g. name, ID number, email address, date of birth).
8	Re-enter your new password next to **Confirm New Password**.
9	Under the heading **Additional Security**, select the primary method which will be used to send you a One Time Pin (OTP), under **Primary One Time PIN mechanism**. Select **SMS** to receive your OTP on your cell phone via SMS. Enter your **cell number**.
10	Click on the **Update** button to save the changes to your access details.
11	A new page will display your details. Click on **Confirm** to make your changes effective. **Edit** to make changes or **Cancel** to exit this function.
12	A new page will display your details. You may print or download the page for your records. Click on **Finish** to complete the process.

2.5 Accessible Accounts

By default all your linked accounts can be viewed on the accounts landing page. To change this, unselect the relevant account in the **Accessible** column.

Note: de-selecting the Accessible option will only remove an account from your accounts landing page, but the account will still be accessible via other channels, such as ATMs.

Maintaining accessible accounts

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Profiles tab.</td></tr>
<tr><td>2</td><td>Click on Accessible Accounts on the action bar.</td></tr>
<tr><td>3</td><td>A list of all your accounts that are linked to Online Banking is displayed.
<table>
<tr><th>Name</th><th>Account</th><th>Type</th><th>Accessible</th></tr>
<tr><td>eBucks</td><td>8001479852123</td><td>eCurrency</td><td>☐</td></tr>
<tr><td>Cheque Account</td><td>6298742009874</td><td>FNB Silver Cheque Account</td><td>☐</td></tr>
<tr><td>Credit Card</td><td>5914795200140</td><td>FNB Silver Crdit Card Account</td><td>☐</td></tr>
<tr><td>32 Day notice Account</td><td>7412759841241</td><td>32 Day Notice Account</td><td>☐</td></tr>
</table>
Click in the Accessible column next to each account you want to use for Online Banking. Remove the tick in this column if you want to hide an account from your list of accounts e.g. you might have a fixed deposit account you do not want to see on your list.</td></tr>
<tr><td>4</td><td>Click on Update to save your changes.</td></tr>
<tr><td>5</td><td>Check that you are happy with your changes and click on Confirm.</td></tr>
<tr><td>6</td><td>A successful message will be displayed. You may print or Download the confirmation page for your records. Click on Finish to complete the process.</td></tr>
</table>

3. Adding and Working with Additional Users

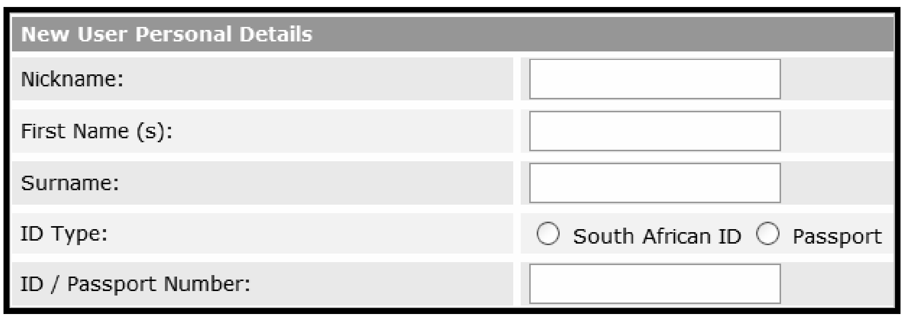
3.1 Adding Users

If you are the owner of an Online Banking profile, you can add users to your profile. Users can be given view and/or transact permission for each account on your profile and transaction limits can be set for each account.

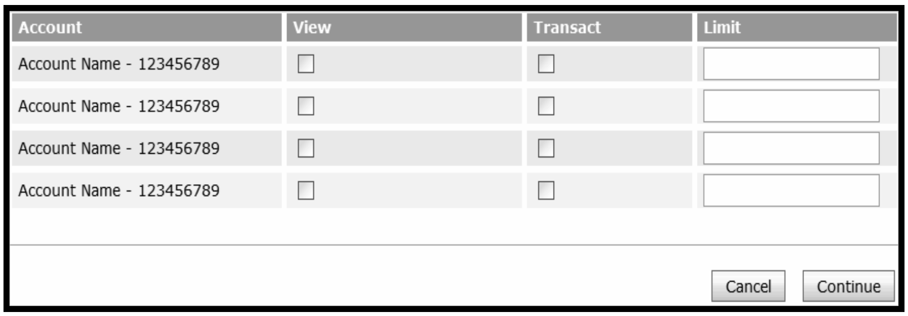
KEY CONCEPTS	
	A new User that has **not been given permission** to any of the accounts, will only have permission to the following on the site: o Logon o Contact Us o Help o Validate Account o Full access to the My Profile tab including: o Update his / her Preferences o View his / her Personal details o Change Access Details (including username, password, OTP specifics and PIN) o View Permissions A new User that **has been given View permissions** to an account, will only have the following permissions on the site: o All actions as per the previous list o Balance Enquiries (account balance and detailed balance) o Transaction History

KEY CONCEPTS	
	A new user that **has been given both View and Transact permissions** to accounts, will have access to the following on Online Banking: o All actions as per the previous lists o Limited access to the Accounts tab: o Full access to the Transfers tab o Full access to the Payments tab o Access to the following on the Services tab: o Prepaid Airtime

How to create users

Step	Action
1	Click on the **Profiles** tab.
2	Click on **Add User** on the action bar.
3	Next to **Nickname**, enter the new user's Nickname. 

Continued on next page...

4	Enter the **First Name(s)** of the new user and the user's **Surname**.
5	Select the user's **ID Type** from the dropdown list and enter the **ID / Passport Number**, e.g. SA ID Document, SA Passport etc.
6	Under **New User Personal Details**, type in the Telephone Number, Fax Number, Cellphone Number and Email Address for the new user.
7	The list of the bank accounts is displayed, under **Accounts**. Click in the check box next to the relevant account that you would like the new user to **View**. 
8	Click in the check box next to the relevant account that you would like the new user to **Transact** on i.e. make payments and transfers.
9	Enter the **Limit** up to which the new user can make payments. This cannot be greater than the daily limit you have set.
10	Click on **Continue**.
11 Note	A new page will be displayed. Type in a **New UserID** the user will enter when logging onto Online Banking. The following rules apply to creating a User ID: The User ID must consist of only alpha and numeric characters, or a combination of both. User ID must be a minimum of 8 characters and a maximum of 30 characters, The User ID cannot be the same as the as the previous 3 User ID's. User ID cannot be the same as the Password. The User ID must be unique.

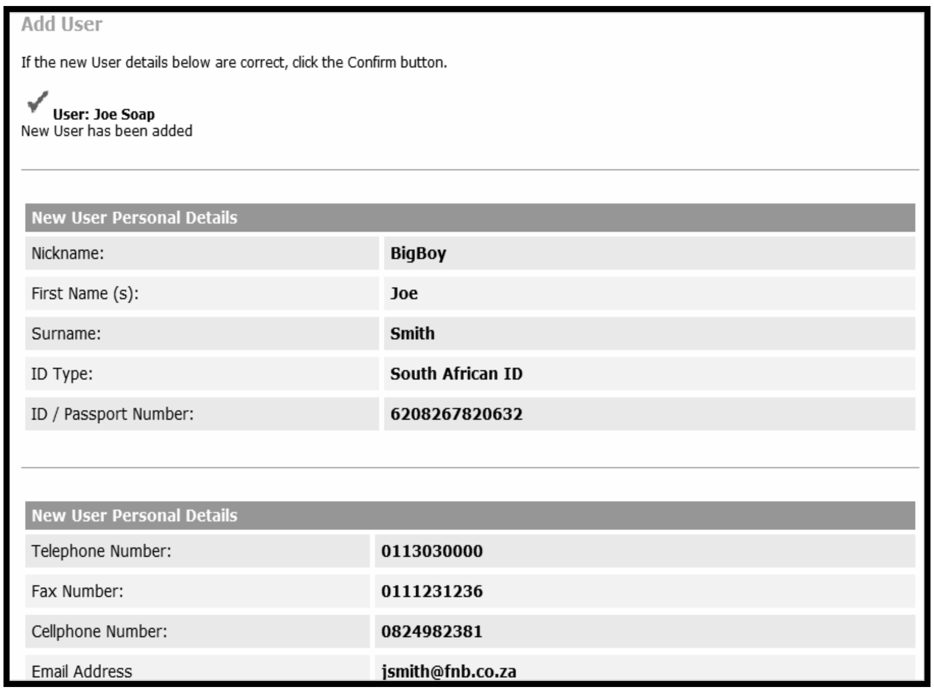
Continued on next page...

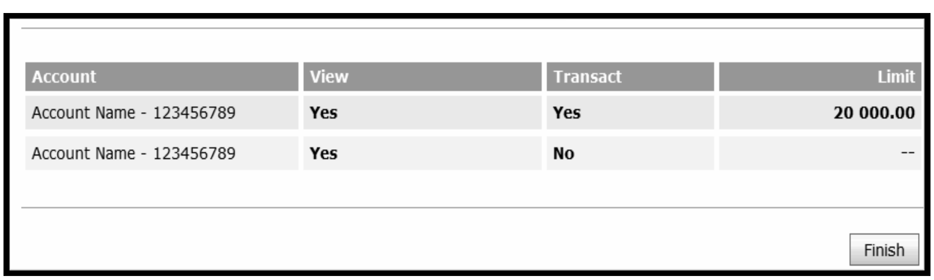
12 Note	Enter a **Default Password** and **Confirm Default Password**. The user will be prompted to change the password when they login the first time. The Password Rules are: o Passwords may consist of alpha and numeric characters only, or a combination of both. o Passwords can be Uppercase, lowercase, or a combination of both. o Passwords must be a minimum of 6 characters and not exceed 30 characters. o The same character cannot be used consecutively, e.g. aardvark. o New passwords cannot be the same as your previous 3 passwords. o Passwords must not be similar to User ID or any of your personal details, e.g. name, ID number, email address, date of birth).
13	The **Support Number** is automatically generated at the end of this process.
14	Under **Additional Security**, select the primary and backup method which will send a One Time Pin (OTP) to the User, under **Primary One Time PIN mechanism** and **Secondary One Time PIN mechanism**. The Primary mechanism is the Users first choice where the OTP is to be sent. Secondary mechanism is another cell number should the primary mechanism not be working. Select **SMS** to receive the OTP on the Users cell phone via SMS. Enter the **Users cell number**.
15	Click on the **Add** button.
16	A new page will display the details. Read the Terms and conditions for authority in respect of adding a Secondary User. Click in the check box next to I accept the above mentioned terms and conditions.
17	Enter the **One Time PIN** in order to make your changes effective.

Continued on next page...

...How to create users continued

18	If you did not receive your One Time PIN, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
19	Click on **Send OTP**.
20	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
21	A new page will display the details including the **Details**. Click on **Finish** to complete the process.

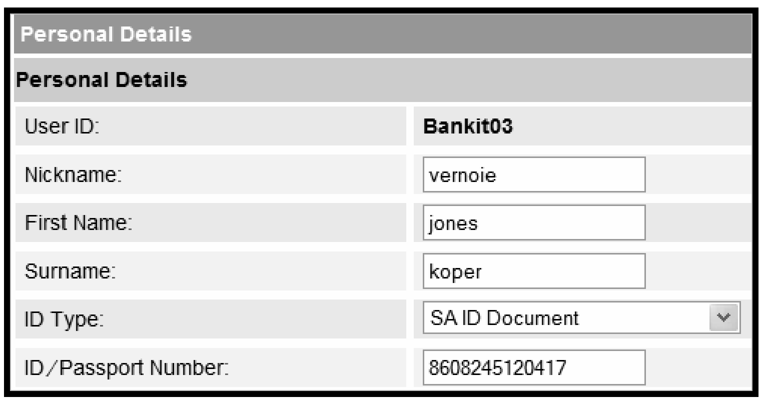




3.2 Maintaining Users

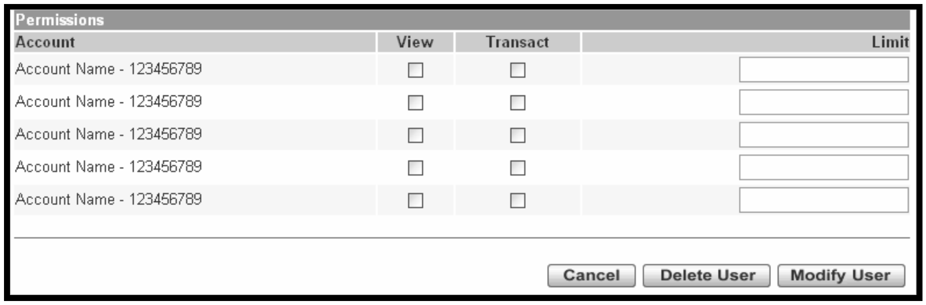
The Users linked to your profile are displayed on this page. Click on the Users Name to view or modify the Users details. You can perform various actions on a User, including updating personal details, resetting passwords and deleting the User from your profile.

How to maintain a user

Step	Action
1	Click on **Profiles** tab.
2	Click on **Maintain Users** on the action bar.
3	A list of all the **Users** linked to your profile is displayed. Click on the **Users Name** which you would either like to view or modify.
4	A new page will display **the Personal Details** for the User, for e.g. **Nickname**, **First Name**, **ID** / **Passport Number**. You can make changes to all of these fields. 
5	Enter the Contact Details next to Telephone Number, Fax Number, Cellphone Number and Email Address, if any of the user's contact details have changed.

Continued on next page...

...How to maintain users continued

6	Under Status, you can Change Status to either, Active or Suspended.
7	The list of the bank accounts is displayed, under **Permissions** and **Accounts**. 
8	Click in the check box next to the relevant account/s that you would like the user to **View**.
8	Click in the check box next to the relevant account/s that you would like the user to **Transact** on i.e. make payments and purchase prepaid airtime.
10	Under **Limit**, type in the maximum amount, per day, that the user can make payments.
11	Click on the **Modify User** button.
12	Check that the updated details for the user are correct. Enter the One Time PIN in order to make your changes effective.
13	If you did not receive your One Time PIN, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
14	Click on **Send OTP**.
15	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
16	A new page will display your details. Click on **Finish** to complete the process.

3.3 Deleting Users

You can delete Users that you no longer want to access the system.

How to delete a user

Step	Action
1	Click on the **My Profile** tab.
2	Click on **Maintain** User on the action bar.
3	Select the user by clicking on the name hyperlink. Click on the **Delete User** button at the bottom right side of the page. 
4	The User's Name will be displayed on a new page. If you are certain that you want to delete the user, click on the **Delete** button.
5	Click on **Finish** to complete the process.

3.4. Viewing User Details

You can view the following details for any Users that you have created.

KEY CONCEPTS 	User details can be viewed on the following: • View Details • View Preferences • View Account Permissions • View Limits You can view all the above information by clicking on the User name hyperlink.

4. Accounts

4.1 Accounts Landing Page

The following functionality is available from the Accounts landing page.

Tailored Product and Service Offerings

Keep up to date with new products and services that are available to you. Click on the respective icon to read more about the offer.

You have the choice to either Sign Up or Decline the offer.

If you elect to Sign Up you will be redirected to the respective product or service page to complete the sign up process.

If you Decline the offer, the offer will not be displayed again.

View Account Details

View your accounts and balances, detailed balances of your accounts and transaction history

Account Maintenance

Maintain your account details; change Account Nicknames, Transaction Limits, view Detailed Account Balances and perform Overdraft Maintenance

Investment Maintenance

View, add or update interest, maturity, and withdrawal and closure instructions on your investment accounts

Overdraft Maintenance

Apply for an overdraft and maintain your overdraft; you can increase, decrease or cancel your overdraft

Temporary Loan

Apply for a Temporary Loan

Card Maintenance

Maintain cards that are linked to your profile; Activate Card, Cancel Card, Order Replacement Card, Update Card Delivery Details, PIN Management and ATM Limit Maintenance

Continued on next page ...

Email Statements

Set up and maintain your email statement delivery options; subscribe, maintain or unsubscribe

Transaction History and Transaction Search

View a detailed history of the transactions on an account or locate a specific transaction

Statement Information

Obtain Recreated Statements and Interim Statements on your transactional account/s

Stop Cheque

Cancel a cheque payment, view stopped cheques and cancel an instruction to stop a cheque

Stop Debit Order

Put a Stop Payment on one or multiple debit orders.

eZiPay

Make quick and easy payments to existing recipients

eZiTransfer

Make a single transfer between the accounts on your profile e.g. from your cheque account to an investment account

PayPal Services

Transact internationally by facilitating online transfers and withdrawals via a qualifying account

Instant Accounting

Instant Accounting from FNB is an easy-to-use, integrated and instant accounting solution that uses your FNB electronic bank statement to do your bookkeeping automatically every night. Instant Accounting reduces manual data capturing and processing which enables you to produce updated financials in a very short space of time.

Annual Price Review Letter

View your Annual Price Review Letter

4.2 Account Maintenance

Use the Account Maintenance function to update your Account Profile.

- **Tailored Product and Service Offerings**
  - Keep up to date with new products and services that are available to you. Click on the respective icon to read more about the offer. You have the choice to either Sign Up or Decline the offer. If you elect to Sign Up you will be redirected to the respective product or service page to complete the sign up process. If you Decline the offer, the offer will not be displayed again.

The following product specific functionality is accessible from the **Account Maintenance** tab:

- **Transactional Account Maintenance**
  - maintain your account details (**Account Nicknames** or daily **Transaction Limits**)
  - view, add and/or update your credit card **Auto Payment** details
  - apply for or maintain an **Overdraft Facility**
  - apply for a **Temporary Loan**
  - request an **Additional Card** to be linked to your existing account
  - **upgrade your cheque account** and open a **Savings Pocket**
  - **Card Swop** - **upgrade your Credit Card** without a limit increase

- **Investment Account Maintenance**
  - **Interest Instructions** (Capitalise or Redirect interest)
  - View, add or modify a **Notice of Withdrawal**
  - Give **Notice to Close** an investment account
  - Modify a **Maturity Instruction**

- **Money Market Maximiser Account Maintenance**
  - Maintain your account details (**Account Nicknames**)
  - View **Interest Rate Tables**
  - View **Pricing Brochure**
  - View **Monthly Fact Sheet**

- **Share Trading Account Maintenance**
  - Maintain your account details (**Account Nicknames** or daily **Transaction Limits**)
  - **Upgrade** or **Switch** your share trading account

Continued on next page...

- **Wealth Management Account Maintenance**
    - Change your **Next Payment Amount**

Note	To maintain your **PayPal** profile, select **PayPal Services** from the Accounts tab and then select **Maintain PayPal Profile**.

4.2.1 Maintain your account details

How to maintain your account details

Step	Action
1	Click on the **Accounts** tab. Click on the check box next to the account that you want to maintain. Click on **Account Maintenance** on the action bar OR click on the **Name** of the account.
2	Enter the **Nickname** you want to give the account, under the heading **Name**. The **Account Number** and **Type** of account is displayed but cannot be changed.
3	Next to **Daily Payment Limit**, enter the daily payment limit amount for the account. This is the maximum amount for payments that can be made in a day from that account. For example, if you set a limit of R5 000.00 you could make one payment of R2 000.00 and one of R3 000.00 on the same day. Please refer to the **Note** below, before continuing.
Note	The **Payment Limit** that you enter here applies to the account, if you create additional users on your profile, payments made by them will also be deducted from this limit. For example, if you set a daily limit of R5 000 for the account and your additional users make payments totalling R 3 000 in a day, you will only have R2 000 available for payments from this account before the limit is reached. The recommended limit on the system is R30 000, please contact FNB Online Assistance if you wish to increase this limit. Transfers and Prepaid purchases have their own limit, if you wish to increase this limit, please contact FNB Online Assistance on 087 575 0000. **Remaining Daily Payment Limit** is the amount available for payments before the Daily Payment Limit is reached. For example, if you set a limit of R5 000 and make one payment of R3 000, the remaining amount displayed here will be R2 000.

Continued on next page...

...How to maintain your account details continued

4	Click on the **Update** button to update your account details. A new page will display the changed details.
5	Check that the updated details are correct. Enter the **One Time PIN** that was sent to you, in order to make your changes effective.
6	If you did not receive your One Time PIN, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
7	Click on **Send OTP**.
8	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
9	A new page will display your details. Click on **Finish** to complete the process.

4.2.2 Upgrade Cheque and Credit Card Account

This facility enables the Primary User to upgrade a cheque or credit card account.

- Upgrade Cheque Account
  - Upgrade your Cheque account
  - Review your account Pricing Options
  - Open a Savings Pocket
  - Apply Additional Services to your upgraded account

- Open a Savings Pocket

- Upgrade Credit Card
  - Upgrade your Credit Card (Card Swop) without a Limit Increase

- Increase Credit Limit

4.2.2.1 Upgrade a Cheque Account

KEY CONCEPTS 	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.

How to upgrade your cheque account

Step	Action
1	Click on the **Accounts** tab. Click on the check box next to the cheque account that you want to upgrade. Click on **Account Maintenance** on the action bar.
2	Your account details will be displayed. If you are eligible for a cheque account upgrade you will see an **Upgrade Account** button in the action bar. Click on Upgrade Account.
3...	The Account Upgrade page will be displayed.

Continued on next page...

...How to upgrade your cheque account continued

...3	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.
4	Click **Cancel** to end this process and return to Accounts landing page or Click **Upgrade Account** to continue with the process.
5	The Account Upgrade confirmation page will be displayed. Check that the information displayed is correct. Click **Edit** to amend any of the information.
6	Before you can continue you are required to read and accept the Cheque Account **Terms and Conditions**.
7	Enter the **One Time PIN** that was sent to you and then click **Confirm** to submit the request.
8	The Account Upgrade results page will be displayed. You can **Print** or **Download** this page.
9	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. Alternatively, click on **Finish** to complete the process.

4.2.2.2 Open a Savings Pocket

KEY CONCEPTS 	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).

How to open a Savings Pocket

Step	Action
1	Click on the **Accounts** tab. Click on the check box next to the cheque account that you would like to link the Savings Pocket to. Click on **Account Maintenance** on the action bar.
2	Your account details will be displayed. Click on **Open Savings Pocket** to open a new Savings Pocket and link it to your cheque account.
3	The Savings Pocket page will be displayed. Select the **qualifying account** that you would like to link the Savings Pocket to.
4	The **Interest Rates** applicable to the Savings Pocket on the selected account will be displayed. Click **Cancel** to end this process and return to the Accounts landing page or Click **Open Savings Account** to proceed with the process.
5	The Savings Pocket confirmation page will be displayed. Check that the information displayed is correct. Click **Edit** to change the account information.

Continued on next page...

...How to open a Savings Pocket continued

6 Note 	Click **Cancel** to end this process and return to the Accounts landing page or Click **Confirm** to proceed with the process. Before you can continue you are required to read and accept the Savings Pocket **Terms and Conditions**.
7	The Savings Pocket results page will be displayed. You can **Print** or **Download** this page. Click on **Finish** to complete the process.

4.2.2.3 Upgrade a Credit Card

Upgrade your Credit Card (Card Swop) without a Limit Increase.

This facility enables the Primary User to upgrade a credit card (Card Swop) to a qualifying card colour without a limit increase. The Card Swop options presented to you are determined by your annual gross income.

KEY CONCEPTS 	Upgrade your credit card to a qualifying card colour based on your annual gross income. 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.

How to upgrade your credit card

Step	Action
1	Click on the **Accounts** tab. Click on the check box next to the cheque account that you want to upgrade. Click on **Account Maintenance** on the action bar.
2	Your account details will be displayed. Click on **Upgrade Credit Card** to swop/upgrade your card.
3	Complete your **Gross Annual Income** details in order for the system to determine which card upgrade/s you qualify for. Click **Cancel** to end this process and return to the Accounts landing page or Click **Apply** to continue with the process.

Continued on next page…

...How to upgrade your credit card continued

4	The Card Upgrade Offer page will be displayed. Complete the required information: Choose Card Colour: Select the card colour that you would like to upgrade to. Click on the **Pricing Guide** hyperlink to view the fees for the various cards on offer. Delivery Details: Complete the delivery details for your new card.
5	Click **Cancel** to end this process and return to the Accounts landing page or Click **Upgrade** to continue with the process.
6	The Card Upgrade confirmation page will be displayed. Check that the information displayed is correct. Click **Edit** to change the account information or click Cancel to return to the Accounts landing page.
7	Before you can continue you are required to read and accept both the Credit Card **Terms and Conditions** and the **Confirmation Letter**.
8	Enter the **One Time PIN (OTP)** that was sent to you and then click **Confirm** to submit the request.
9	The Card Upgrade results page will be displayed. Print the Confirmation Letter. You can also **Print** or **Download** the results page.

4.2.2.4 Increase the Credit Limit on your Credit Card

How to increase your credit limit

Step	Action
1	Click on the **Accounts** tab. Click on the check box next to the credit card account for which you would like to increase the credit limit. Click on **Account Maintenance** on the action bar.
2	Your account details will be displayed. Click on Increase Credit Limit.
3	The Increase Credit Limit application form will be displayed. Please read the requirements and the **Terms and Conditions**. Click **Cancel** to end this process and return to the Accounts landing page or Click **Start Application** to continue with the process.
4	Your personal and contact information will be pre-populated. If your personal details are incorrect you can update them in Online Banking under the **My Profile** tab and then return to the application.
5	Complete the required information. Click **Cancel** to end this process and return to Accounts landing page or Click **Continue** to proceed with the process.
6	Complete the Affordability Details. Click **Decline** to end this process and return to the Accounts landing page or Click **Accept** to proceed with the process.
7	The Credit Limit Details will be displayed. The highest Credit Limit that you qualify for is displayed. You can click on the **Decrease Limit** hyperlink to reduce this limit. Click **Cancel** to end this process and return to the Accounts landing page or Click **Accept** to proceed with the process.
8	The Increase Credit Limit Quotation will be displayed. You are required to either **Print** or **Download** the quotation.
9	Select how you would like to proceed with the application and then click **Submit**.
10	The Increase Credit Limit results page will be displayed. Click on **Finish** to complete the process.

4.2.3 Credit Card Value Added Services (VAS)

This functionality will enable you to view, modify and subscribe to the Value Added Services applicable to your credit card from a single entry point.

- View existing Value Added Services on your Credit Card account
- Modify the details for a Value Added service that you are already subscribed to
- Subscribe to a Value Added Service

Card Value Added Services include:

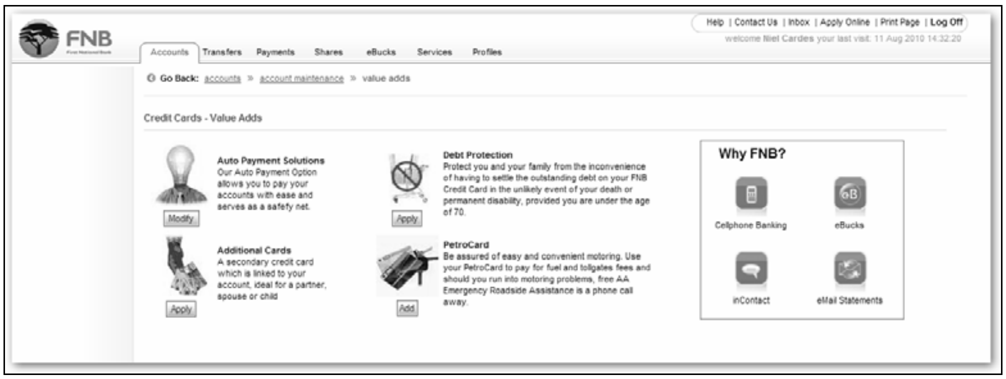
- Set up Auto Payments
- Apply for Additional Cards online
- Cellphone Banking
- inContact
- eBucks
- Order a Linked Petro Card
- Email Statements
- Top-Up existing Debt Protection Plan/s

Note	Value Added services are only available to the Primary User.

4.2.3.1 View Credit Card Value Added Services

How to view the Value Added services applicable to your credit card

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Accounts tab.</td></tr>
<tr><td>2</td><td>Click in the check box next to the required credit card account and then click on Account Maintenance on the action bar.</td></tr>
<tr><td>3</td><td>Click on Value Adds to display a single view of the Value Added Services available to your credit card product.



</td></tr>
<tr><td>4</td><td>Click on the applicable service icon in the “Why FNB?” window fore more information about that service.</td></tr>
<tr><td>5

Note</td><td>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.
Click on Apply to add a service or click on Modify to manage a service.

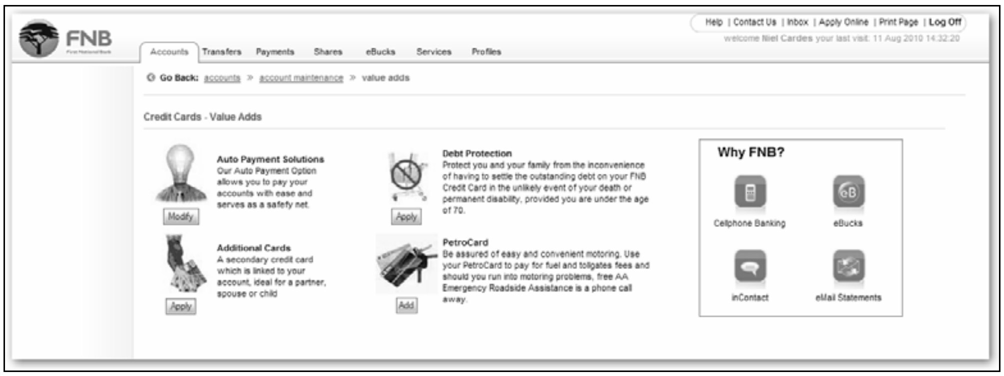
If you click on Apply or Modify you will be redirected to the applicable page for that Value Added Service.
Once you have completed your request click on Finish to return to the Value adds page.</td></tr>
</table>

4.2.3.2 Manage Debt Protection Plan

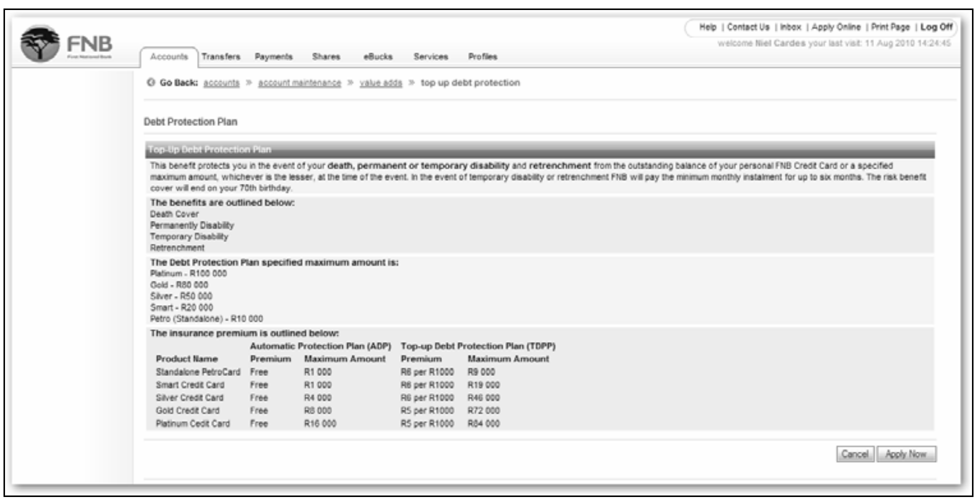
This functionality enables you to view the existing Debt Protection plan on your Credit Card account and also to apply for a Top-up Debt Protection plan.

How to manage the Debt Protection plan on your credit card account

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Accounts tab.</td></tr>
<tr><td>2</td><td>Click in the check box next to the required credit card account and then click on Account Maintenance on the action bar.</td></tr>
<tr><td>3</td><td>Click on Value Adds to display a single view of the Value Added Services available to your credit card product.



</td></tr>
<tr><td>4</td><td>Click on Apply or Modify below the Debt Protection icon to display the Debt Protection plan page.



</td></tr>
</table>

Continued on next page…

...How to manage the Debt Protection plan on your credit card account

...4 Cont.	The following information is displayed: The Benefits (what the plan covers) The Debt Protection Plan specified maximum cover per card The Insurance Premium
5	Click on **Cancel** to return to the Value Adds page Or Click on **Apply Now** to continue.
6	A confirmation page will display the details of the Top-Up. Check that this information is correct. Before you can continue you will be required to accept the **Terms and Conditions**. Enter your **One Time PIN** and click on **Confirm**.
7	A results page will display the status of your request. You can **Print** or **Download** this page. Click on **Finish** to complete the process

4.2.4 Auto Payment

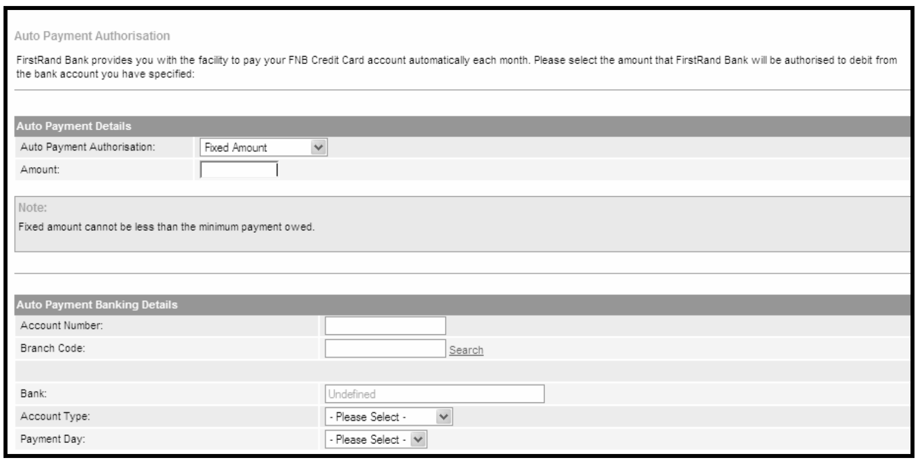
The Auto Payment facility enables you to pay your FNB Credit Card account automatically each month. You can create a new credit card Auto Payment or view and/or update existing Auto Payment details without having to go to a Branch.

Note	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 determined by business. The Auto Payment facility can only be added or updated by the Primary User.

Continued on next page…

4.2.4.1 Add an Auto Payment

How to add an Auto Payment

Step	Action
1	Click on the **Accounts** tab.
2	Click on the radio button next to the required account **Name** and click on **Account Maintenance** on the action bar.
3	Click on **Auto Payment** to display the capture screen. 
4	Select the Auto Payment Authorisation from the dropdown.
5 Note	If you have selected a fixed amount, enter the amount. The fixed amount cannot be less than the minimum payment amount due on the credit card account.
6	Enter the details of the bank account to be debited; Account Number, Branch Code, Bank Name and the Account Type.
7	Select the preferred Payment Day.
8	Select **Add** to proceed to the confirmation page.

Continued on next page...

...How to add an Auto Payment continued

9	Click **Edit** to return to the Auto Payment capture page. Click **Cancel** to cancel the instruction and return to the Accounts landing page. To continue, please read and agree to the Declaration, enter your OTP and then click **Continue**.
10	Your Reference Number will be displayed on the Auto Payment results page. Click **Download** to download the results in PDF format. Click **Print Results** to print the results. Click **Finish** to return to the Accounts landing page.

4.2.4.2 Maintain an Auto Payment

How to maintain an Auto Payment

Step	Action
1	Click on the **Accounts** tab.
2	Click on the radio button next to the required account **Name** and click on **Account Maintenance** on the action bar.
3	Click on **Auto Payment** to display the capture screen. The existing Auto Payment details will be displayed.
4 Note 	Update the Auto Payment details as required and click **Modify** to proceed to the confirmation page. If you have selected a fixed amount, enter the amount. The fixed amount cannot be less than the minimum payment amount due on the credit card account.
5	Click **Edit** to return to the Auto Payment capture page. Click **Cancel** to cancel the instruction and return to the Accounts landing page. To continue, please read and agree to the Declaration, enter your OTP and then click **Continue**.
6	Your Reference Number will be displayed on the Auto Payment results page. Click **Download** to download the results in PDF format. Click **Print Results** to print the results. Click **Finish** to return to the Accounts landing page.

4.2.5 Overdraft Maintenance

Use the Overdraft Maintenance function to either:

- **Apply** for an overdraft.
- **Increase** an existing overdraft facility.
- **Decrease** and existing overdraft facility.
- **Cancel** an overdraft facility.

Overdraft Maintenance is applicable to the following types of accounts:

- Silver Cheque Accounts
- Smart Cheque Accounts
- Gold Cheque Accounts
- Platinum Cheque Accounts
- Graduate Portfolio
- Staff Accounts
- Seniors Cheque Accounts
- Encore Portfolio

Note	This functionality is only available to the Primary user. Users can only apply for a new overdraft on existing cheque accounts if an overdraft facility does not already exist. Requests to reduce or cancel an Overdraft are done immediately on Online Banking.

4.2.5.1 Applying for an Overdraft

How to apply for an overdraft

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Account tab.

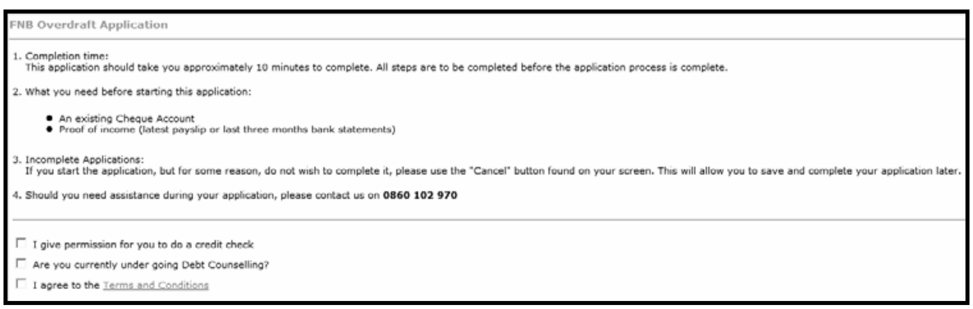
Click in the radio button next to the account you want to apply for an Overdraft on and click on Account Maintenance, Overdraft Maintenance and then the Apply option on the action bar.</td></tr>
<tr><td>2</td><td>Enter your OTP if you have not already entered your OTP in this session.</td></tr>
<tr><td>3

Note</td><td>In order to apply for the Overdraft, users must have and existing cheque account and proof of income.

The application should take approximately 10 minutes, should you not complete the application for some reason, click on Cancel as this will save the captured information, you are then able to continue where you left off at a later stage.

Click in the check boxes once you have agreed for the bank to do a credit check, agreed that you are not under going Debt Counselling and have read the Terms and Conditions.

Click on Start Application or Cancel should you not wish to continue.


FNB Overdraft Application
1. Completion time:
This application should take you approximately 10 minutes to complete. All steps are to be completed before the application process is complete.
2. What you need before starting this application:
• An existing Cheque Account
• Proof of income (latest payslip or last three months bank statements)
3. 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.
4. Should you need assistance during your application, please contact us on 0860 102 970
☐ I give permission for you to do a credit check
☐ Are you currently under going Debt Counselling?
☐ I agree to the Terms and Conditions</td></tr>
</table>

Continued on the next page...

...How to apply for an overdraft continued

4	Complete all the fields under the **Financial Details** headings. Click on **Continue** to continue with the application or **Cancel** to stop the process.  FNB Overdraft Application Please enter your Gross Annual Income and the required Overdraft Limit and select Continue. Financial Details Overdraft Account: Nickname - 01234567891011 Gross Annual Income: 250 000.00 Required Overdraft Limit: 5 000.00 Personal Details Number of Dependents: 0 Present Occupation: Other Capacity at Address: Lodger Contact Details Home Telephone Number: +27 11 4578021 Work Telephone Number: +27 11 3030067 Cellphone Number: +27 83 4564784 Email Address: bob@sales.co.za Perferred Contact Method: Email Note: If your contact/personal details above are incorrect, kindly visit your FNB branch to update your details.
5	The captured details and contact details displayed. Click on **Continue** to continue or **Cancel** to stop the process.
6	Your Income Details, Monthly Deductions, Living Expenses and your current monthly Credit Agreements are displayed. Click on **Continue** to continue with the application or **Cancel** to stop the process.
7	The **Pre Agreement** is displayed together with the reference number of your application. Click on **Print** or **Download** to keep the page for safe keeping. This quote is binding for a period of 5 days. Click in the check box once you have either printed or downloaded the quote and pre agreement before you accept the offer.

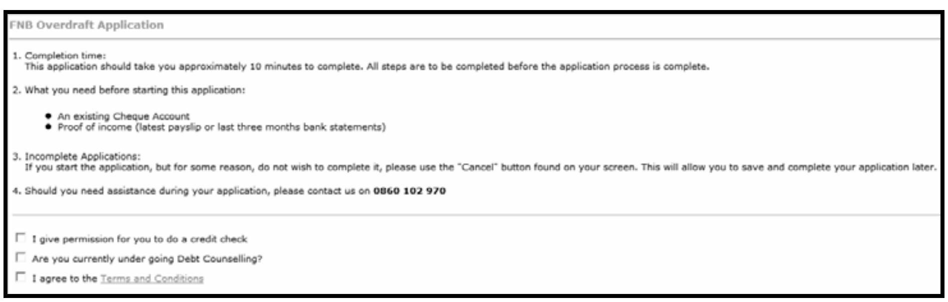
Continued on the next page...

...How to apply for an overdraft continued

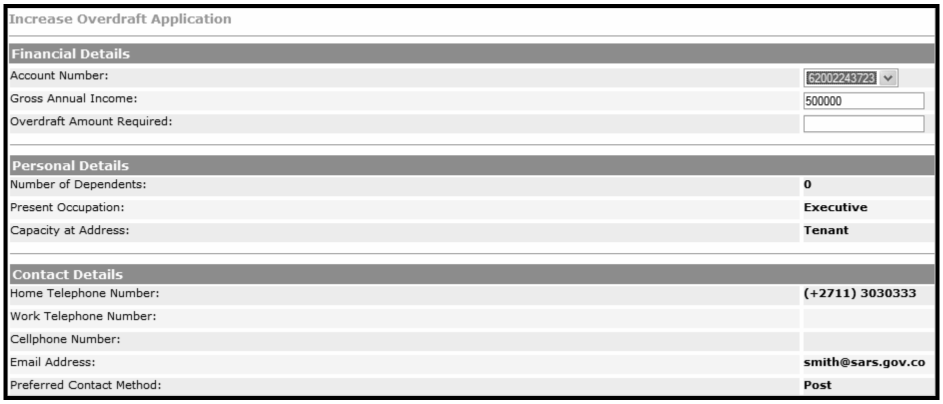
8	Select your preference by clicking in the radio button as to how you would like to continue with the application. The options are: I accept this offer, please update my overdraft facility. I decline this offer. I would like to take this offer up at a later stage. Click on **Cancel** to stop the process or **Confirm** to continue with the application.
9	A confirmation page is displayed confirming the status of the application together with the reference number. Click on **Download** or **Print** for your safe keeping. Click on **Finish** to complete the process.

4.2.5.2 Increasing your Overdraft

How to increase your overdraft facility

Step	Action
1	Click on the **Accounts** tab. Click in the radio button next to the account you want to apply for an Overdraft facility on and click on **Account Maintenance**, **Overdraft Maintenance** and then the **Increase** option on the action bar.
2	Enter your OTP if you have not already entered your OTP in this session.
3 Note	In order to apply for the Overdraft, users must have and existing cheque account and proof of income. The application should take approximately 10 minutes, should you not complete the application for some reason, click on Cancel as this will save the captured information and you are then able to continue where you left off. Click in the check boxes once you have agreed for the bank to do a **credit check**, agreed that you are not **under going Debt Counselling** and have read the **Terms and Conditions**. Click on **Start Application** or **Cancel** should you not wish to continue. 

Continued on next page...

4	Complete the **Financial Details.** Click on **Continue** to continue with the application or **Cancel** to stop the process. 
5	The captured details and contact details displayed. Click on **Continue** to continue or **Cancel** to stop the process.
6	Your Income Details, Monthly Deductions, Living Expenses and your current monthly Credit Agreements are displayed. Click on **Continue** to continue with the application or **Cancel** to stop the process.
7	The **Pre Agreement** is displayed together with the reference number of your application. Click on **Print** or **Download** to keep the page for safe keeping. This quote is binding for a period of 5 days. Click in the check box once you have either printed or downloaded the quote and pre agreement before you accept the offer.
8	Select your preference by clicking in the radio button as to how you would like to continue with the application. The options are: I accept this offer, please update my overdraft facility. I decline this offer. I would like to take this offer up at a later stage. Click on **Cancel** to stop the process or **Confirm** to continue with the application.

Continued on next page...

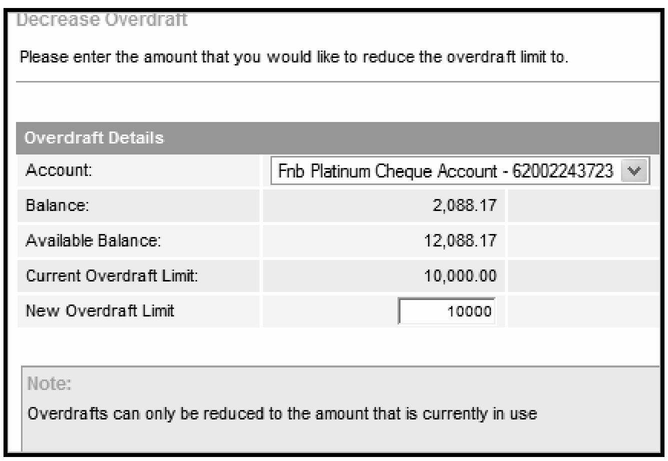
...How to increase your overdraft facility continued

9	A confirmation page is displayed confirming the status of the application together with the reference number. Click on **Download** or **Print** for your safe keeping. Click on **Finish** to complete the process.

4.2.5.3 Decreasing your Overdraft

Note	When reducing the Overdraft, this functionality is done real-time.

How to decrease your overdraft facility

Step	Action
1	Click on the **Account** tab. Click in the radio button next to the account that you would like to decrease the overdraft facility for and click on **Account Maintenance**, **Overdraft Maintenance** and then the **Decrease** option on the action bar.
2 Note	Select the **Account** from the drop down list. Enter the **New Overdraft Limit** in the field provided and click on **Continue**. Overdrafts can only be reduced to the amount that is currently in use. The **New Overdraft Limit** amount will take effect immediately. 
3	The captured details are displayed. Click on **Edit** to make changes, **Confirm** to continue or **Cancel** to stop the process.
4	A confirmation page is displayed confirming the reduction in your overdraft together with the reference number. Click on **Download** or **Print** for your safe keeping. Click on **Finish** to complete the process.

4.2.5.4 Cancelling your Overdraft

How to Cancel your Overdraft

Step	Action
1	Click on the **Accounts** tab. Click in the radio button next to the account you want to cancel an Overdraft facility for and click on **Account Maintenance**, **Overdraft Maintenance** and then the **Cancel** option on the action bar.
2	Select the **Account** from the drop down list. Click on **Confirm** to continue or cancel to stop the process.
3	The captured details are displayed. Click on **Edit** to make changes, **Confirm** to continue or **Cancel** to stop the process.
4	A confirmation page is displayed confirming the cancellation of your overdraft together with the reference number. Click on **Download** or **Print** for your safe keeping. Click on **Finish** to complete the process.

4.2.6. Temporary Loan

The Temporary loan is a pre-scored short-term credit facility whereby you are offered a fixed loan amount interest-free over a period of 31 days. This facility is available to existing FNB cheque and transmission account holders.

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

This loan is designed to provide an easy to understand, fee based credit facility to qualifying clients that do not have an existing overdraft facility on their account.

Should you take up the offer, there will be an initiation fee of 13% on the advanced amount, the minimum amount that can be taken up is R300 and the maximum amount will be determined by your account profile and/or credit record.

A Temporary Loan may be applied for on the following cheque and transmission accounts:

- FNB Smart Cheque Account
- FNB Silver Cheque Account
- FNB Turquoise Cheque Account
- FNB Gold Cheque Account
- FNB Platinum Cheque Account
- Smart Transmission Account
- Smart Account
- Staff Account
- Seniors Cheque
- Express Savings Account
- Encore Portfolio

Note	This functionality is only available to the Primary user. Users can only apply for a Temporary Loan facility on an existing cheque or transmission account if an overdraft facility does not already exist and there is no existing Temporary Loan amount outstanding.

4.2.6.1 Apply for a Temporary Loan

How to apply for a Temporary Loan

Step	Action
1	Click on the **Accounts** tab. Click in the radio button next to the account you want to apply for a Temporary Loan on and then click on **Account Maintenance** on the action bar. Click on **Temporary Loan** on the action bar.
2	Enter your OTP if you have not already entered your OTP in this session.
3 Note 	In order to apply for the Temporary Loan, users must have an existing cheque or transmission account. The application should take approximately 3 minutes, should you not complete the application for some reason, click on **Cancel** as this will save the captured information and you will be able to continue at a later stage from where you left off. Click in the check boxes once you have read and agree to the **Terms and Conditions**. Click on **Start Application** or **Cancel** should you not wish to continue.
4	If the correct account is not already pre-selected, select the account that you would like to apply for the Temporary Loan on from the drop down list and click on **Submit** to continue with the application or **Cancel** to stop the process.
5	The maximum amount of the Temporary Loan that you qualify for will be displayed together with the **Loan Details**. Select your preference by clicking in the radio button as to how you would like to continue with the application. The options are: I accept the offer, please continue with the application. I would like to decline this offer. Click on **Cancel** to stop the process or **Submit** to continue with the application.

Continued on next page…

...How to apply for a temporary loan continued

6	Once you have accepted the offer, the **Temporary Loan Take-Up Details** will be displayed. You will have the option to change the **Take-Up Amount** within your qualifying range. Click on **Continue** to continue with the application or **Cancel** to stop the process.
7	If you have specified a different Take-Up Amount, the Initiation Fee and Repayment Amount will be recalculated. A summary of the loan details will be displayed; please check that these details are correct. If you would like to amend the loan amount, click on **Edit**, click on **Cancel** to stop the process or click **Confirm** to continue.
8	The Temporary Loan Contract is displayed together with your Unique Customer Number. Click on **Print** or **Download** to keep the page for safe keeping.
9	A confirmation page is displayed confirming the status of the application together with the reference number. Click on **Finish** to complete the process.

4.2.7 Additional Card

Use the Additional Card function to link cards as secondary users to your Credit Card Account or Standalone Petro Card Account.

Note	All additional cards share the same credit limit with the primary account holder; no separate limits are allocated. This functionality is only applicable to the primary account user on an individual profile; Business, Commercial and Corporate credit card accounts are not included.

4.2.7.1 Apply for an additional card

How to apply for an additional card

Step	Action
1	Click on the **Accounts** tab. Click on the check box next to the applicable credit card account. Click on **Account Maintenance** on the action bar.
2	The **Name, Number** and **Type** of account are displayed. Click on **Additional Card** on the action bar.
3	Select the **Additional Card Type** that you would like to apply for.
4	Enter the details of the **Secondary User**; select the **Title** from the dropdown list, enter the **Surname**, **First Name** and if applicable, the **Middle Name/s**.
5	Enter your **Contact Details**; your daytime **Telephone Number**, your **Cellphone Number** and your **Email** address.

Continued on next page...

...How to apply for an additional card continued

6 Note 	Select the **Delivery Option** most convenient for you by clicking on the applicable radio button. The following delivery types are available based on card and product type: Branch Delivery Courier Delivery **Note:** For security purposes, certain card and product types have pre-defined delivery options and you will be confined to those delivery options. If you have selected to have the card delivered to a **FNB Branch**, enter the **Branch Name** OR click on **Search** to look up the branch name. If you have selected **Courier** you will not be required to complete any further information as the courier service will contact you directly.
7	You are required to read and agree to the terms of the Declaration before you click on **Continue**.
8	A new page will display the details for the Additional Card. Check that the details are correct. Enter the One Time PIN (**OTP**) that was sent to you, in order to make your changes effective.
9	If you did not receive your One Time PIN, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option. Click on **Send OTP**.
10	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
11	A confirmation page is displayed confirming the status of the application together with the reference number. You can **Download** or **Print** these results. Click on **Finish** to complete the process.

4.3 Investment Account Maintenance

Investment Maintenance allows you to view, add or update interest, maturity, and withdrawal and closure instructions on your investment accounts.

Capitalised interest will reflect in the account selected by you, on the interest payment date as specified when opening 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 the account.

KEY CONCEPTS

This functionality is accessible from the **Account Maintenance** tab.

Investment Account Maintenance offers the following product specific functionality:

- **Interest Instructions** (Capitalise or Redirect interest)
- View, add or modify a **Notice of Withdrawal**
- Give **Notice to Close** an investment account
- Modify a **Maturity Instruction**

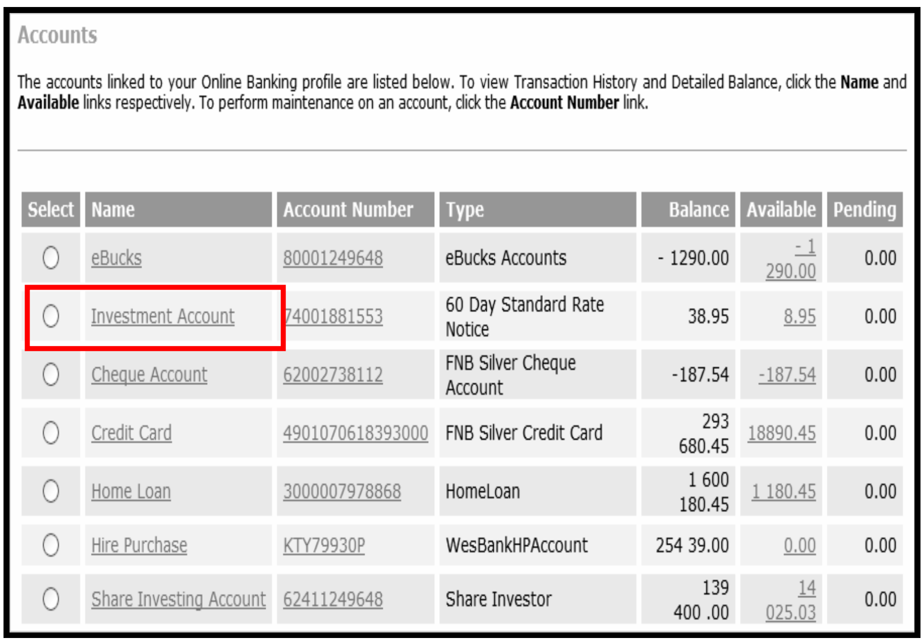
The table below indicates the function that is/not allowed on different Investment accounts:

Function	Call Account	32 Day Acc	Fixed Deposit
View Interest Instruction	Yes	Yes	Yes
Modify Interest Instruction	No	Yes	Yes
View Withdrawal Instruction	No	Yes	Yes
Process Withdrawal Instruction	Yes	Yes	No
View Closure Instruction	No	Yes	No
Process Closure Instruction	No	Yes	No
View Maturity Instruction	No	No	Yes
Modify Maturity Instruction	No	No	Yes

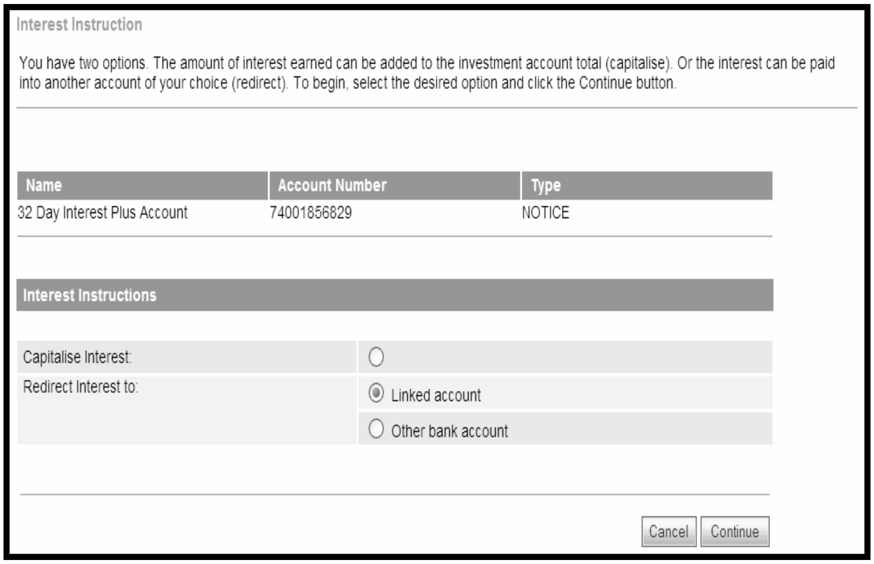
4.3.1 Interest Instruction

An existing interest instruction on a selected investment account can be changed to either Capitalise Interest or Redirect Interest to a Linked account or Redirect Interest to another bank account.

How to update your interest instruction

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Accounts tab.</td></tr>
<tr><td>2</td><td>Click on check box next to the Investment Account that you would like to update.

Accounts
The accounts linked to your Online Banking profile are listed below. To view Transaction History and Detailed Balance, click the Name and Available links respectively. To perform maintenance on an account, click the Account Number link.
<table>
<tr><th>Select</th><th>Name</th><th>Account Number</th><th>Type</th><th>Balance</th><th>Available</th><th>Pending</th></tr>
<tr><td></td><td>eBucks</td><td>80001249648</td><td>eBucks Accounts</td><td>- 1290.00</td><td>- 1 290.00</td><td>0.00</td></tr>
<tr><td></td><td>Investment Account</td><td>74001881553</td><td>60 Day Standard Rate Notice</td><td>38.95</td><td>8.95</td><td>0.00</td></tr>
<tr><td></td><td>Cheque Account</td><td>62002738112</td><td>FNB Silver Cheque Account</td><td>-187.54</td><td>-187.54</td><td>0.00</td></tr>
<tr><td></td><td>Credit Card</td><td>4901070618393000</td><td>FNB Silver Credit Card</td><td>293 680.45</td><td>18890.45</td><td>0.00</td></tr>
<tr><td></td><td>Home Loan</td><td>3000007978868</td><td>HomeLoan</td><td>1 600 180.45</td><td>1 180.45</td><td>0.00</td></tr>
<tr><td></td><td>Hire Purchase</td><td>KTY79930P</td><td>WesBankHPAccount</td><td>254 39.00</td><td>0.00</td><td>0.00</td></tr>
<tr><td></td><td>Share Investing Account</td><td>62411249648</td><td>Share Investor</td><td>139 400 .00</td><td>14 025.03</td><td>0.00</td></tr>
</table></td></tr>
<tr><td>3</td><td>Click on Account Maintenance and then select Investment Maintenance on the action bar.</td></tr>
<tr><td>4</td><td>Click on Interest Instruction on the action bar.</td></tr>
<tr><td>5</td><td>Click on the Beneficiary Name hyperlink to view the existing interest instructions.
Click on Back icon to take you to the previous page.</td></tr>
</table>

Continued on next page...

6	Select the account by clicking in the check box next to **Beneficiary Name** that you want to modify the interest instruction. Click on **Modify** on the action bar.
7	Click in the check box to either Capitalise Interest or Redirect Interest to a Linked account or to Other bank account and click on Continue. 
8	If you chose to **Redirect** the interest to a linked account, select the account you would like to redirect the funds to and the **Interest Frequency**, either Monthly or Quarterly, and click on **Redirect**.
9	Click on **Confirm** to complete the process.
10	A page will be displayed confirming the update of your interest instruction. Click on **Finish** to complete the process.
11	If you chose to **Redirect the interest to Other bank account**, type in the Account Number, Branch Code and Account Type and click on **Redirect**.
12 Note	A new page will display the account information where the interest must be redirected to, confirm the details and click on **Confirm**. Interest sent to a non FNB account will appear 3 working days after the interest payment date that you chose when the account was opened or amended.
13	Click on **Finish** to complete the process.

Continued on next page...

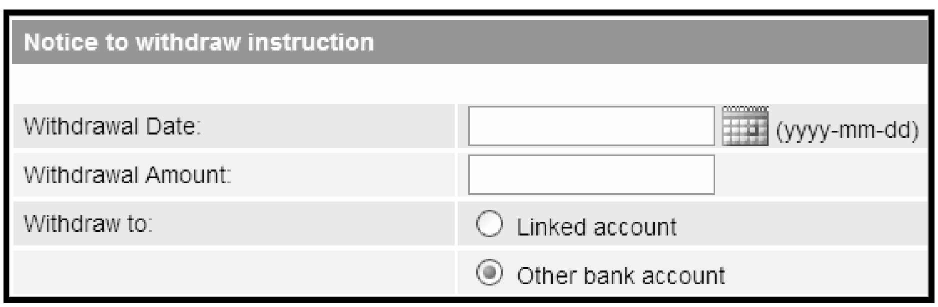
...How to update your interest instruction continued

14	If you chose to **Capitalise Interest**, select the **Interest Frequency** of either Monthly or Quarterly.
15	Click on **Confirm**.
16	A new page will display the result of your instruction, click on **Finish** to complete the process.

4.3.2 Notice to Withdraw from Investment

You can view, add or modify your notice of withdrawal on a selected investment account.

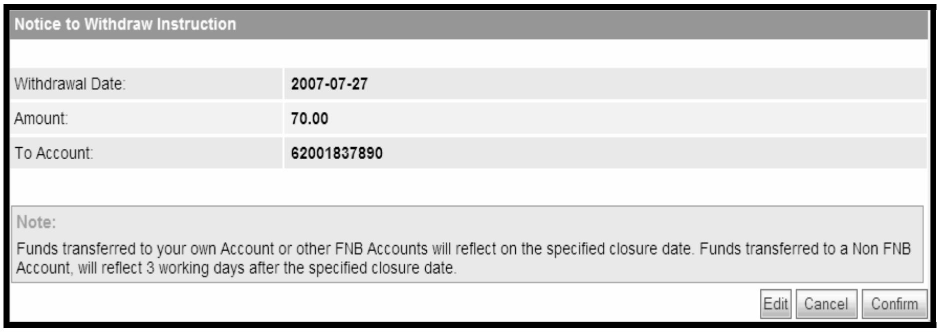
How to add or modify a notice of withdrawal

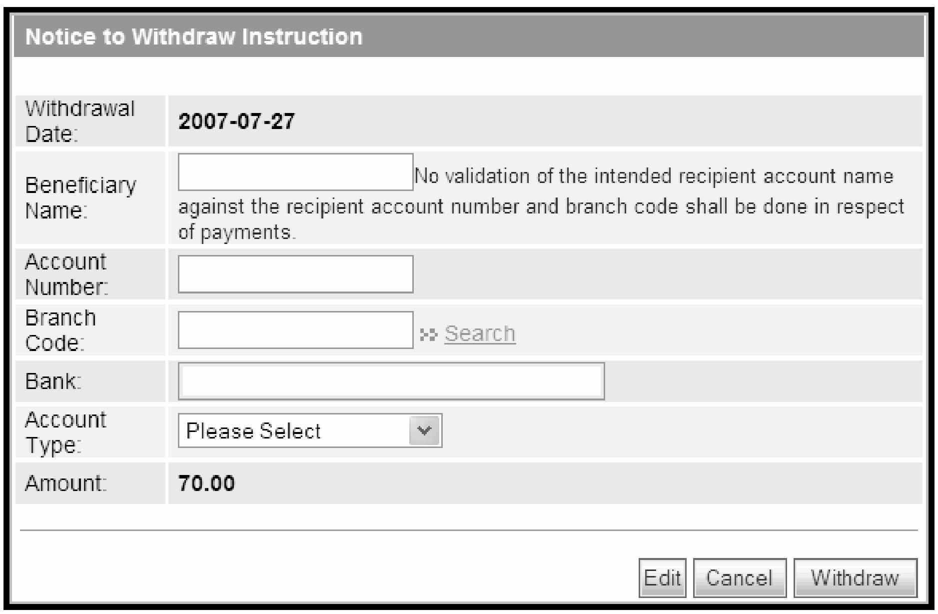
Step	Action
1	Follow steps 1-3 of the How to update your interest instruction procedure.
2	Click on the **Notice to Withdraw** on the action bar.
3	The page will display the existing withdrawal instruction on the selected account. Click on the **Beneficiary Name** hyperlink to view the existing notice withdrawal instruction, or click on **Modify** to modify the instruction. Click on **Back** icon to take you to the previous page.
4 Note	Click in the check box next to the **Beneficiary Name** you would like to modify and click on **Modify** or **Add Instruction** on the action bar. If you change your withdrawal date or amount, your notice period will begin again from day one.
5	Enter the Withdrawal Date and the Withdrawal Amount. Click on the check box to select where you would like the funds to be transferred to, either a **Linked account** or **Other bank account**. Click on the **Continue** button. 
6	If you chose Linked account, select the **account** from the dropdown list and click on **Withdraw**.
7	If you are satisfied with the withdrawal instruction, click on the **Confirm** button.

Continued on next page...

<table>
<tr><td>8</td><td>You can print the page for your records.

Click on Confirm to complete the process.


</td></tr>
<tr><td>9</td><td>If you chose to withdraw to Other bank account, type in the Beneficiary Name, Account Number, Branch Code and Account Type and click on Withdraw.

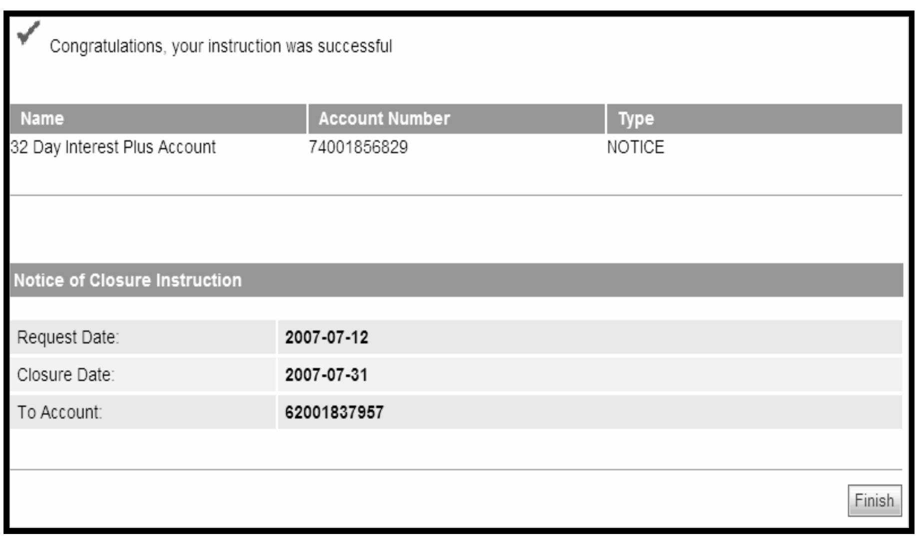

</td></tr>
<tr><td>10

Note</td><td>A new page will display the account information for the withdrawal instruction, click on Confirm.

Funds transferred to a non FNB account will appear 3 working days after the specified date.</td></tr>
<tr><td>11</td><td>Click on Confirm and then on Finish to complete the process.</td></tr>
</table>

4.3.3 Notice to Close Investment

How to give notice on an Investment Account

Step	Action
1	Follow steps 1-3 of the How to update your interest instruction procedure.
2	Click on the **Notice to Close** option on the action bar.
3	A new page will display the existing notice to close instruction on the selected account. Click on the **Beneficiary Name** to view the existing notice withdrawal instruction, or Click on the **Modify** button to modify the instruction. Clicking on **Back** will take you to the previous page.
4	Click in the check box next to the **Beneficiary Name** you would like to modify and click on **Modify** on the action bar.
6	Next **to Pay Amount into**, click in the check box of your choice where you would like the funds to be transferred into, either **Linked account** or **Other Bank Account**.
7	If you chose **Linked account**, select the **account** from the dropdown list and click on **Close Account**.
8	If you are satisfied with the withdrawal instruction, click on the **Confirm** button.
9	You can print the page for your records. Click on **Finish** to complete the process. 

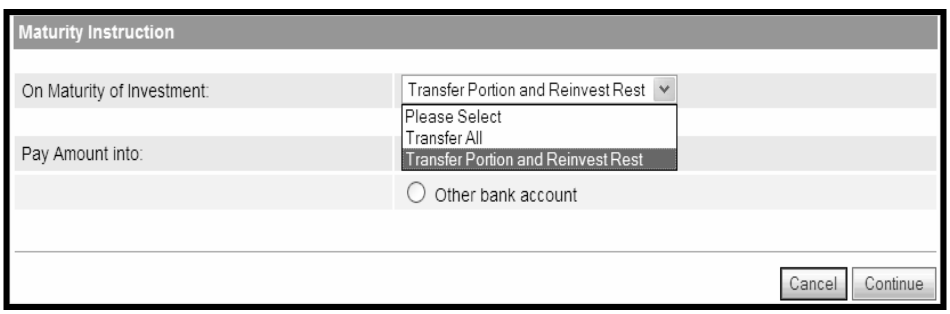
Continued on next page...

...How to give notice on an investment account continued

10	If you chose to Pay Amount into Other bank account, select the Account Number, Branch Code and Account Type and click on Close Account.
11	A new page will display the account information for the withdrawal instruction, click on **Confirm**.
Note	Funds transferred to a non FNB account will appear 3 working days after the closure date.
12	Click on **Confirm** and then on **Finish** to complete the process.

4.3.4 Maturity Instruction on Investment

How to modify a maturity instruction

Step	Action
1	Follow steps 1-3 of the How to update your interest instruction procedure.
3	Click on the **Maturity Instruction** on the action bar.
4	The page will display the existing maturity instruction, such as **Due Date** and **Amount** on the selected account. Clicking on the **Beneficiary Name** will allow you to view the maturity details where the funds will be paid into, the due date and the amount. Click on **Modify** on the action bar to modify the instruction, or Click on the **Back** icon to take you to the previous page.
5	Click in the check box next to the **Beneficiary Name** and click on **Modify** on the action bar.
6	From the dropdown list next to On Maturity of Investment select either Transfer All or Transfer Portion and Reinvest Rest. 
7	Next to **Pay Amount into**, click in the check box of your choice where you would like the funds to be transferred into, either **Linked account** or **Other Bank Account.** Enter the **amount** if you have selected the "transfer portion, invest rest" option. Click on **Continue**.
8	If you chose Linked account, select the **To Account** from the dropdown list and click on **Transfer All**.

Continued on next page...

...How to modify a maturity instruction continued

9	If you are satisfied with the withdrawal instruction, click on the **Confirm** button.
10	You can print the page for your records. Click on **Finish** to complete the process.
11	If you chose to transfer the funds into **Other bank account**, type in the **Account Number, Branch Code** and **Account Type** and click on **Transfer All** or enter the **amount** if you have selected the “transfer portion, invest rest” option.
12 Note	A new page will display the account information for the maturity to close instruction, click on **Confirm**. Funds transferred to a non FNB account will appear 3 working days after the maturity date.
13	Click on **Confirm** and then on **Finish** to complete the process.

4.4 Card Maintenance

Use Card Maintenance to maintain the cards linked to your Online Banking profile.

The following online functionality is available to individual clients for VISA Cheque Card, VISA Electron Debit Card and Credit Cards:

- Maintain ATM Limit
- Cancel Card on ATM and Credit Card accounts
- Order Replacement Card
- Activate Card
- PIN Management (View and Create PIN)

Note	Card Maintenance is only available to the Primary User.

How to access Card Maintenance

Step	Action
1	Click on the **Accounts** tab.
2	Click on **Card Maintenance** on the action bar.
3	A list of cards which are linked to your Online Banking profile accounts are displayed on this page. Select the radio button next to the account you would like to maintain and then select the appropriate menu item from the action bar.
Note	The user may only select one ATM card or credit card plastic at a time.

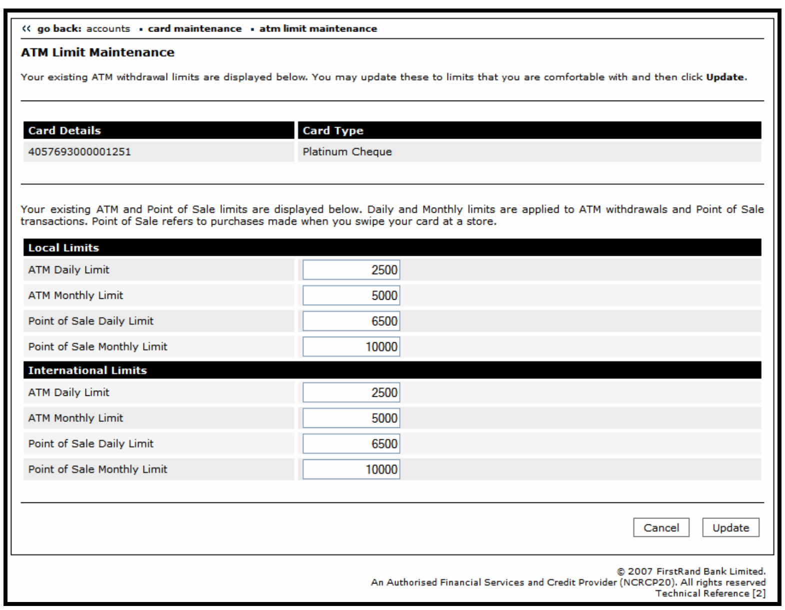
4.4.1 ATM Limit Maintenance

Use ATM Limit Maintenance to increase or decrease your daily ATM withdrawal limit on cards linked to your Online Banking profile.

Note	ATM Limit Maintenance can not be done online for fuel cards or Petro Card accounts.

How to maintain your ATM Limit on an ATM Card

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>From the Accounts landing page, click on Card Maintenance in the action bar.
A list of cards which are linked to your Online Banking profile is displayed on this page.</td></tr>
<tr><td>2</td><td>Select the card number that you would like to maintain and then click on ATM Limit Maintenance.</td></tr>
<tr><td>3</td><td>Both your existing daily and monthly limits for ATM withdrawals and Point of Sale (POS) transactions will be displayed.



</td></tr>
<tr><td>Note</td><td>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.</td></tr>
</table>

Continued on next page...

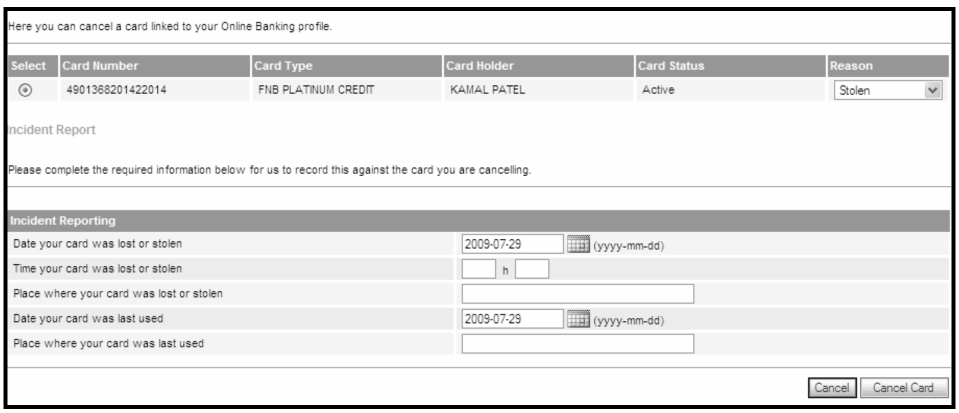
...How to maintain your ATM Limit on an ATM Card continued

4	Click on **Cancel** to return to the Card Maintenance page. OR Enter the new limit/s that you require and then click on **Update**
5	A confirmation page will display the details that you have captured.
6	If you have not already entered your **One Time PIN** in this session, you will be required to enter an OTP before you can continue.
7	If you did not receive your One Time PIN, click on the radio button next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
8	Click on **Send OTP**.
9	Enter your One Time Pin.
10	If you would like to amend any of these details, click on the **Edit** button to return to the ATM Limit Maintenance page. Click on **Cancel** to delete this information and return to the Card Maintenance Page. If you are satisfied with the details, click the **Confirm** button to submit this request.
11	The results screen will reflect the updated limits. You can **Download** or **Print** these results. Click on **Finish** to return to the Card Maintenance page.

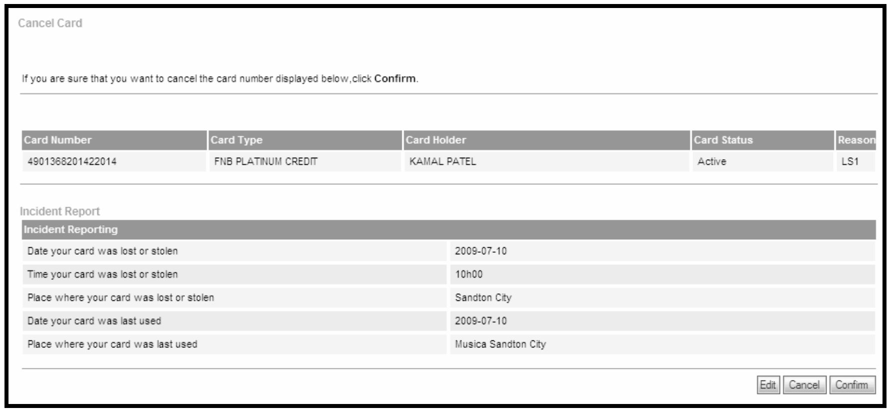
4.4.2 Cancel Card

Use the Cancel Card functionality to cancel a card linked to your Online Banking profile.

How to cancel an ATM card

Step	Action
1	From the **Accounts** landing page, click on **Card Maintenance** in the action bar. Click on **Cancel Card** in the action bar. A list of cards which are linked to your Online Banking profile is displayed on this page.
2	Select the radio button next to the card number that you would like to cancel. Select the **Reason** you want to cancel the card from the dropdown list i.e. lost, stolen, damaged or misplaced.
Note	If a credit card has been lost or stolen, you will be prompted to complete the **Incident Reporting** requirements. 
3	Click on **Cancel** to delete this information and return to the Card Maintenance Page. OR Click on **Cancel Card** to continue with this process.

Continued on the next page...

4	A confirmation screen will be displayed.  If you would like to amend any of these details, click on the **Edit** button to return to the Cancel Card page. Click on **Cancel** to delete this information and return to the Card Maintenance Page. If you are satisfied with the details, click the **Confirm** button to submit this request.
5	The results screen will reflect the status of your request. You can **Download** or **Print** these results. Click on **Finish** to return to the Card Maintenance page. If you would like to have a new card issued, click **Finish** and then select the **Order Replacement Card** option.

4.4.3 Order Replacement Card Online

This functionality allows you to order a replacement credit card or cheque card online if your card has been cancelled.

- Order a replacement credit card
- Order a replacement cheque card

Note	The order replacement card process can only be used for cards that are personalised i.e. your name is embossed on the card. The process to order a replacement card on a credit card account or cheque account differs slightly.

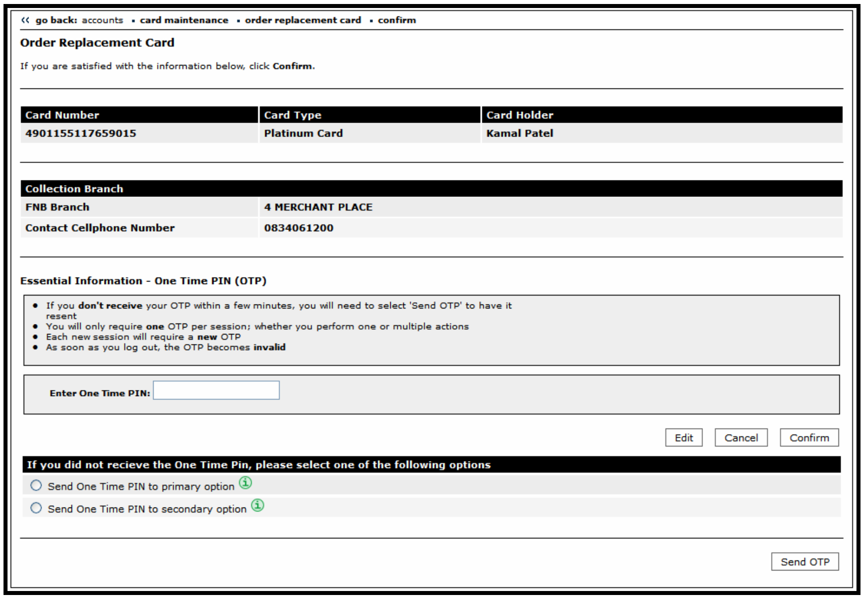
4.4.3.1 Order a Replacement Credit Card

How to order a replacement credit card

Step	Action
1	From the **Accounts** landing page, click on **Card Maintenance** in the action bar. A list of cards which are linked to your Online Banking profile is displayed on this page. A list of cards which are linked to your Online Banking profile is displayed on this page.
Note	The cards that are linked to your credit card account reflect a **Card Status**; you may only apply for a Replacement Credit Card if the status reflects as "**Cancelled**".
2	Select the radio button next to the card number that you would like to order a new card for and then click on **Replacement Card**.
3	The Order Replacement Card page will be displayed. Select the **Delivery Option** most convenient for you by clicking on the applicable radio button. The following delivery types are available based on card and product type: Branch Delivery Courier Delivery
Note	**Note:** For security purposes, certain card and product types have pre-defined delivery options and you will be confined to those delivery options. If you have selected to have the card delivered to a **FNB Branch**, enter the **Branch Name** OR click on **Search** to look up the branch name. If you have selected to have the card delivered to you via **Courier** there is no need to capture any details; the courier company will call you directly to obtain the required information.
4	Click on **Cancel** to delete this information and return to the Card Maintenance Page. OR Click on **Continue** to proceed.

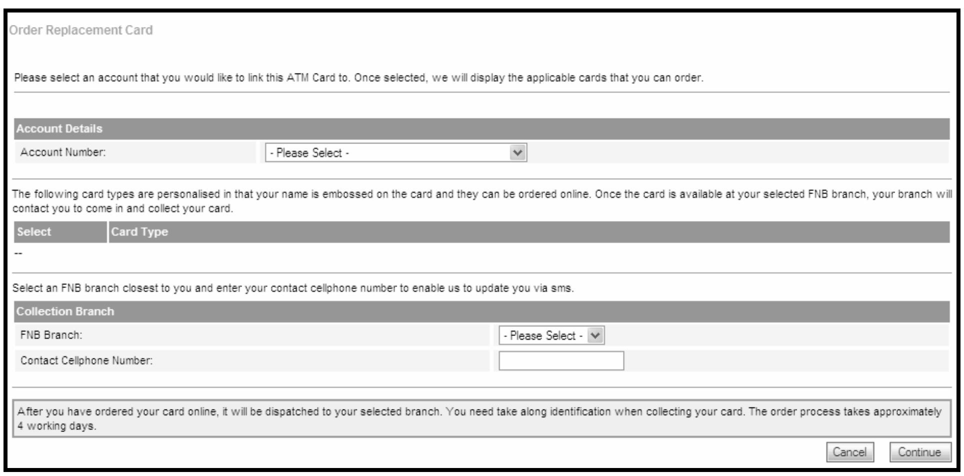
Continued on next page...

... How to order a replacement credit card continued

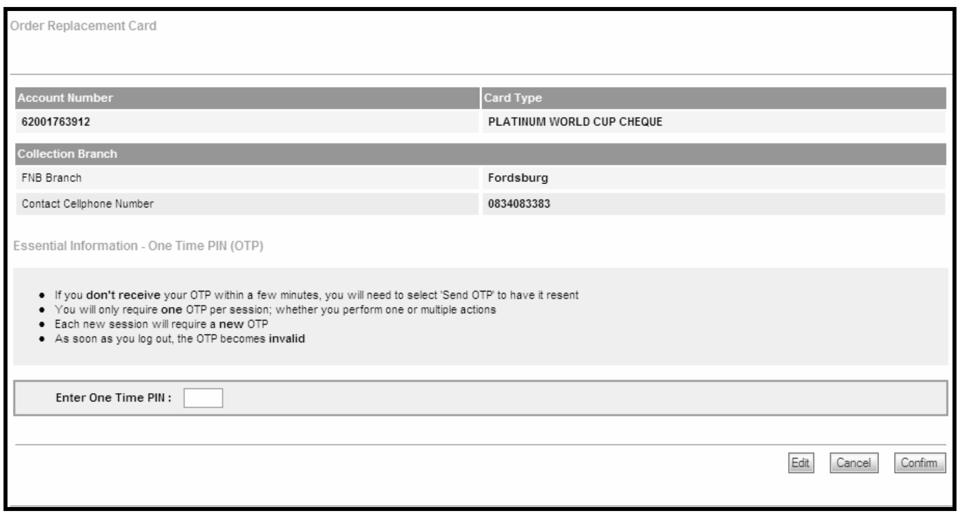
5	A confirmation screen will be displayed. 
6	If you have not already entered your **One Time PIN** in this session, you will be required to enter an OTP before you can continue.
7	If you did not receive your One Time PIN, click on the radio button next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
8	Click on **Send OTP**.
9	Enter your One Time Pin.
10	If you would like to amend any of these details, click on the **Edit** button to return to the Order Replacement Card page. Click on **Cancel** to delete this information and return to the Card Maintenance Page. If you are satisfied with the details, click the **Confirm** button to submit this request.
11	The results screen will reflect the status of your request. You can **Download** or **Print** these results. Click on **Finish** to return to the Card Maintenance page.

4.4.3.2 Order a Replacement Cheque Card

How to order a replacement cheque card

Step	Action
1	From the **Accounts** landing page, click on **Card Maintenance** in the action bar. A list of cards which are linked to your Online Banking profile is displayed on this page.
2	Click on Replacement Card. The Order Replacement Card page will be displayed.
3	Select an **Account** that the card should be linked to. Click on the radio button next to the personalised **Card Type** that you would like to order. 
4	Select the **Delivery Option** most convenient for you by clicking on the applicable radio button. The following delivery types are available based on card and product type: Branch Delivery Courier Delivery **Note:** For security purposes, certain card and product types have pre-defined delivery options and you will be confined to those delivery options.

Continued on next page...

...4 continued	If you have selected to have the card delivered to a **FNB Branch**, enter the **Branch Name** OR click on **Search** to look up the branch name. If you have selected to have the card delivered to you via **Courier** there is no need to capture any details; the courier company will call you directly to obtain the required information.
4	Click on **Cancel** to delete this information and return to the Card Maintenance Page. OR Click on **Continue** to proceed.
5	A confirmation screen will be displayed. 
6	If you have not already entered your **One Time PIN** in this session, you will be required to enter an OTP before you can continue.
7	If you did not receive your One Time PIN, click on the radio button next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
8	Click on **Send OTP**.
9	Enter your One Time Pin.

Continued on next page...

... How to order a replacement cheque card continued

10	If you would like to amend any of these details, click on the **Edit** button to return to the Order Replacement Card page. Click on **Cancel** to delete this information and return to the Card Maintenance Page. If you are satisfied with the details, click the **Confirm** button to submit this request.
11	The results screen will reflect the status of your request. You can **Download** or **Print** these results. Click on **Finish** to return to the Card Maintenance page.

4.4.4 Activate Card Online

This functionality allows you to activate your ATM card online once the card has been issued by the bank.

Note	This functionality is only available for ATM cards and can not be used to activate Credit Cards. This functionality is only available to South African users.

How to activate your new ATM card

Step	Action
1	From the **Accounts** landing page, click on **Card Maintenance** in the action bar. A list of cards which are linked to your Online Banking profile is displayed on this page together with a **Card Status.**
Note	If you elected to have the replacement card delivered to a branch, you can only activate the card once the **Card Status** reflects as "**In Branch**". If you elected to have the replacement card delivered to you, the **Card Status** will reflect as **"Ordered"**; as soon as you have taken delivery of the card you can activate the card online.
2	Select the radio button next to the card number that you would like to activate and then click on **Activate Card**.
3	A pop-up message will provide confirmation that the card has been activated. The Card Status will be updated to reflect as "Active".

4.4.5 PIN Management

This functionality allows you to manage the PIN for your card/s online.

- View PIN — User can view their existing PIN online
- Create PIN — User can create a new PIN online

Note	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.

4.4.5.1 View the existing PIN for your card

How to view the existing PIN for your card

Step	Action
1	From the **Accounts** landing page, click on **Card Maintenance** in the action bar. A list of cards which are linked to your Online Banking profile is displayed on this page.
2	Select the radio button next to the card number that you would like to view the PIN for and then click on **View PIN** in the action bar. The card details will be displayed.
3	If you have not already entered your **One Time PIN** in this session, you will be required to enter an OTP before you can continue.
4	If you did not receive your One Time PIN, click on the radio button next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
5	Click on **Send OTP**.
6	Enter your One Time Pin.

Continued on next page…

... How to view the existing PIN for your card continued

7	A new page will be displayed. Select the View PIN hyperlink to display your current PIN.
8	Please read the **Safety Tips** on how to keep your PIN Safe.
9	Click on **Finish** to return to the Card Maintenance page.

4.4.5.2 Create a New PIN for your card

How to create a new PIN for your card

Step	Action
1	From the **Accounts** landing page, click on **Card Maintenance** in the action bar. A list of cards which are linked to your Online Banking profile is displayed on this page.
2	Select the radio button next to the card number that you would like to create a PIN for and then click on **Create PIN** in the action bar. The card details will be displayed.
3	If you have not already entered your **One Time PIN** in this session, you will be required to enter an OTP before you can continue.
4	If you did not receive your One Time PIN, click on the radio button next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
5	Click on **Send OTP**.
6	Enter your One Time Pin.
7	A new page will be displayed. Enter the **New PIN** for your card and then enter it again in the **Confirm PIN** field. Click on **Confirm**.
Note 	Please note that if you have created a new PIN for a card that makes use of a chip, your selected PIN must be synchronized to your chip card. This will occur the next time you use your chip card.
8	A results page will be displayed. Please read the **Safety Tips** on how to keep your PIN Safe.
9	Click on **Finish** to return to the Card Maintenance page.

4.4.6 Update Card Delivery Details

This functionality enables you to update your card delivery details online before your card is due to expire. This will ensure that your new card is delivered to the correct destination.

This functionality can be accessed from both the Card Maintenance and Detailed Balance page.

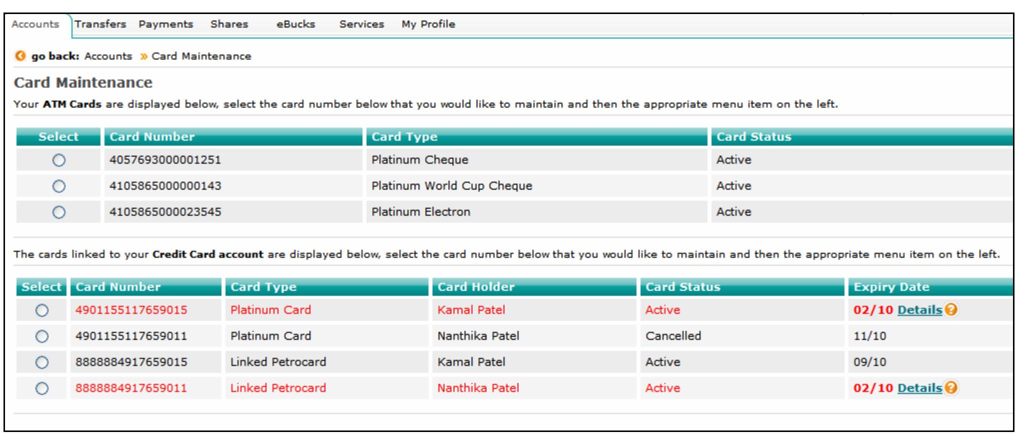
Note	This functionality is currently only available for credit cards.

How to update your card delivery details

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Accounts tab.</td></tr>
<tr><td>2</td><td>Click on Card Maintenance in the action tab.

A list of cards which are linked to your Online Banking profile is displayed on the Card Maintenance page.

If a card is due to expire in the near future the account details will be highlighted in red and a Details hyperlink will reflect in the Expiry Date column.


</td></tr>
</table>

Continued on next page...

... How to update your card delivery details continued

3 Note	Click on the **Details** hyperlink to update the delivery details for a card. **Note:** You can only update the details for one card at a time.
4 Note	Complete the **Card Expiry Delivery** Details. **Note:** 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 at a later stage, please contact the number on the back of your card. Click on **Cancel** to delete this information and return to the Card Maintenance page or click **Continue** to proceed.
5	Confirm that you have entered the correct information. Click on **Cancel** to delete this information and return to the Card Maintenance page, **Edit** to amend the details or click **Continue** to proceed.
6	The status of your request will reflect on the Results page. You can **Download** or **Prin**t this page.
7	Click on **Finish** to complete the process and return to the Card Maintenance page.

Note	Did you know that you can track the delivery of your Cheque card on the FNB.co.za site? www.fnb.co.za > Tools and info> Check card delivery

4.5 Business Debit Cards

Use the Business Debit Cards functionality to maintain the business cards linked to your Online Banking profile.

- Order a New Card
- Order a Replacement Card
- Maintain the Card Limit

Note	This functionality is only available to the primary user.

How to access the Business Debit Cards functionality

Step	Action
1	Click on the **Accounts** tab.
2	Click on **Business Debit Cards** on the action bar.
3	Select the appropriate function from the action bar: • Order New Card • Order Replacement Card • Card Limit Maintenance

4.5.1 Order a new Business Debit Card

Use the Order New Card functionality to order a card for a business debit or cheque account linked to your Online Banking profile.

How to order a new Business Debit Card

Step	Action
1	Click on the **Accounts** tab.
2	Click on **Business Debit Cards** on the action bar.
3	Select **Order New Card** on the action bar.
4	The **Order New Card** capture page will be displayed. Select the **Account Number** from the dropdown list and then complete the required fields.
5	You are required to read and accept the **Terms and Conditions** before you can continue. Click on the **Continue** button to proceed.
6	A confirmation page will display the information that you have captured. Check that these details are correct and edit them if necessary. Click on **Confirm** to implement the request.
7	A results page will indicate the status of your request. You can **Download** or **Print** these results.
8	Click on **Finish** to complete the process.

4.5.2 Order a replacement Business Debit Card

This functionality allows you to order a replacement Business Debit or Cheque card online if your existing card has been cancelled.

How to order a replacement Business Debit Card

Step	Action
1	Click on the **Accounts** tab.
2	Click on **Business Debit Cards** on the action bar.
3	Select **Replacement Card** on the action bar.
4	The **Order Replacement Card** capture page will be displayed. Select the **Account Number** from the dropdown list and then complete the required fields.
5	Select the **Delivery Option** most convenient for you by clicking on the applicable radio button. The following delivery types are available based on card and product type: • Branch Delivery • Courier Delivery **Note**: For security purposes, certain card and product types have pre-defined delivery options and you will be confined to those delivery options. If you have selected to have the card delivered to a **FNB Branch**, enter the **Branch Name** OR click on **Search** to look up the branch name. If you have selected to have the card delivered to you via Courier there is no need to capture any details; the courier company will call you directly to obtain the required information.
6	You are required to read and accept the **Terms and Conditions** before you can continue. Click on the **Continue** button to proceed.

Continued on next page...

... How to order a replacement Business Debit Card continued

7	A confirmation page will display the information that you have captured. Check that these details are correct and edit them if necessary. Click on **Confirm** to implement the request.
8	A results page will indicate the status of your request. You can **Download** or **Print** these results.
9	Click on **Finish** to complete the process.

4.5.3 Maintain the limits on your Business Debit Card

Use the Card Limit Maintenance functionality to manage the daily and monthly ATM and Branch Teller withdrawal and Point of Sales transaction limits for the business debit and cheque cards linked to your Online Banking profile.

- ATM Limits
- Point of Sales Limits (Point of Sale refers to purchases made when you swipe your card at a store.)
- Branch Teller Limits

How to maintain the limits for a Business Debit or Cheque card

Step	Action
1	Click on the **Accounts** tab.
2	Click on **Business Debit Cards** on the action bar.
3	Select **Card Limit Maintenance** on the action bar.
4	The **Card Limit Maintenance** capture page will be displayed. Select the **Account Number** from the dropdown list and then complete the required fields.
5	You are required to read and accept the **Terms and Conditions** before you can continue. Click on the **Continue** button to proceed.
6	A confirmation page will display the information that you have captured. Check that these details are correct and edit them if necessary. Click on **Confirm** to implement the request.
7	A results page will indicate the status of your request. You can **Download** or **Print** these results.
8	Click on **Finish** to complete the process.

4.6 Email Statements

Use this functionality to set up and maintain your email statement delivery options.

- Subscribe to have your statement/s emailed directly to you.
  - 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.
- You can specify the format/s in which you would like to receive the statement/s.
- Maintain your details or preferences on existing email statement options
- Unsubscribe from email statement delivery

KEY CONCEPT 	Should you subscribe to receive your statements via email, your current statement delivery method will apply one more time. Thereafter your statements will only be received via email.

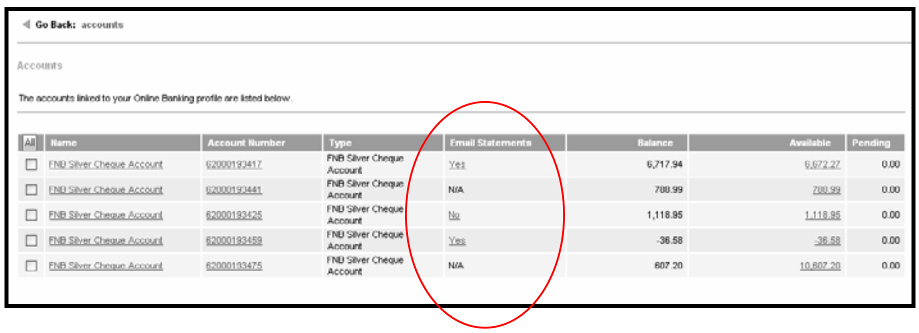
Notes 	If you subscribe to receive statements via email you will receive your first email statement from the next statement cycle. For example, if your statement cycle runs from the 15th to the 15th and it is now the 20th of February, you will receive your first email statement from the 15th of March onwards. This functionality is only available to the primary user.

4.6.1 Setup and maintain Email Statements

How to setup and maintain email statement options

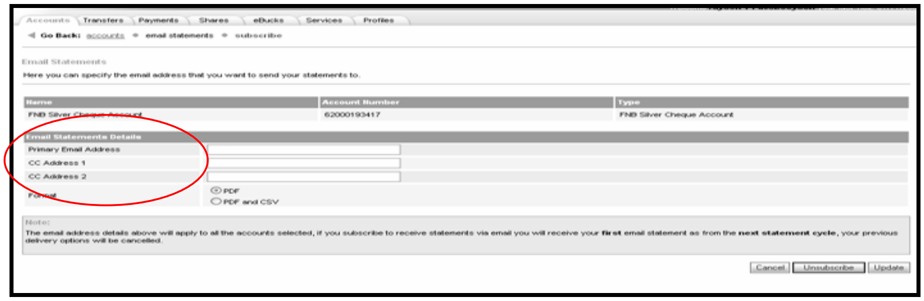
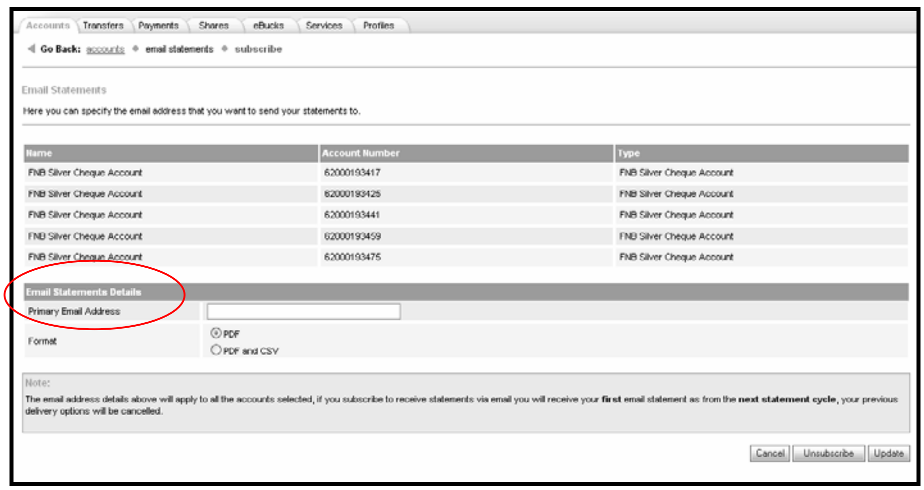
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Accounts tab.</td></tr>
<tr><td>2

Note
</td><td>An Email Statements column is displayed; this displays the current Email Statement status of each account.

The Email Statements column will only be visible if you have set your Online Banking preferences to wide screen view.

Go Back: accounts
Accounts
The accounts linked to your Online Banking profile are listed below.
<table>
<tr><th>All</th><th>Name</th><th>Account Number</th><th>Type</th><th>Email Statements</th><th>Balance</th><th>Available</th><th>Pending</th></tr>
<tr><td></td><td>FNB Silver Cheque Account</td><td>62000193417</td><td>FNB Silver Cheque Account</td><td>Yes</td><td>6,717.94</td><td>6,672.27</td><td>0.00</td></tr>
<tr><td></td><td>FNB Silver Cheque Account</td><td>62000193441</td><td>FNB Silver Cheque Account</td><td>N/A</td><td>708.99</td><td>708.99</td><td>0.00</td></tr>
<tr><td></td><td>FNB Silver Cheque Account</td><td>62000193425</td><td>FNB Silver Cheque Account</td><td>No</td><td>1,118.95</td><td>1,118.95</td><td>0.00</td></tr>
<tr><td></td><td>FNB Silver Cheque Account</td><td>62000193459</td><td>FNB Silver Cheque Account</td><td>Yes</td><td>-36.58</td><td>-36.58</td><td>0.00</td></tr>
<tr><td></td><td>FNB Silver Cheque Account</td><td>62000193475</td><td>FNB Silver Cheque Account</td><td>N/A</td><td>607.20</td><td>10,607.20</td><td>0.00</td></tr>
</table>
N/A denotes that Email Statements are not available on this product, while Yes or No reflects whether you are currently registered for Email Statements on the respective product.</td></tr>
</table>

Continued on next page...

... How to setup and maintain email statement options continued

<table>
<tr><td>3</td><td>Select the account/s that you want to setup or maintain your email statement options for and then click on Email Statements on the action bar.</td></tr>
<tr><td>Note</td><td>If you subscribe/modify one account at a time, you can enter up to 3 email addresses.

If you select to subscribe/modify in bulk, the email address that you enter will apply to all of the selected accounts.
</td></tr>
<tr><td>4</td><td>Enter the Primary Email Address that the statement must be sent to.</td></tr>
<tr><td>5</td><td>If applicable, enter the additional addresses that you would like the statements to be emailed to in the CC Address 1 and CC Address 2 fields.</td></tr>
</table>

Continued on next page...

... How to setup and maintain email statement options continued

6 Note 	Select the **Format** that you would like to receive the statements; **PDF** or **PDF and CSV**. **Note:** Credit Card statements are only available in PDF format.
7	Click on **Update**.
8	If you have not already entered your One Time PIN in this session, you will be prompted to enter the **One Time PIN** in order to make your changes effective.
9	If you did not receive your One Time PIN, click the radio button next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
10	Click on **Send OTP**.
11	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
12	You can **Download** or **Print Results** for your own records.
13	Click on **Finish** to complete the process.

4.6.2 Unsubscribing from Email Statements

Use this function if you no longer want to receive your statement/s via email.

Note	If you Unsubscribe from email statements, your statements will be sent to the postal address on your branch profile as from the next statement cycle date. If your postal address has since changed, please visit an FNB branch or contact the call centre.

How to unsubscribe from the email statements option

Step	Action
1	Click on the **Accounts** tab.
2 Note	Click in the check box next to the account/s that you no longer wish to receive email statements for and then click on **Email Statements** on the action bar. You can only Unsubscribe from one account at a time.
3	Click on **Unsubscribe**.
4	Enter the **One Time PIN** in order to make your changes effective, if you have not entered your One Time PIN already in this session.
5	If you did not receive your One Time PIN, click the radio button next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
6	Click on **Send OTP**.
7	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
8	You can **Download** or **Print Results** for your own records.
9	Click on **Finish** to complete the process.

4.7 Transaction History

Use this function to view a detailed history of the transactions on an account or to locate a specific transaction.

The following functionality is available:

- View Transaction History for both Transactional Accounts and Unit Trust Accounts
- Perform a Transaction Search on Transactional Accounts
- Perform a Quick Search on Transactional Accounts
- Perform an Advanced Search on Transactional Accounts

Note	Only the last 30 transactions will be displayed for a credit card. The number of transactions displayed is determined by your Profile Preferences. Transaction History or Detailed Account Balances are not available for Smart Spend loan accounts. If you are the primary user and have an eBucks account linked to your profile and you choose to be redirected to eBucks, you will automatically be logged out of Online Banking and will be logged into eBucks.

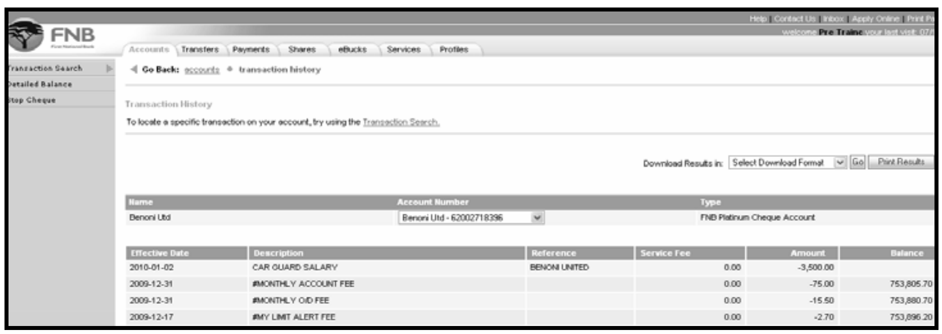
4.7.1 View Transaction History for a Transactional Account or a Unit Trust Account

How to view the transaction history of an account

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Accounts tab.</td></tr>
<tr><td>2</td><td>Click on the check box next to the account that you want to view transaction history for.

Click on Transaction History on the action bar.

The transaction history is displayed.</td></tr>
<tr><td>3</td><td>Transactional Accounts:



The Effective Date is the date on which the transaction took place.

The Description field shows the type of transaction.

The Reference field shows your own reference that you captured for the transaction.

The Service Fee field shows the fee for the transaction.

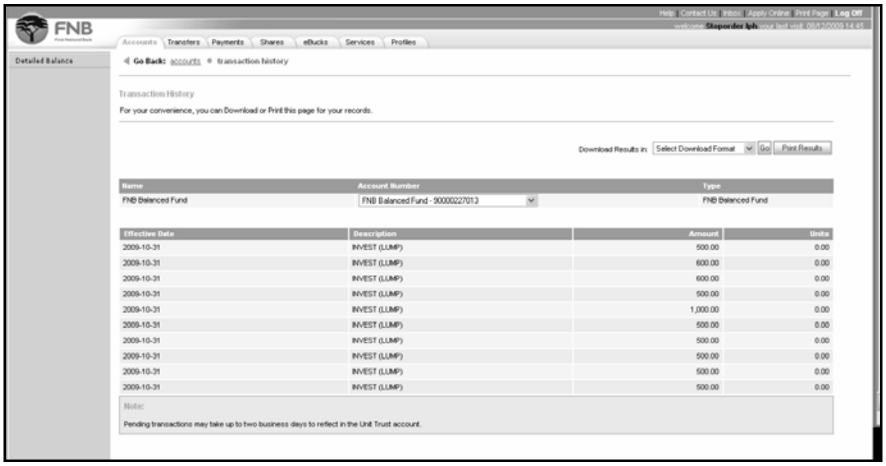
The Amount field shows the amount of the transaction.

The Balance field shows the remaining balance in the account after the transaction was processed.</td></tr>
</table>

Continued on next page...

<table>
<tr><td>3

Continued</td><td>Unit Trust Accounts:



The **Effective Date** is the date on which the transaction took place.

The **Description** field shows the type of transaction.

The **Amount** field shows the amount of the transaction.

The **Units** field indicates the amount of units purchased.</td></tr>
<tr><td>Note</td><td>Pending transactions may take up to two business days to reflect in an Unit Trust Account. You can view the total amount for pending transactions by clicking on **Detailed Balance** on the action bar.</td></tr>
<tr><td>Note</td><td>You can click on the dropdown arrow under **Account Number** to view the transaction history of another account.</td></tr>
<tr><td>4</td><td>Click on **next** at the bottom of the page to view the next page of transactions.

Click on **previous** at the bottom of the page to view the previous page of transactions.

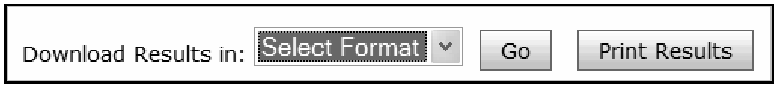
OR

Click on the **prev** or **next** hyperlink above the Amount and Balance column to navigate through the pages of your transaction history.</td></tr>
<tr><td>Note</td><td>The **Number of Results** displayed per page are determined by your **Default Display Settings** as captured in the **Preferences** section of the **My Profile** tab.

Only the last 30 transactions will be displayed for a credit card.</td></tr>
</table>

Continued on next page...

... How to view the transaction history of an account continued

4	You can **download** or **print** the Transaction History. 
5	Click on **Print Results** to print out the history. OR To download the results, select your preferred format from the **Select Format** drop down menu and then click on **Go**. The following formats are available: • Adobe Acrobat (PDF) • Comma-separated values (CSV) • Quicken format (QIF) • Microsoft Money (OFC) • Microsoft Money (OFX)

4.7.2 View Detailed Transaction Information for Transactional Accounts

Users are able to view detailed information for a specific transaction, as well as print or download the results.

Note	Users who have permission to view the transaction history of an account will be able to view the additional detail relating to the transaction. Additional transaction information can only be viewed for transactional accounts; this information cannot be viewed for investment accounts.

KEY CONCEPTS

Detailed Transaction Information available per transaction:

The following Detailed Transaction Information can be viewed:

- o Transaction Details
- o Transaction Description
- o Customer Service Information

Please refer to the tables below for a detailed description of the fields included in each of these categories.

Detailed Transaction Information available per transaction:

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 was effective and posted
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.

Continued on next page...

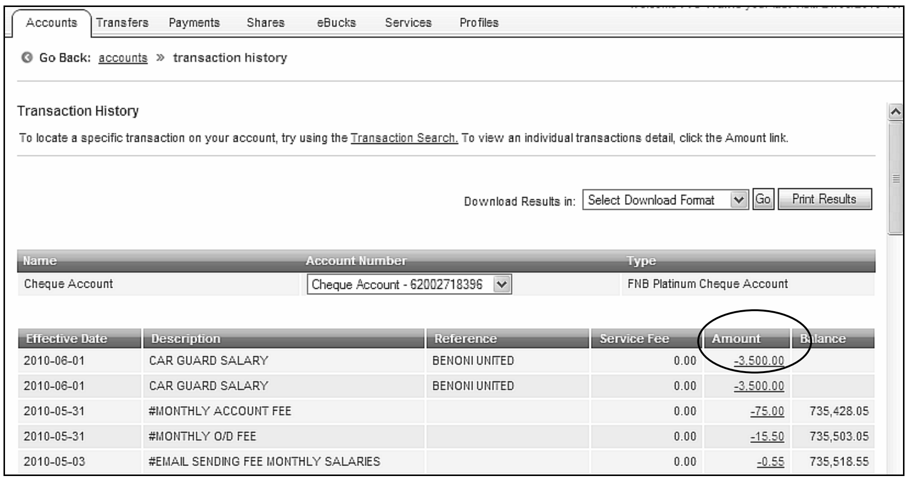
...Detailed Transaction Information available per transaction continued

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.

How to retrieve Detailed Transaction Information

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Accounts tab.</td></tr>
<tr><td>2</td><td>Click on the check box next to the account that you want to view transaction history for and then click on Transaction History on the action bar.</td></tr>
<tr><td>3</td><td>The transaction history is displayed.



Click on the Amount field hyperlink of the transaction that you would like to view further details for.</td></tr>
<tr><td>4</td><td>The detailed information for the transaction is displayed.
You can Print or Download this information.</td></tr>
<tr><td>5</td><td>Click on Finish to complete the process and return to the Transaction History page.</td></tr>
</table>

4.7.3 Transaction Search for Transactional Accounts

Use this function to search for a specific transaction or even a specific type of transaction.

How to perform a transaction search on an account

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Accounts tab.</td></tr>
<tr><td>2</td><td>Click on the check box next to the account that you want to view transaction history for.
Click on Transaction History on the action bar.
The transaction history is displayed.</td></tr>
<tr><td>3</td><td>Click on Transaction Search in the action bar.
OR
Click on the Transaction Search hyperlink.</td></tr>
<tr><td>4</td><td>The Transaction Search fields will be displayed.

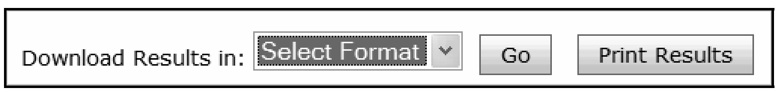
You are able to search for a transaction by:

Transaction type - Debit or Credit
By Date
By Transaction Reference
By Amount
By Cheque Number

Capture the desired information in the search fields and then click Search.
Your Search Results will be displayed.</td></tr>
<tr><td>Note</td><td>Enter as many of the search criteria as possible in order to return the most accurate results.</td></tr>
</table>

Continued on next page...

... How to perform a transaction search on an account continued

5	Click on **next** at the bottom of the page to view the next page of transactions. Click on **previous** at the bottom of the page to view the previous page of transactions. OR Click on the **prev** or **next** hyperlink above the Amount and Balance column to navigate through your transaction history.
Note	This page navigation functionality is only available to cheque accounts. Only the last 30 transactions will be displayed for a credit card.
Note	The **Number of Results** displayed per page are determined by your **Default Display Settings** as captured in the **Preferences** section of the **My Profile** tab.
6	You can **download** or **print** the Transaction History. 
7	Click on **Print Results** to print out the history. OR To download the results, select your preferred format from the **Select Format** drop down menu and then click on **Go**. The following formats are available: • Adobe Acrobat (PDF) • Comma-separated values (CSV) • Quicken format (QIF) • Microsoft Money (OFC) • Microsoft Money (OFX)

4.7.3.1 Quick Search using Transaction Search

The Quick Search functionality enables users to search for transactions within a predefined time period on accounts that the user has permission to view, including credit card accounts.

How to use the Quick Search option

Step	Action
1	Click on the **Accounts** tab.
2	Click on the check box next to the account that you want to view transaction history for. Click on **Transaction History** on the action bar. The transaction history is displayed.
3	Click on **Transaction Search** in the action bar.
4	Click on the dropdown list next to **Quick Search** and select the period that you would like to perform the search for. The options are: Today — Yesterday Last 7 days — Last 15 days Last 30 days — Last 60 days Click on **Go**.
5	The **search results** are displayed as per your **Quick Search** selection.
6	The **Effective Date** is the date on which the transaction took place. The **Description** field shows the type of transaction. The **Service Fee** field shows the fee for the transaction. The **Amount** field shows the amount of the transaction. The **Balance** field shows the remaining balance in the account after the transaction was processed.

Continued on next page...

How to use the Quick Search option continued…

7	Click on **next** at the bottom of the page to view the next page of transactions. Click on **previous** at the bottom of the page to view the previous page of transactions. OR Click on the **prev** or **next** hyperlink above the Amount and Balance column to navigate through your transaction history. This page navigation functionality is only available to cheque accounts. Only the last 30 transactions will be displayed for a credit card. The **Number of Results** displayed per page are determined by your **Default Display Settings** as captured in the **Preferences** section of the **My Profile** tab
Note	You are able to do a further search within these results by clicking on the **Transaction Search** hyperlink. E.g. If your Quick Search results return a number of transactions that took place during the time period that you selected, you can use Transaction Search to narrow the results down further.
8	You can **download** or **print** the Transaction History. 
9	Click on **Print Results** to print out the history. OR To download the results, select your preferred format from the **Select Format** drop down menu and then click on **Go**. The following formats are available: • Adobe Acrobat (PDF) • Comma-separated values (CSV) • Quicken format (QIF) • Microsoft Money (OFC) • Microsoft Money (OFX)

4.7.3.2 Advanced Search using Transaction Search

Users are able to locate specific transactions on the accounts to which they have permission to view.

The Advanced Search will search across the Description and Reference fields on your bank statement including your credit cards.

Users are able to:

- Search across multiple accounts
- Search across a date range
- Search by transaction category; debit or credit transactions
- Perform detailed queries within debit transactions; these include items such as debit orders, fees, electronic debits
- Perform detailed queries within credit transactions, these include items such as cheques, unpaids, electronic credits
- Search by amount or within an amount range
- Search by cheque number or within a range of cheque numbers
- Search by transaction reference

Continued on next page...

How to use the Advanced Search option

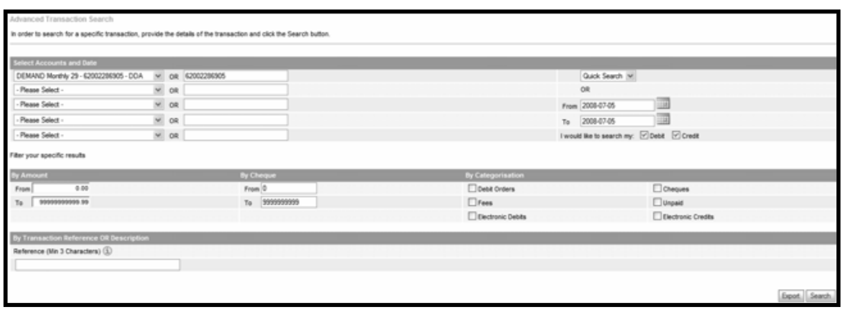
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Accounts tab.</td></tr>
<tr><td>2</td><td>Click on the check box next to the account that you want to view transaction history for.

Click on Transaction History on the action bar.

The transaction history is displayed. Select the account by clicking in the check box.

Click on Transaction History in the action bar.</td></tr>
<tr><td>3</td><td>Click on Transaction Search and then on Advanced Search in the action bar.</td></tr>
<tr><td>4</td><td>Select the Account/s from the dropdown list.</td></tr>
<tr><td>5</td><td>Click on the dropdown list next to Quick Search and select either Today, Yesterday, Last 15, 30 or 60 days or use the calendar to enter the From and To date.</td></tr>
<tr><td>6</td><td>Click in the appropriate check box next to I would like to search my Debit or Credit transactions.</td></tr>
<tr><td>7</td><td>If you are searching for a specific Amount, enter the From and To amount.</td></tr>
<tr><td>8</td><td>If you are searching By Cheque select the From and To cheque range.</td></tr>
<tr><td>9</td><td>Select the check box if you would like to search By Categorisation e.g cheques, debit orders etc.</td></tr>
<tr><td>10</td><td>You are able to search By Transaction Reference or Description.

Enter a minimum of 3 characters in the field displayed.

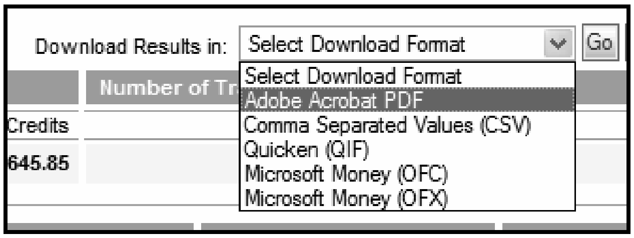


Click on Search.

The search results are displayed.</td></tr>
</table>

Continued on next page…

How to use the Advanced Search option continued...

12	Click on the dropdown list if you would like to **Download** the **Results** to a destination of your choice e.g. your Desktop. Click on **Go**. Click on **Print Results** to print the page. 

4.8 Detailed Account Balances

The Detailed Balance screen displays detailed balance details of the accounts that you have access to, for example, you can view the current and available balance, pending transactions, the overdraft limit and interest amount on a cheque account, the budget balance of a credit card account etc.

Note	You are unable to view the transaction history or detailed account balances on a Smart Spend loan account or a Wesbank account.

4.8.1 View Detailed Account Balances

How to view detailed account balances

Step	Action
1	Click on the **Accounts** tab. Click on the **Available** amount hyperlink of the required account.
2	The **Detailed Balance** information is displayed.
3	You can **Download** or **Print** these results. Click on **Finish** to complete the process.
The table below lists the information that can be viewed for different account types.	

Continued on next page...

4.8.2 Detailed balance information per account type

Account Type	Details
Cheque account	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

Account Type	Details
Fixed deposit	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

Continued on next page...

...Detailed balance information per account type continued

Account Type	Details
Notice accounts	Balance Open date Interest accrued Interest paid tax year to date Interest paid prior tax year Reserved balance

Account Type	Details
Loan accounts e.g. Personal, Home, Student, WesBank and Vehicle Finance	Balance Available balance Monthly payment amount Next payment date Advanced payment amount Arrears payment amount Interest rate

Account Type	Details
FNB Cards	Balance Available credit Extended credit balance Available extended credit

Account Type	Details
eBucks	Available balance Balance Pending debits Pending credits Outstanding debit card authorisation Charges accrued

Continued on next page...

...Detailed balance information per account type continued

Account Type	Details
Unit Trusts	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

Account Type	Details
Money Market Maximiser	Balance Minimum Balance Reserved Funds Pending Debits Pending Credits Outstanding Debit Card Authorisations Charges Accrued Available Balance

Account Type	Details
Share accounts	Cash Balance Minimum Balance Uncleared Funds Outstanding Charges Available to Buy Shares Outstanding Anticipated Credits Available Balance to Transfer

4.9 Statement Information

It is possible to obtain information for Statements and Interim Statements. Only accounts to which the user has permission to view are shown. By default the last statement produced for an account is shown.

Note	Both Statement and Interim Statement information are only available on Transactional accounts. The transactions displayed on an interim statement are NOT statemented transactions and therefore this statement can not be considered to be a legal document.

Users are able to:

- Browse through sets of statements
- Find specific statements
- Browse within statement data
- Export statement data
- Print the statement data

KEY CONCEPTS	Statements and Interim Statement information can be downloaded in the following formats: • Adobe Acrobat PDF • Comma Separated Values (CSV) • Quicken (QIF) • Microsoft Money (OFX)

KEY CONCEPTS	Statements are only produced on Business Days (based on country rules). If a Statement Cycle Date occurs on a non processing day i.e. a Sunday or Public Holiday then the statement will be generated one business day prior to the normal statement cycle date. Users will only be able to view and use the statement functionality for accounts to which they have been assigned viewing permission. Updates to a user's postal address for the delivery of statements cannot be done via Online Banking. **Updating of a user's Account Cycle date must be done via the branch.**

4.9.1 Obtaining Statement Information

Users are only able to obtain Recreated Statement and Interim Statement on DDA accounts and accounts to which the user has view permissions are shown. The following steps will demonstrate how to obtain **Recreated Statement** information.

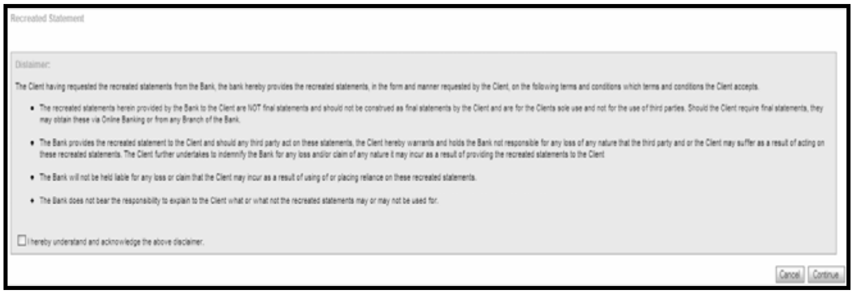
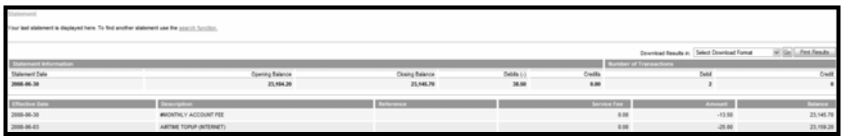
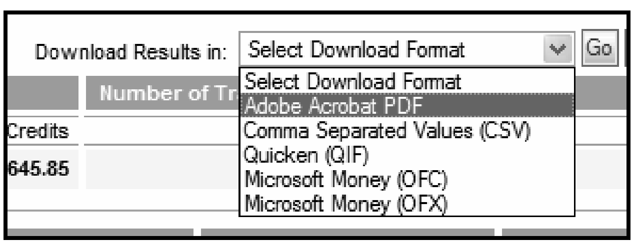
4.9.1.1 Recreated Statements

Note	When using the **Recreated Statement** information please note the following when accepting the disclaimer: The recreated statements provided are NOT final statements and should not be construed as final statements. The recreated statements are for the Clients sole use and not for the use of third parties. Should you require final statements, these can be obtained via Online Banking or from any branch. The Bank will not be held liable for any loss or claim that you may incur as a result of providing a third party with a copy of the recreated statement. The Bank cannot bear the responsibility as to what or what not the recreated statements may or may not be used for.

How to obtain Recreated Statement information

Step	Action
1	Click on the **Accounts** tab.
2	All the accounts that the User has permission to view are displayed. Click on **Statement Information** on the action bar.
3	Select the account by clicking in the check box and click on **Recreated Statements** in the action bar.

Continued on next page...

	Once you have read and understood the disclaimer, click in the check box and click on **Continue**. 
4	The latest (most current) Recreated Statement is displayed.  The Recreated Statement displays the Statement Date, Opening Balance, Closing Balance, Debits, Credits and total Number of Debit and Credit Transactions.
Note 	If the information exceeds 2100 transactions, the information cannot be viewed online and the **Export** function will have to be used. Follow steps 10-13 in this section.
5	Click on the dropdown list if you would like to **Download** the **Results** to a destination of your choice e.g. your Desktop. Click on **Go**. Click on **Print Results** to print the page. 

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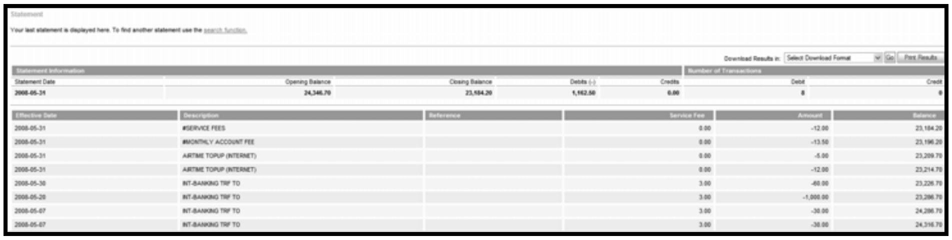
<table>
<tr><td>6</td><td>Click on Previous Recreated Statement in the action bar to view last months (previous month's) Recreated Statement.

</td></tr>
<tr><td>7</td><td>Clicking on Next Recreated Statement in the action bar, will display the current (latest) month Recreated Statement.</td></tr>
<tr><td>8</td><td>You are able to search for transactions using Search in the action bar or clicking on search function when viewing the recreated statement above Recreated Statement Information.</td></tr>
<tr><td>9</td><td>When using the Search option, select the Account Number from the dropdown list, the Statement Date or use the By Date.</td></tr>
<tr><td>10

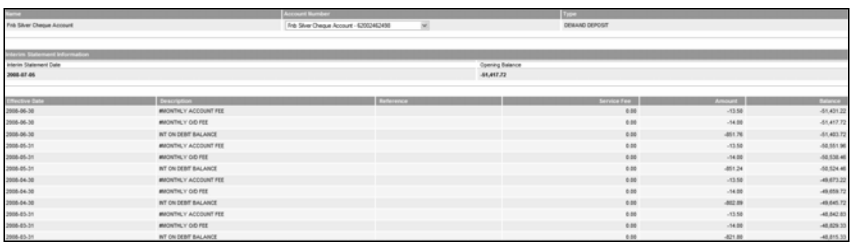
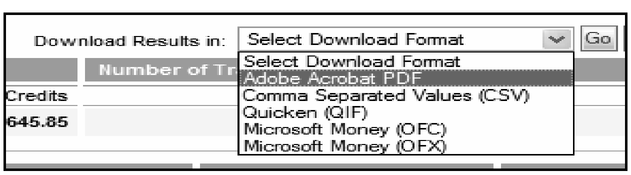
Note</td><td>Click on Search will display the information. Click on Export to export the information via Email, FTP or XCOM.

If the statement information exceeds 2100 transactions, the statement information will be exported to e-mail.</td></tr>
<tr><td>Note</td><td>The FTP or XCOM ID Details options will only be displayed if your statements are setup to be downloaded directly to your Line of Business.</td></tr>
<tr><td>11</td><td>Enter the Email Address, Email Subject and select Format 1, Format 2 or Format 3 from the dropdown list.</td></tr>
<tr><td>12</td><td>Select if you would like the information to be sent in an Email per format or A Single Email for all Formats.</td></tr>
<tr><td>Note</td><td>If you select A Single Email for all Formats, you will receive 3 e-mails in the 3 different formats.</td></tr>
<tr><td>13</td><td>Click on Export and Confirm to save your changes or click on Cancel should you not want the information exported.</td></tr>
</table>

4.9.1.2 Interim Statement

An Interim Statement displays all the transactions that have gone through the account since the last statement date, i.e. all the current transactions. The following steps will demonstrate how to obtain an Interim Statement.

How to obtain an Interim Statement

Step	Action
1	Click on the **Accounts** tab.
2	All the accounts that the User has permission to view are displayed. Click on **Statement Information** on the action bar.
3	Select the account by clicking in the check box and click on **Interim Statements** in the action bar.
4	The latest (most current) Interim Statement Information is displayed.  The Interim Statement displays the Interim Statement Date and the Opening Balance.
Note	If the information exceeds 2100 transactions, the information cannot be viewed online and the **Export** function will have to be used. Follow steps 10-13 in this section. You are able to use the Transaction History search.
5	Click on the dropdown list if you would like to **Download** the **Results** to a destination of your choice e.g. your Desktop. Click on **Go**. Click on **Print Results** to print the page. 

Continued on next page...

...Obtaining an Interim Statement continued

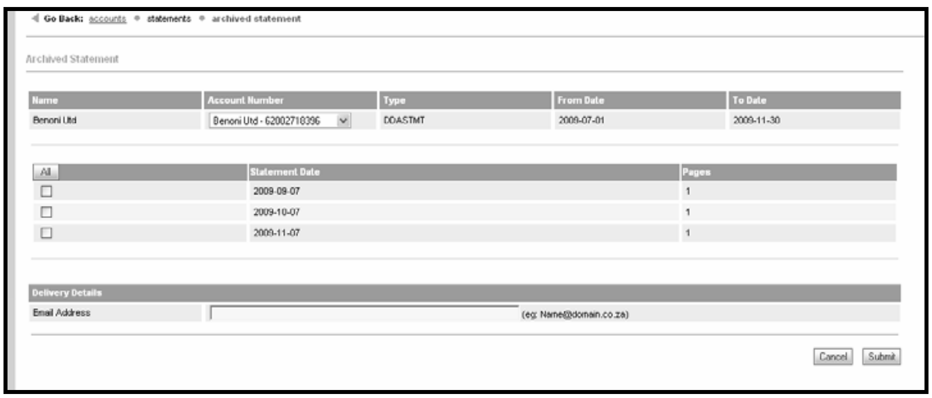
Note	The option to search for transactions is not available on Interim Statements.
6	Click on **Export** in the action bar to export the information via **Email**, **FTP** or **XCOM**.
Note	The **FTP** or **XCOM ID Details** options will only be displayed if your statements are setup to be downloaded directly to your Line of Business.
7	Enter the Email Address, Email Subject and select Format 1, Format 2 or Format 3 from the dropdown list.
8	Select if you would like the information to be sent in an **Email per format** or **A Single Email for all Formats**.
Note	If you select **A Single Email for all Formats**, you will receive 3 e-mails in the 3 different formats.
9	Click on **Finish** to save your changes or click on **Cancel** should you not want the information exported.

4.9.1.3 Archived Statements

Online Banking users can view and export their last 3 month's statements; the information can be exported via email.

Note	An Archived Statement is a legal document.

How to recall an Archived Statement

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Accounts tab.</td></tr>
<tr><td>2</td><td>Select the account that you would like to obtain Archived Statements for.</td></tr>
<tr><td>3</td><td>Click on Statement Information in the action bar and then click on Archived Statements.</td></tr>
<tr><td>4</td><td>The Archived Statements capture page is displayed.


The Name is the nickname that you have given this account.
The Account Number that you have selected is displayed; you can click on the drop down menu to select a different account.
The Type of account is displayed.
The From Date is the earliest date from which your archived statements are available.
The To Date is the last date of the most recent archived statement that is available.</td></tr>
</table>

Continued on next page...

... How to recall an Archived Statement continued

5	The last 3 month's statements for the selected account are listed. Click in the check box to select the statement/s that you require, or click on All to select everything.
6	Enter the email address that you would like the statement/s to be sent to.
7	Click on **Submit**. A Confirmation Page will be displayed.
8	Check that the information that you have selected is correct.
9	Click on **Edit** to amend the details or on **Cancel** to delete this information and return to the Accounts page.
10	If the information is correct, click in the check box to confirm that you have read the Terms and Conditions. Click on **Confirm** to submit this request. The statements will be emailed to you in PDF format.

4.10 Stop Payment

The Stop Payment functionality provides you with an additional channel to put a stop payment on a cheque or debit order.

Stop Payments can be initiated via three points:

- The branch
- The Online Assistance call centre
- Via Online Banking

Note	The Stop Payment functionality is only available to the Online Banking profile owner.

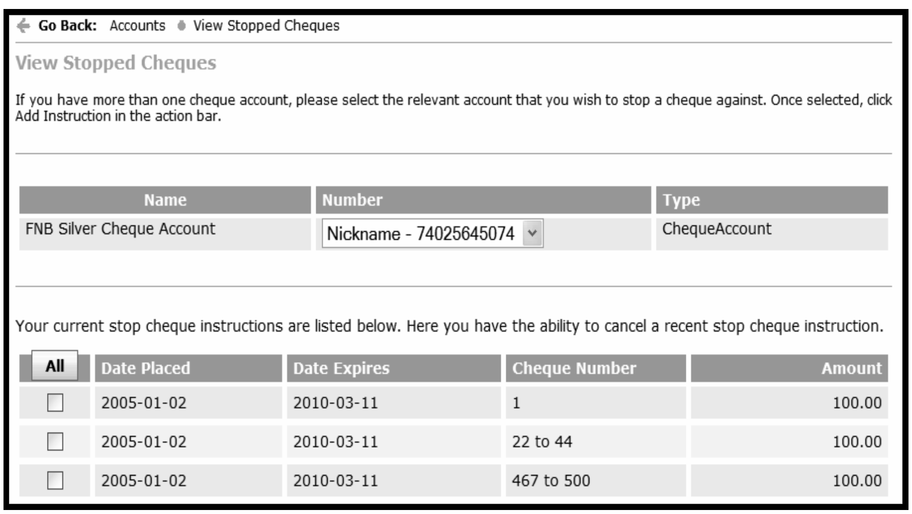
4.10.1 Stop Cheque

The Stop Cheque functionality enables you to put a Stop Payment on a single cheque or a range of cheques.

- View existing Stop Cheque instructions
- Add a Stop Cheque instruction
- Cancel a Stop Cheque instruction

4.10.1.1 View Existing Stop Cheque Instructions

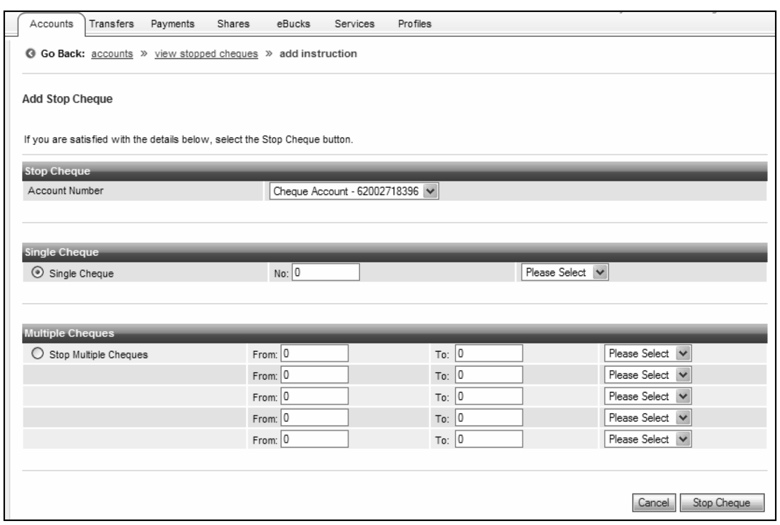
How to view a stopped cheque instruction

Step	Action
1	Click on the **Accounts** tab.
2	Click in the check box next to the **account** associated with the stopped cheque. Click on **Stop Payment** and then **Stop Cheque** on the action bar.
3	Existing Stop Cheque instructions will be displayed for the selected account. You can select a different account by clicking on the **Account Number** dropdown list.  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

4.10.1.2 Add a Stop Cheque Instruction

Note	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.

How to add a Stop Payment on a single cheque or multiple cheques

Step	Action
1	Click on the **Accounts** tab.
2	Click in the check box next to the **account** associated with the cheque that you want to stop. Click on **Stop Payment** and then **Stop Cheque** on the action bar.
3	The **View Stopped Cheques** page will be displayed. Existing Stop Cheque instructions will be displayed for the selected account. You can select a different account by clicking on the **Account Number** dropdown list. Click on **Add Stop Cheque** on the action bar.
4	The **Add Stop Cheque** page will be displayed. 

Continued on next page...

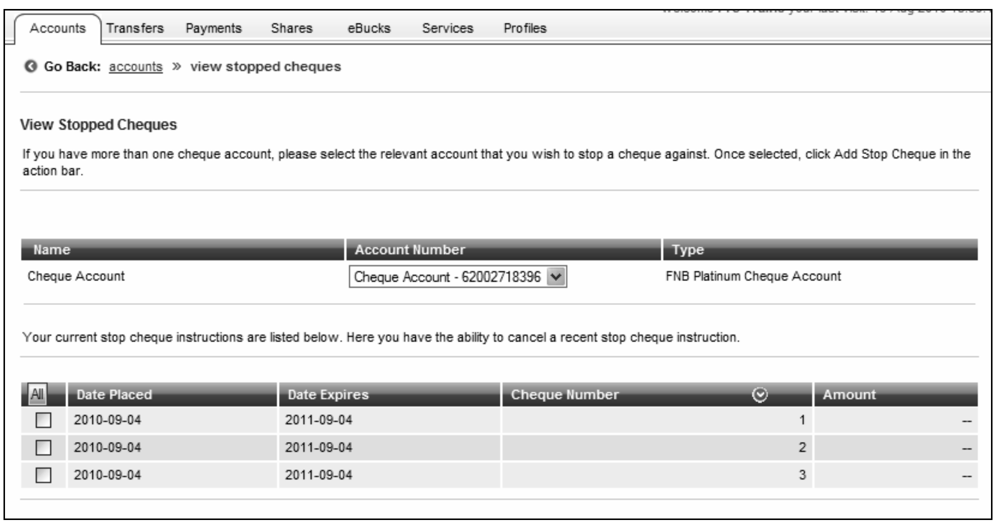
...How to add a Stop Payment on a single cheque or multiple cheques continued

5	If necessary, you can select a different account by clicking on the **Account Number** dropdown list.
6	You can select to stop a Single Cheque or to Stop Multiple Cheques. Add a Stop Payment on a Single Cheque Click the radio button for Single Cheque Enter the Cheque Number Select the reason for the Stop Payment from the drop down menu Add a Stop Payment on Multiple Cheques Click the radio button for Stop Multiple Cheques Enter the individual Cheque Numbers or the range of cheque numbers that you want to stop Select the reason for the Stop Payment from the drop down menu
7	Click on **Cancel** to delete this information and return to the View Stopped Cheques page Or Click on **Stop Cheque** to proceed.
8	A confirmation page will display the details of the Stop Cheque instruction. Check that this information is correct and then click on **Confirm** to submit the request. You can **Edit** or **Cancel** the instruction.
9	A Stop Cheque Report indicating the status of your instruction will be displayed. You can **Print** or **Download** this page.
	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.

4.10.1.3 Cancel a Stop Cheque Instruction

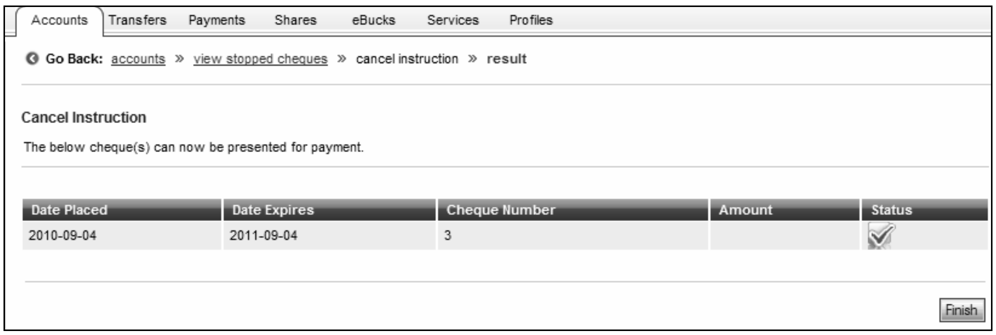
Note	A stop Cheque instruction can only be cancelled if the cheque has not yet been presented.

How to cancel a stop cheque instruction

Step	Action
1	Click on the **Accounts** tab.
2	Click in the check box next to the **account** associated with the stopped cheque instruction that you want to cancel. Click on **Stop Payment** and then **Stop Cheque** on the action bar.
3	The **View Stopped Cheques** page will be displayed. Existing Stop Cheque instructions will be displayed for the selected account. You can select a different account by clicking on the **Account Number** dropdown list. 
4	Click in the check box of the Stop Cheque instruction/s that you would like to cancel. Click on **Cancel Instruction** on the action bar.

Continued on next page...

...How to cancel a stop cheque instruction continued

5	A confirmation page will display the details of the Cancel Instruction. Check that this information is correct and then click on **Confirm** to submit the request. You can **Edit** or **Cancel** the instruction.
Note	The Bank is not liable for any losses sustained due to incorrect information supplied or if the cheque has already been paid.
6	A Cancel Instruction Result page indicating the status of your instruction will be displayed. You can **Print** or **Download** this page.  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.

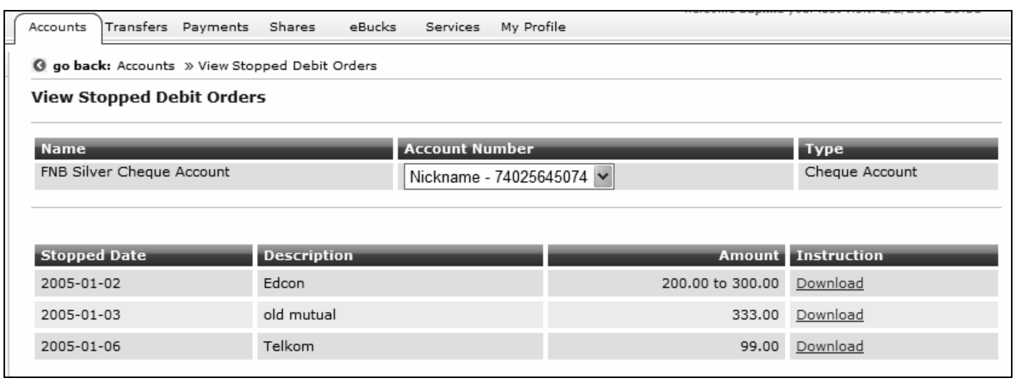
4.10.2 Stop Debit Order

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

- View existing Stop Debit Order instructions
- Add a Stop Debit Order instruction
- Download instruction to the service provider to Stop a Debit Order

4.10.1.1 View Existing Stop Debit Order Instructions

How to view a stopped debit order instruction

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Accounts tab.</td></tr>
<tr><td>2</td><td>Click in the check box next to the account associated with the stopped debit order.
Click on Stop Payment and then Stop Debit Order on the action bar.</td></tr>
<tr><td>3</td><td>Stopped Debit Order instructions added in the last 6 months will be displayed for the selected account.
You can select a different account by clicking on the Account Number dropdown list.


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.</td></tr>
</table>

4.10.1.2 Add a Stop Debit Order Instruction

Note	A Stop Debit Order Instruction must be added a minimum of 2 business days prior to the debit date.

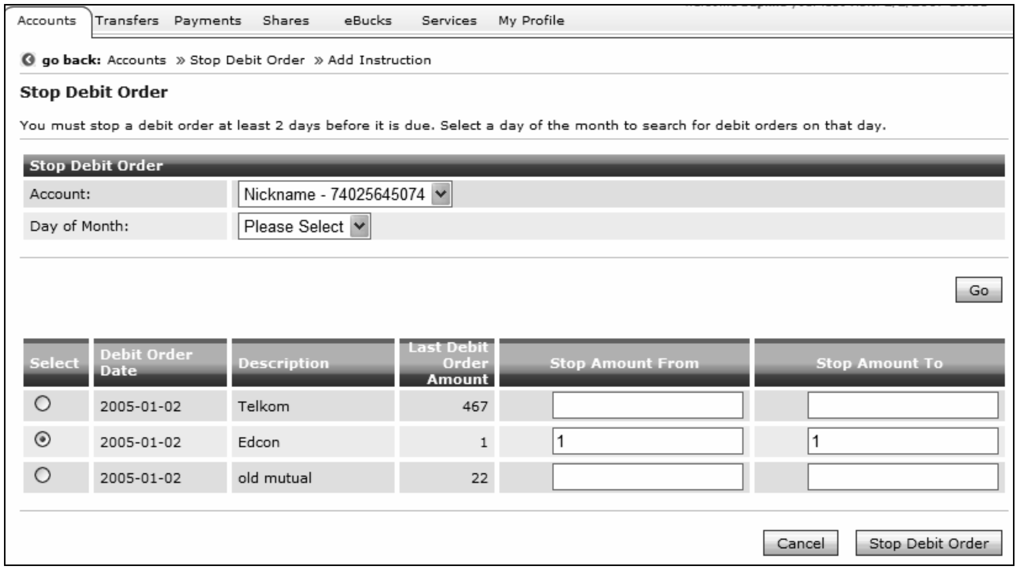
How to add a Stop Payment on a debit order

Step	Action
1	Click on the **Accounts** tab.
2	Click in the check box next to the **account** associated with the debit order that you want to stop. Click on **Stop Payment** and then **Stop Debit Order** on the action bar.
3	The **View Stopped Debit Orders** page will be displayed. Stopped Debit Order instructions added in the last 6 months will be displayed for the selected account. You can select a different account by clicking on the **Account Number** dropdown list. Click on **Add Instruction** on the action bar.
4	The **Stop Debit Order** page will be displayed. 
5	If necessary, you can select a different account by clicking on the **Account Number** dropdown list. Select the **Day of the Month** from the drop down menu on which the debit order is deducted from the account and then click **Go**.

Continued on next page...

...How to add a Stop Payment on a debit order continued

<table>
<tr><td>6</td><td>A list of debit orders for the selected day is displayed.



Click in the radio button next to the debit order that you would like to stop and then complete the **From** and **To Amount** of the debit order.</td></tr>
<tr><td>7</td><td>Click on Cancel to delete this information and return to the View Stopped Debit Orders page
Or
Click on Stop Debit Order to proceed.</td></tr>
<tr><td>8</td><td>A confirmation page will display the details of the Stop Debit Order instruction.
Check that this information is correct.
You can Edit or Cancel the instruction.</td></tr>
<tr><td>Note</td><td>The Bank is not liable for any losses sustained due to incorrect information supplied or if the debit order has already been paid.</td></tr>
<tr><td>9</td><td>Click on the Download Instruction hyperlink to download a pre-populated letter to the service provider instructing them to stop the debit order.</td></tr>
<tr><td>10</td><td>In order to continue you will be required to read and accept the Terms and Conditions, and also accept the responsibility to relay this instruction to the relevant service provider.</td></tr>
<tr><td>11</td><td>Enter your One Time PIN and then click on Confirm to submit this instruction.</td></tr>
<tr><td>12</td><td>A Stop Debit Order Results page indicating the status of your instruction will be displayed.
You can Print or Download this page.</td></tr>
<tr><td>13</td><td>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.</td></tr>
</table>

4.10.1.3 Download instruction to the service provider

For your convenience a pre-populated letter to the service provider is generated for each Stop Debit Order instruction.

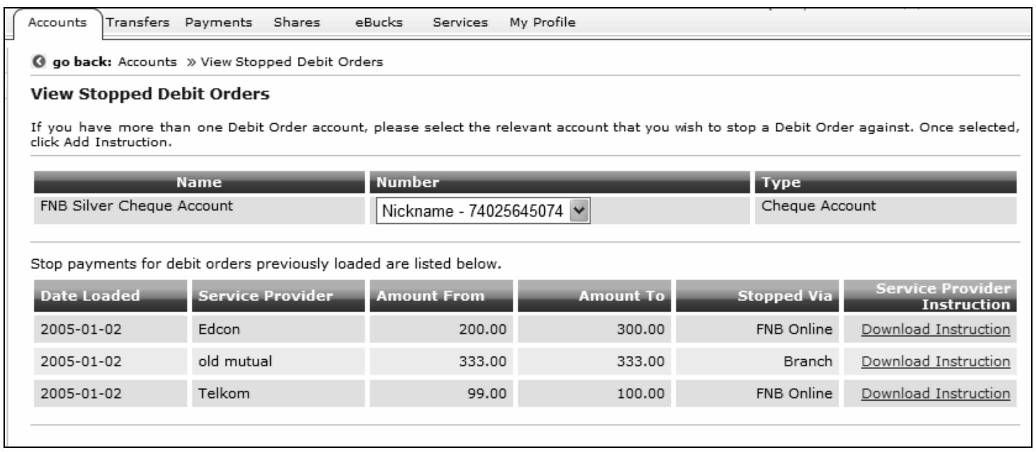
How to download the instruction to the Service Provider

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Accounts tab.</td></tr>
<tr><td>2</td><td>Click in the check box next to the account associated with the stopped debit order.

Click on Stop Payment and then Stop Debit Order on the action bar.</td></tr>
<tr><td>3</td><td>The View Stopped Debit Orders page will be displayed.

Existing Stop Debit Order instructions will be displayed for the selected account.

You can select a different account by clicking on the Account Number dropdown list.



Click on the Download Instruction hyperlink under Service Provider Instruction to view a pre-populated letter to the service provider linked to that debit order.</td></tr>
<tr><td>4</td><td>You can Print or Download this instruction.</td></tr>
</table>

4.11 eZiPay

The **eZiPay** function allows you to make quick and easy payments to recipients from the **Accounts** tab.

Note	eZiPay is an alternative way of making payments to recipients. This process allows you to make payments using a simplified process.

How to use eZiPay

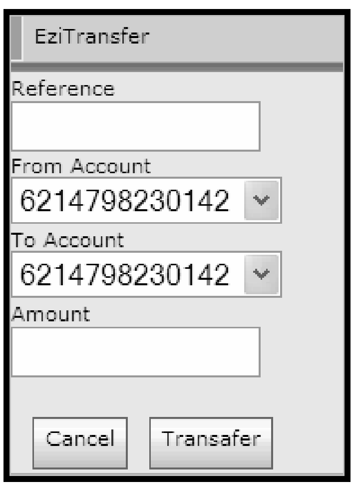
Step	Action
1	Select **eZiPay** from the **Accounts** action bar on the left of the page. The eZiPay drop down box will appear.
2	 Select an execution **Date** for your payment. Payments can be dated up to one year in advance. Select the **Account** to be used for the payment. Select the **Recipient** to be paid from the list of recipients. The **Own** and **Recipient reference** is pre-populated, but may be changed. Type in the **Pay Amount** for the eZiPay payment.
3	Click on the **Pay** button.
4	A new page will display the details of the payment, click on **Confirm**.
5	Click on **Finish** to complete the process.

4.12 eZiTransfer

The **eZiTransfer** option allows you to make a single transfer between the accounts on your profile e.g. from your cheque account to an investment account. You are not able to future date a transfer using this function.

Note	The eZiTransfer function allows you to make a transfer using a simplified process.

How to do an eZiTransfer

Step	Action
1	Select **eZiTransfer** from the **Accounts** action bar on the left of the page.
2	Enter a transfer description in the **Reference** field. Select the account you want to transfer money **From** by clicking on the drop-down list. Select the account you want to transfer money **To** by clicking on the drop-down list. Type in the transfer **Amount**.  Click on **Transfer**.
3	A new page will display the details of the transfer, click on **Confirm**.
4	Click on **Finish** to complete the process.

4.13 PayPal Services

PayPal is a first of its kind in South Africa and is exclusive to the FirstRand Group! This exciting new functionality enables South Africans to transact internationally by facilitating online transfers and withdrawals via a qualifying account.

Users will be able to sell products over the web and receive payment into their PayPal Account, thus eliminating the security risk of exposing your credit card or bank account number and ensuring safe and secure transactions.

The online functionality will then enable the user to withdraw the proceeds of the sale back into their Online Banking account.

Note	The South African Reserve Bank's limit for Foreign Exchange per person, per annum, is R500,000.00 for persons aged 18 and older, and R160,000.00 for persons younger than 18. This functionality is available to South African users only and is only available to the Primary account holder. To make use of this exciting functionality you will need: A qualifying transactional 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 The qualifying account to be linked to your Online Banking profile. To register for a PayPal Account on www.PayPal.com For **PayPal** related queries please contact **0861 PAYPAL (729 725)**

What can I do with PayPal?

- Use your PayPal Account to make or receive payments for goods and services online.
- Shop online at merchants in 67 countries and regions.
- Pay for things and send money without sharing your financial information.
- Checkout quickly at hundreds of your favourite online stores.
- Receive payments from buyers in 190 countries and regions.

Continued on next page…

Once you have registered for a PayPal Account you can make use of the following Online Banking functionality:

- **Link PayPal Account**
    - o Link your PayPal Account to an Online Banking account

- **Top up PayPal Account**
    - o Top Up your PayPal Account in USD from your Online Banking account

- **Withdraw from PayPal Account**
    - o Withdraw available funds from your PayPal Account into your Online Banking account

- **View PayPal History**
    - o View your Online Banking PayPal Top Up and Withdrawal transactions.

- **Maintain PayPal details**
    - o Change your Primary PayPal Email Address on your Online Banking PayPal Profile.

- **View Terms and Conditions**
    - o View the terms and conditions, including the Exchange Control regulations which apply to the various PayPal Services.

4.13.1 Link PayPal Account

In order to begin transacting on your PayPal Account you are required to link your PayPal Account to your Online Banking profile.

How to link your PayPal Account to your Online Banking profile

Step	Action
1	Click on either the **Accounts** or **Transfers** tab. Click on **PayPal Services** on the action bar.
2	Click on the **Link PayPal Profile** button to begin.
3	If you have not yet entered an **OTP** (One Time PIN) in this session, you will be required to do so before continuing.
4	If you did not receive your One Time PIN, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
5	Click on **Send OTP**.
6	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
7	A new page will be displayed. Complete both your Personal Details and your Balance of Payments Reporting Details. Please ensure that the email address you enter is the same as your **Primary Email Address** on your PayPal Account. If your Balance of Payments Reporting details are incorrect, please update the applicable fields.
Note	Changing this information will not update your address and contact details with the bank. In compliance with exchange control regulations this information is reported to the South African Reserve Bank.
8	Click **Cancel** to discard this information and return to the PayPal Services page. Click **Continue** to proceed to the next step.

Continued on next page…

...How to link your PayPal Account to your Online Banking profile continued

9	A new page will display your amended Personal Details and Balance of Payments Reporting Details. Check that this information is correct. Click **Edit** to make changes. Click **Cancel** to discard this information and return to the PayPal Services page.
10	If your details are correct, copy and paste the **Email Verification Code** that was sent to your **Primary PayPal Email address** into the field provided and then tick the **check box** in the **Notes** section to confirm that you have read and understood the notes. Click on **Confirm** to proceed to the next step.
11	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**.
12	Once your profile has been linked you will be redirected to the **PayPal Services Quick Guide** page on Online Banking. Your PayPal Account will reflect on the Accounts landing page together with other accounts that are linked to your Online Banking profile.

4.13.2 Top up PayPal Account

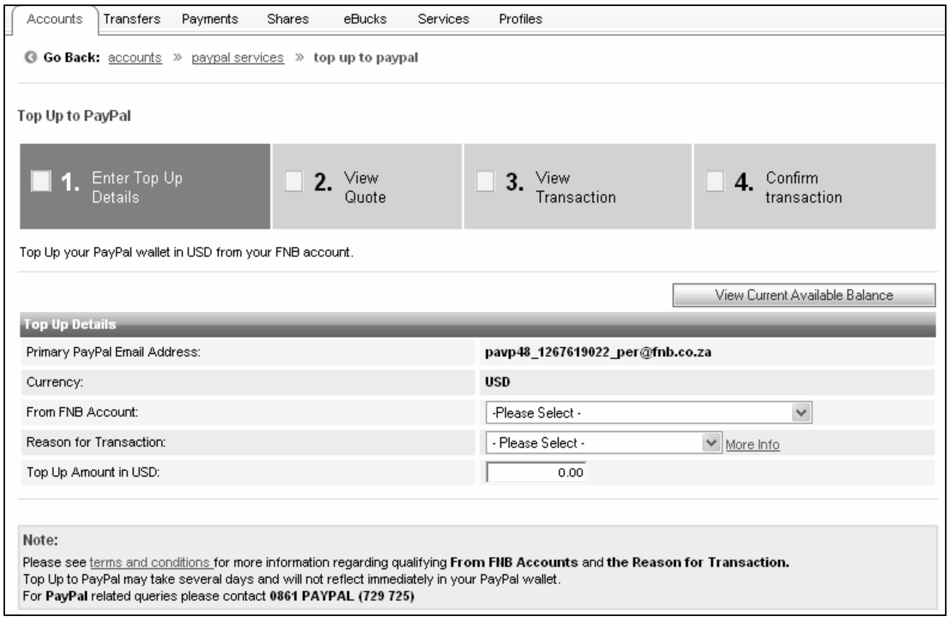
Top Up your PayPal Account in U.S. Dollars from your Online Banking account, these funds can then be used to make purchases from PayPal merchants worldwide.

Note	You can not use a credit card account to top up your PayPal Account. 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 Withdraw service with PayPal**: Call 0861 PAYPAL (729 725) Email paypalenquiries@fnb.co.za Fax: 011 263 5139 **For PayPal specific queries:** Visit www.paypal.com Call 0861 PAYPAL (729 725)

Continued on next page...

How to top up your PayPal Account

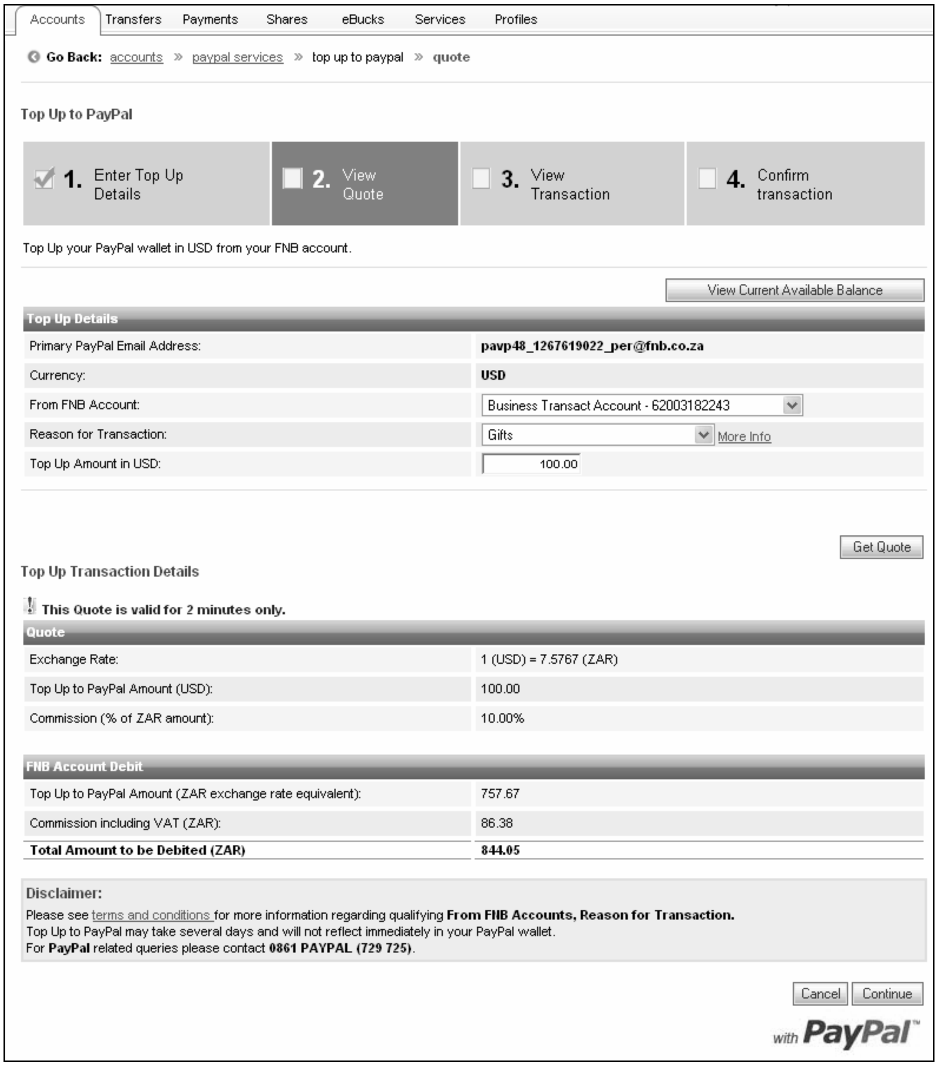
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on either the Accounts or Transfers tab.
Click on PayPal Services on the action bar.</td></tr>
<tr><td>2</td><td>Click on Top Up to PayPal on the action bar.
A new page is displayed.



</td></tr>
<tr><td>3</td><td>Click on View Current Available Balance to view the balance of your Online Banking account/s.</td></tr>
<tr><td>4</td><td>Complete the Top Up Details by selecting the Account from which you would like to transfer funds, the Reason for Transaction and entering the Top Up Amount in USD.</td></tr>
<tr><td>Note</td><td>Click on the More Info hyperlink next to the drop down menu for the Reason for Transaction to view a description of the Transaction Reasons.</td></tr>
<tr><td>5</td><td>Click Cancel to discard this information and return to the PayPal Services page.
Click Get Quote to proceed.</td></tr>
</table>

Continued on next page...

6 The Top Up Quote Details will be displayed.



Note

The quote is only valid for 2 minutes.

7 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.

8 Click **Cancel** to discard this information and return to the PayPal Services page.

Click **Continue** to proceed.

9 A confirmation page will display the details of your transaction.

Check that these details are correct.

10 Click **Edit** to return to the Top Up Details page.

Click **Cancel** to discard this information and return to the PayPal Services page.

Continued on next page...

...How to top up your PayPal Account continued

11	In order to continue you will be required to read and accept the **Terms and Conditions** and to also confirm that both your Personal and Balance of Payments Report Details are correct. Click **Confirm** to proceed with the transaction.
12	A new page will display the **results** of your transaction. You can **Download** or **Print** these results. Click **Finish** to return to the PayPal Services page.

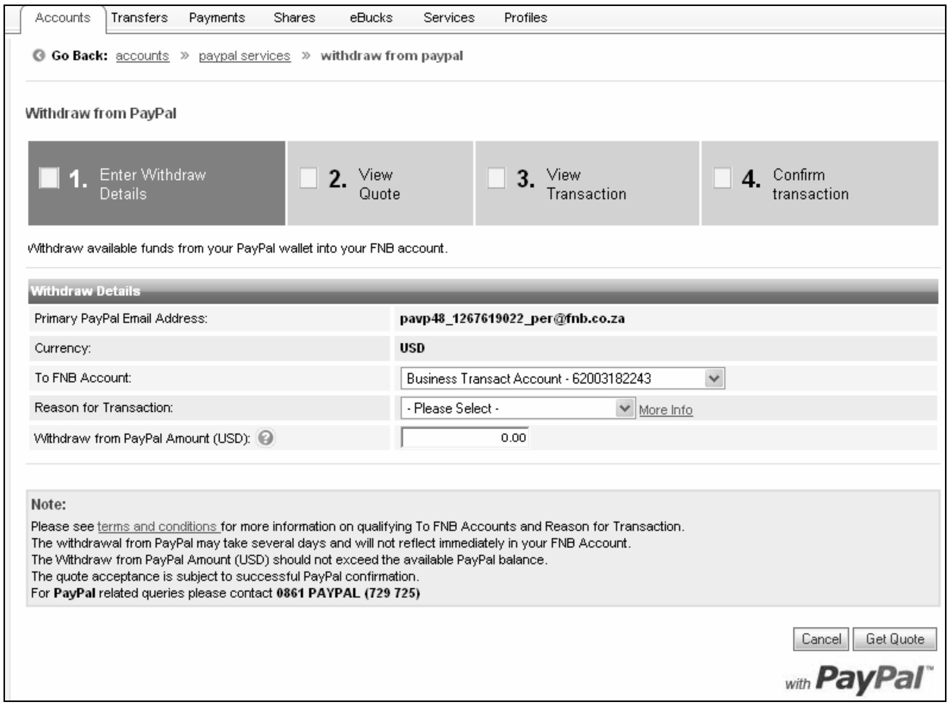
4.13.3 Withdraw from PayPal Account

Withdraw available funds from your PayPal Account into a linked Online Banking account.

Note	The withdrawal from PayPal may take several days and will not reflect immediately in your Online Banking account. The Withdraw from PayPal Amount (USD) should not exceed the available PayPal balance. The quote acceptance is subject to successful PayPal confirmation. All Online Banking Top Up and Withdraw with PayPal transactions are subject to Terms and Conditions. When completing the Online Banking 'Withdraw' 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 Withdraw service with PayPal**: Call 0861 PAYPAL (729 725) Email paypalenquiries@fnb.co.za Fax: 011 263 5139 **For PayPal specific queries:** Visit www.paypal.com Call 0861 PAYPAL (729 725)

Continued on next page...

How to withdraw from your PayPal Account

Step	Action
1	Click on either the **Accounts** or **Transfers** tab. Click on **PayPal Services** on the action bar.
2	Click on **Withdraw from PayPal** on the action bar. A new page is displayed. 
3	Click on **View Current Available Balance** to view the balance of your Online Banking account/s.
4 Note	Complete the **Withdraw Details** by selecting the **Account** to which you would like to transfer funds, the **Reason for Transaction** and entering the **Withdraw from PayPal Amount in USD.** Click on the **More Info** hyperlink next to the drop down menu for the **Reason for Transaction** to view a description of the **Transaction Reasons**.
5	Click **Cancel** to discard this information and return to the PayPal Services page. Click **Get Quote** to proceed.
6 Note	The Withdraw Quote Details will be displayed. The quote is only valid for 4 minutes.

Continued on next page…

...How to withdraw from your PayPal Account continued

7	To change the amount of the withdrawal, enter a new amount in the Withdraw Details and then click Get Quote to receive a revised quote.
8	Click **Cancel** to discard this information and return to the PayPal Services page. Click **Continue** to proceed.
9	A confirmation page will display the details of your transaction. Check that these details are correct.
10	Click **Edit** to return to the Withdraw Details page. Click **Cancel** to discard this information and return to the PayPal Services page.
11	In order to continue you will be required to read and accept the **Terms and Conditions** and to also confirm that your **Personal Details** and **Balance of Payments Report Details** are correct. Click **Confirm** to proceed with the transaction.
12	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**.
13	Once your withdrawal instruction has been submitted you will be redirected to the results page on Online Banking. You can **Download** or **Print** these results. Click **Finish** to return to the PayPal Services page.

4.13.4 View Online Banking PayPal History

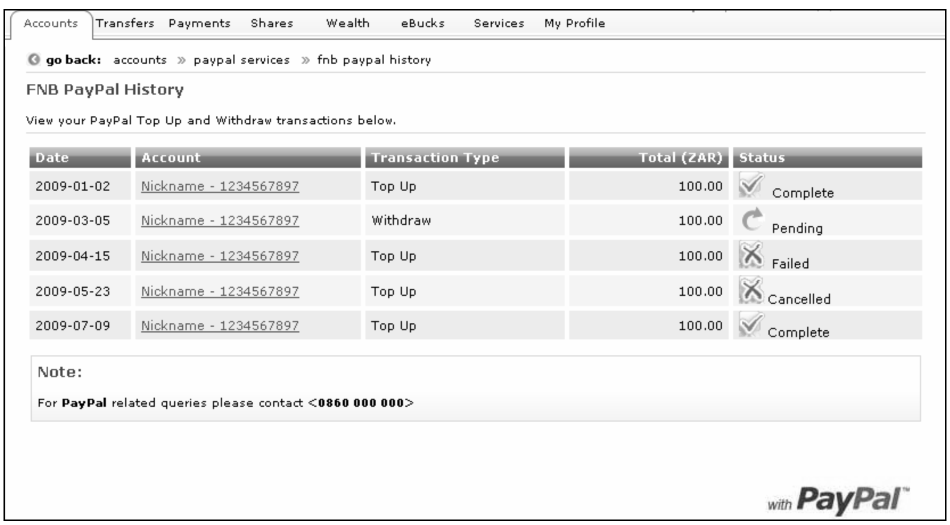
View a history of both Online Banking top Ups to the PayPal Account and Withdrawals made from the PayPal Account.

Note	For **PayPal** related queries please contact **0861 PAYPAL (729 725)**

How to view your Online Banking history

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on either the Accounts or Transfers tab.

Click on PayPal Services on the action bar.</td></tr>
<tr><td>2</td><td>Click on PayPal History on the action bar.</td></tr>
<tr><td>3</td><td>The transaction history is displayed.



The Date is the date on which the transaction took place/ was submitted.

The Account is the Online Banking Account that was utilised for the transaction.

The Transaction Type reflects whether the transaction was a Top Up or a Withdraw

The Total is the final Online Banking account debit or credit amount for each transaction.

The Status field reflects the results of a transaction request.</td></tr>
</table>

Continued on next page...

...How to view your PayPal history continued

4	Click on **Next** at the bottom of the page to view the next page of transactions. Click on **Previous** at the bottom of the page to view the previous page of transactions.
Note	The **Number of Results** displayed per page are determined by your **Default Display Settings** as captured in the **Preferences** section of the **My Profile** tab.
5	Click on the table headings to **sort the data** according to your preferences.
6	Click on the respective Account hyperlink to view the detail of that transaction. You can **Download** or **Print** these results. Click **Back** to return to the **Paypal History** page.

4.13.5 Maintain Online Banking PayPal details

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

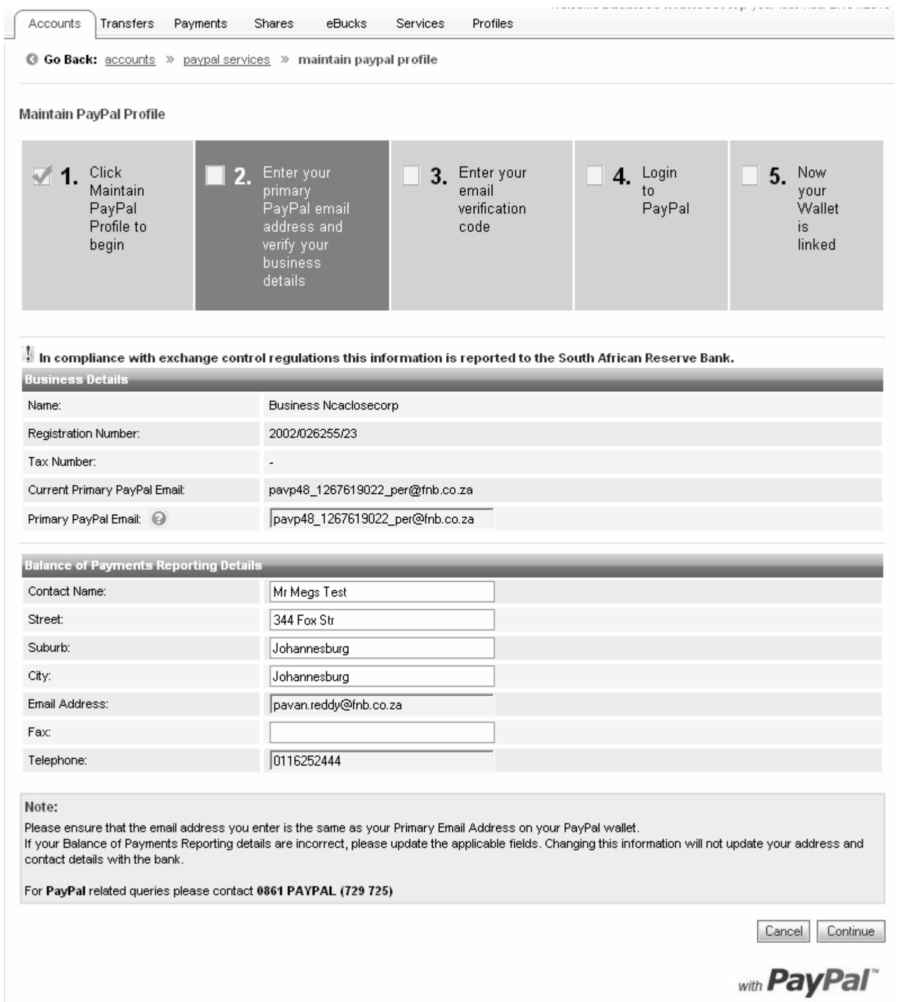
Note	If you change your **Primary Email Address** on PayPal.com, you must update your Primary Email Address on your Online Banking PayPal profile too. For **PayPal** related queries please contact **0861 PAYPAL (729 725)**

How to maintain your Online Banking PayPal details

Step	Action
1	Click on either the **Accounts** or **Transfers** tab. Click on **PayPal Services** on the action bar.
2	Click on the **Maintain PayPal Profile** button to begin.
3	If you have not yet entered an **OTP** (One Time PIN) in this session, you will be required to do so before continuing.
4	If you did not receive your One Time PIN, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option
5	Click on **Send OTP**.
6	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.

Continued on next page...

7 A new page will be displayed.



If your **Personal Details** or your **Balance of Payments Reporting Details** have changed, please update the relevant fields.

Please ensure that the email address you enter is the same as your **Primary Email Address** on your PayPal Account.

Note

Changing this information will not update your address and contact details with the bank.

In compliance with exchange control regulations this information is reported to the South African Reserve Bank.

Continued on next page...

8	Click **Cancel** to discard this information and return to the **PayPal Services** page. Click **Continue** to proceed to the next step.
9	A new page will display your amended Personal Details and Balance of Payments Reporting Details. Check that this information is correct. Click **Edit** to make changes. Click **Cancel** to discard this information and return to the **PayPal Services** page.
10	If your details are correct, copy and paste the **Email Verification Code** that was sent to your **Primary PayPal Email address** into the field provided and then tick the **check box** in the **Notes** section to confirm that you have read and understood the notes. Click on **Confirm** to proceed to the next step.
11	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**.
12	Once your profile has been linked you will be redirected to the **PayPal Services Quick Guide** on Online Banking. Your PayPal Account will reflect on the Accounts landing page together with the accounts that are linked to your Online Banking profile.

4.13.6 View Terms and Conditions

View the terms and conditions, including Exchange Control regulations, which apply to the PayPal Services.

How to view the terms and conditions

Step	Action
1	Click on either the **Accounts** or **Transfers** tab. Click on **PayPal Services** on the action bar.
2	Click on **Terms and Conditions** on the action bar.
3	The Online Banking Terms and Conditions, which include the **Exchange Control Conditions** set out by the South African Reserve Bank (SARB), are displayed.
4	**Close** this page to return to the PayPal Services page.

4.14 Instant Accounting

Instant Accounting is an easy-to-use, integrated and instant accounting solution, which uses your FNB electronic bank statement to do your bookkeeping automatically every night.

4.14.1 Why do I need this for my business?

- Simplify your bookkeeping
- Instant, convenient and time-saving
- Daily financial information about your business is available
- Can save you money

4.14.2 How can I use this for my business?

Instant Accounting allows you to prepare income statements, balance sheets and cash-flow statements and provides debtors, creditors, budgeting and VAT functionality.

4.14.3 What will it cost?

Instant Accounting is now FREE to all FNB clients who have a FNB business account.

Instant Accounting is subscribed for on a monthly basis, meaning that there is no 'lock-in'. You can therefore unsubscribe at any time without the imposition of any penalty.

4.14.4 Free Support and History Data

Once you register for Instant Accounting, you will also receive:

- FREE telephonic set-up and support; and
- FREE historical data in respect of your FNB business account (available from 1 January 2006 onwards).

4.14.5 Does my business qualify?

All you need to apply for Instant Accounting is an existing FNB bank account for your business.

4.14.6 How do I apply?

You can apply via:

- Click on Apply Online on the top menu of Online Banking.
- Email us at instantaccounting@fnb.co.za
- Contact our call centre on 0860 22 22 55

4.14.6 Contact Details

If you have any queries at any time you can call our 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.

5. Transfers

5.1 Transfers

The **Transfer** function allows you to make transfers between the accounts linked to your profile. Transfers can only be made between your own accounts; to move funds to a third party account you will need to use the Payments functionality.

Note	Transfers made during business hours will reflect the same day. Transfers made after hours will reflect within 12 hours. The cut-off times for Transfers are: Monday to Saturday - 20h00 A Channel Limit applies to transfers. You cannot transfer funds to your eBucks account.

5.1.1 Transfer functionality

The following transfer functionality is available:

- **Transfer Funds Between Accounts**
  - Transfer funds between the accounts linked to your profile.

- **Transfer Funds to Budget**
  - Transfer funds to a specific budget item or across all budget items on your credit card/s

- **Unit Trust Transfers**
  - Transfer funds into or out of your existing Unit Trust account

- **Scheduled Transfers**
  - The Scheduled Transfers functionality enables you to transfer funds automatically between your accounts without you having to log on to Online Banking.
  - Create and maintain Scheduled Transfers between your accounts

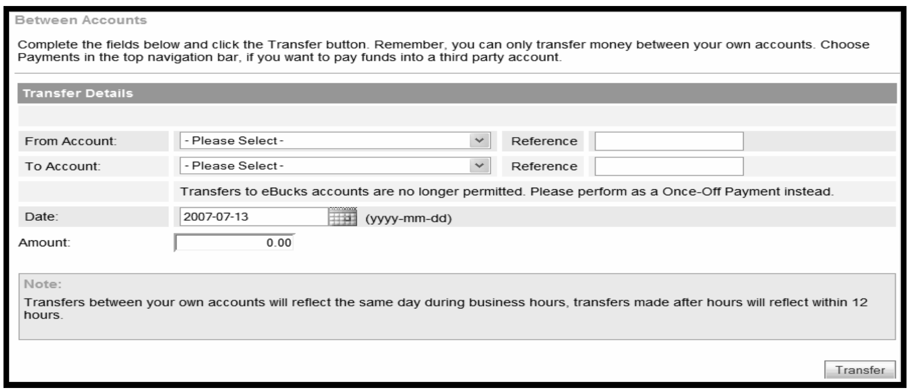
- **Transfer History**
  - View and search your Transfer History

- **PayPal Services**
  - Transact internationally by facilitating online transfers and withdrawals via your qualifying Online Banking account.
  - To transfer funds to your PayPal Account please select PayPal Services from the action bar

5.2 Transfer Funds Between your Accounts

Note	
	If you want to pay funds into a third party account, you need to select the Payments tab.

How to transfer funds between your accounts

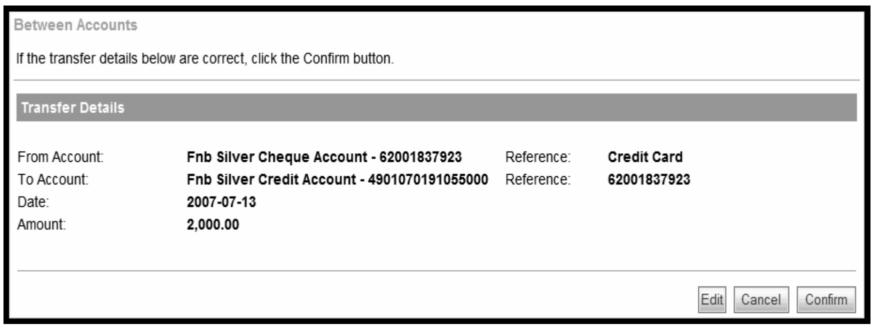
Step	Action
1	Click on the **Transfers** tab. 
2	Click on the dropdown arrow next to **From Account** to select the account you want to transfer funds from e.g. cheque account.
3	Enter the **Reference** you want to appear on the account you are transferring funds from e.g. Transfer to savings.
4	Click on the dropdown arrow next to **To Account** to select the account you want to transfer funds to.
5	Enter the **Reference** you want to appear on the account you are transferring funds to e.g. Transfer from cheque.
6	You can future date transfers up to 365 days in advance. Enter the **Date** on which the transfer must be processed or, alternatively, click on the calendar to select a date.

Continued on next page...

<table>
<tr><td>7</td><td>Enter the Amount you want to transfer.</td></tr>
<tr><td>8

Note</td><td>Click on the Transfer button to transfer the funds between your accounts.

Transfers made during business hours will reflect the same day.
Transfers made after hours will reflect within 12 hours.</td></tr>
<tr><td>9</td><td>A confirmation page will display the details of your transfer; please check that the details are correct.



Click on Edit to make any changes.
Click on Cancel to delete this information and return to the Transfers landing page.
Click on Confirm to submit this information.</td></tr>
<tr><td>10</td><td>The results screen will reflect the status of your request.
You can Download or Print these results.
Click on Finish to complete the process.</td></tr>
</table>

5.3 Transfer Funds to Budget

The **Funds to Budget** function allows you to transfer funds to a specific budget item or across all budget items on your credit card/s. This function is only available to **South African** users.

Note	If you do not select a specific budget item to which you want to transfer funds, the funds will be distributed equally across all budget items. Funds transferred to budget purchases during business hours will reflect the same day. Transfers made after hours will reflect within 12 hours. The cut-off times for Transfers are: Monday to Saturday 20h00

How to transfer funds to your credit card budget purchases

Step	Action
1	Click on the **Transfers** tab.
2	Click on **Funds to Budget** on the action bar.
3	Click on the dropdown arrow next to **From Account** to select the account you want to transfer funds from e.g. cheque account.
4	Enter the **Reference** you want to appear on the account you are transferring funds from e.g. Transfer to Budget.
5	Click on the dropdown arrow next to **To Account** to select the account you want to transfer funds to. When you select the account, the screen will automatically display the budget items for the account selected.
6	Enter the **Reference** you want to appear on the account you are transferring funds to.
7	Enter the **Amount** you want to transfer.

Continued on next page...

Note	You can choose to transfer funds to a specific budget item, or you can transfer funds across all your budget items. If you choose to distribute the funds, the funds will be allocated from the oldest to most recent purchase.
8	Click in the check box next to the **budget item** that you want to transfer funds to OR Click in the **Transfer funds across all budget items** option to distribute the funds equally across all of your budget purchases.
9	Click on **Transfer** to continue with the transfer of Funds to Budget. Click on **Cancel** to delete this information and return to the Transfers landing page.
10 Note	A confirmation page will display the details of your Funds to Budget transfer; please check that the details are correct. Click on **Edit** to make any changes. Click on **Cancel** to delete this information and return to the Transfers landing page. Click on **Confirm** to submit this information. A confirmation screen will be displayed. Do not click on the Confirm button more than once or your transfer may be duplicated. If your transfer is not confirmed, check your Transaction History before you try again.
11	The results screen will reflect the status of your request. You can **Download** or **Print** these results. Click on **Finish** to complete the process.

5.4 Unit Trust Transfers

The **Unit Trust Transfers** function allows you to transfer funds into or out of your existing Unit Trust account.

- Make **a Lump Sum Transfer** – transfer funds into an existing Unit Trust account
- **Disinvest Funds** – transfer funds out of your Unit Trust Account.

Note	Transactions before 13h00 on a business day will effect units at the closing Unit Price of that business day. Transactions after 13h00, or on a non-business day, will affect units at the closing Unit Price of the following business day. Business days exclude weekends and public holidays. Transfers into a Unit Trust account will reflect within two business days. Transfers out of a Unit Trust account will reflect in the specified account within two business days.

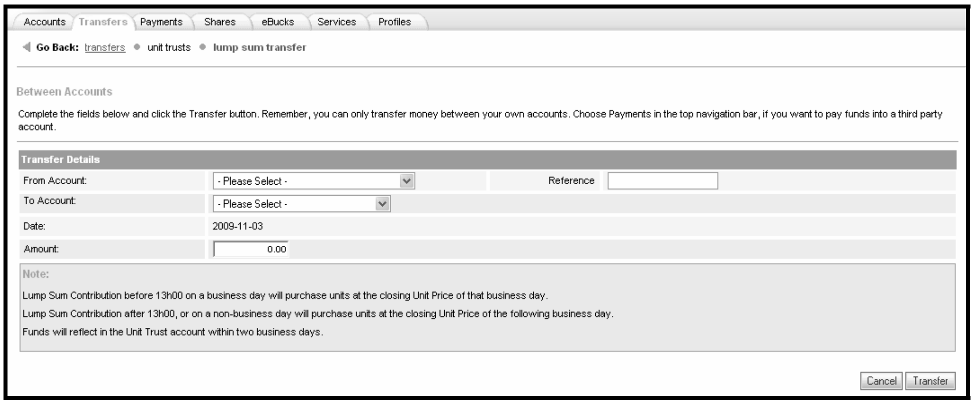
5.4.1 Lump Sum Transfer

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

Note	Lump Sum Contributions before 13h00 on a business day will purchase units at the closing Unit Price of that business day. Lump Sum Contributions after 13h00, or on a non-business day, will purchase units at the closing Unit Price of the following business day. Business days exclude weekends and public holidays. Transfers cannot be made from Credit Card accounts. The minimum lump sum amount is R500.00. Lump Sum Contributions will debit the account that the funds are being transferred from immediately with the value stated. Funds will reflect in the Unit Trust account within two business days.

Continued on next page...

How to make a Lump Sum Transfer into your Unit Trust account

Step	Action
1	Click on the **Transfers** tab.
2	Click on **Unit Trust Transfers** on the action bar.
3	Click on **Lump Sum Transfer** on the action bar. The Lump Sum Transfer Between Accounts capture page will be displayed. 
4	Click on the dropdown arrow next to **From Account** to select the account that you want to transfer funds from e.g. cheque account.
5	Enter the **Reference** you want to appear on the account you are transferring funds from e.g. Transfer to savings.
6	Click on the dropdown arrow next to **To Account** to select the Unit Trust account that you want to transfer funds to e.g. FNB Balanced Fund.
7	This is the current date and can not be edited.
8	Enter the **Amount** that you want to transfer.
9	Click on **Cancel** to delete this information and return to the Transfers landing page. Click on **Transfer** to submit this information.

Continued on next page...

<table>
<tr><td>10</td><td>A confirmation page will display the details of your transfer; please check that the details are correct.

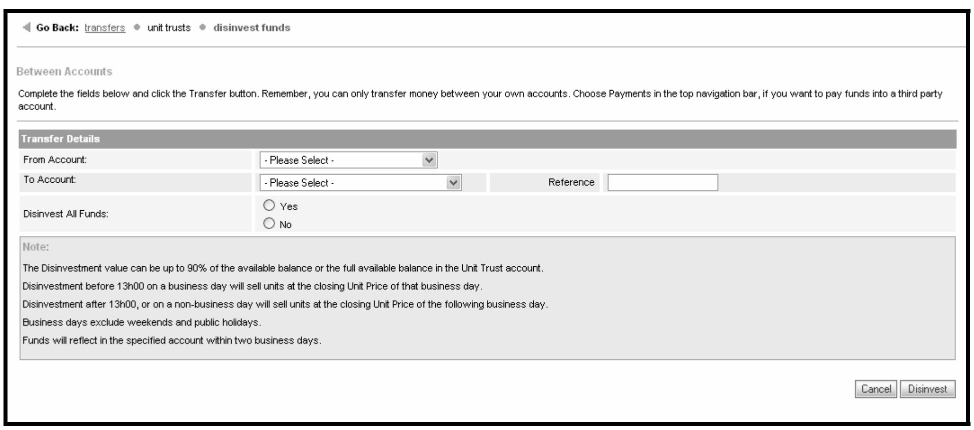

Click on Edit to make any changes.
Click on Cancel to delete this information and return to the Transfers landing page.
Click on Confirm to submit this information.</td></tr>
<tr><td>11</td><td>The results screen will reflect the status of your request.
You can Download or Print these results.
Click on Finish to complete the process.</td></tr>
</table>

5.4.2 Disinvest Funds

Note	The Disinvestment value can either 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. Business days exclude weekends and public holidays. Funds will reflect in the specified account within two business days.

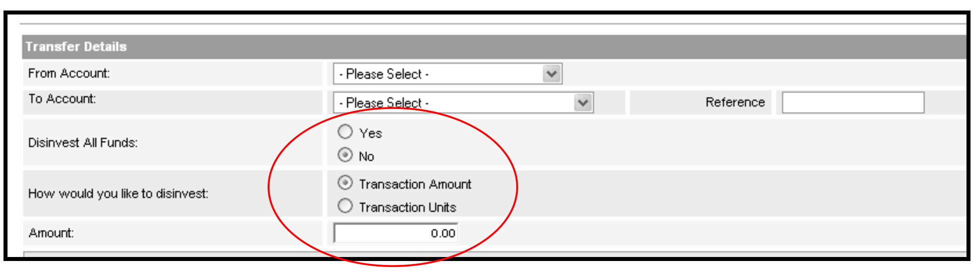
How to Disinvest Funds from your Unit Trust account

Step	Action
1	Click on the **Transfers** tab.
2	Click on **Unit Trust Transfers** on the action bar.
3	Click on **Disinvest Funds** on the action bar. The Disinvest Funds Between Accounts capture page will be displayed.



Continued on next page...

...How to disinvest funds from your Unit Trust account continued

4	Click on the dropdown arrow next to **From Account** to select the Unit Trust account that you want to transfer funds from e.g. FNB Balanced Fund
5 Note	Click on the dropdown arrow next to **To Account** to select the account that you want to transfer funds to. Users will only be able to disinvest their funds into another FNB account held within their 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.
6	Enter the **Reference** you want to appear on the account you are transferring funds from e.g. Transfer from Unit Trust.
7	Select **Yes** to **Disinvest All Funds** or **No** to only disinvest a specified amount. If you select No, you will be presented with the option to select how you would like to disinvest your funds, if you Select Yes, click on Continue to be redirected to the Confirmation Page.
8	If you selected not to Disinvest All Funds, select how you would like to disinvest your funds; you can disinvest by **Transaction Amount** or by **Transaction Units**.  If you select **Transaction Amount** you will need to enter the **Rand amount** that you would like to disinvest. If you select **Transaction Units** you will need to enter the **number of units** that you would like to disinvest.
9	Click on **Cancel** to delete this information and return to the Transfers landing page. Click on **Transfer** to submit this information.

Continued on next page...

10	A confirmation page will display the details of your transfer; please check that the details are correct.  Click on **Edit** to make any changes. Click on **Cancel** to delete this information and return to the Transfers landing page. Click on **Confirm** to submit this information.
11	The results screen will reflect the status of your request. You can **Download** or **Print** these results. Click on **Finish** to complete the process.

5.5 Scheduled Transfers

The **Scheduled Transfers** function allows you to create and/or modify Scheduled Transfers.

A Scheduled Transfer is a transfer that you set up to take place on a specific date.

- set up a once-off transfer to take place on a future date
- set up a specified or unlimited number of recurring transfers

Transfers can be created up to 12 months in advance or scheduled to take place on a recurring basis.

If you set up transfers on a recurring basis, the end date can be set to any date in the future or you can select to have no expiry date on the transfer.

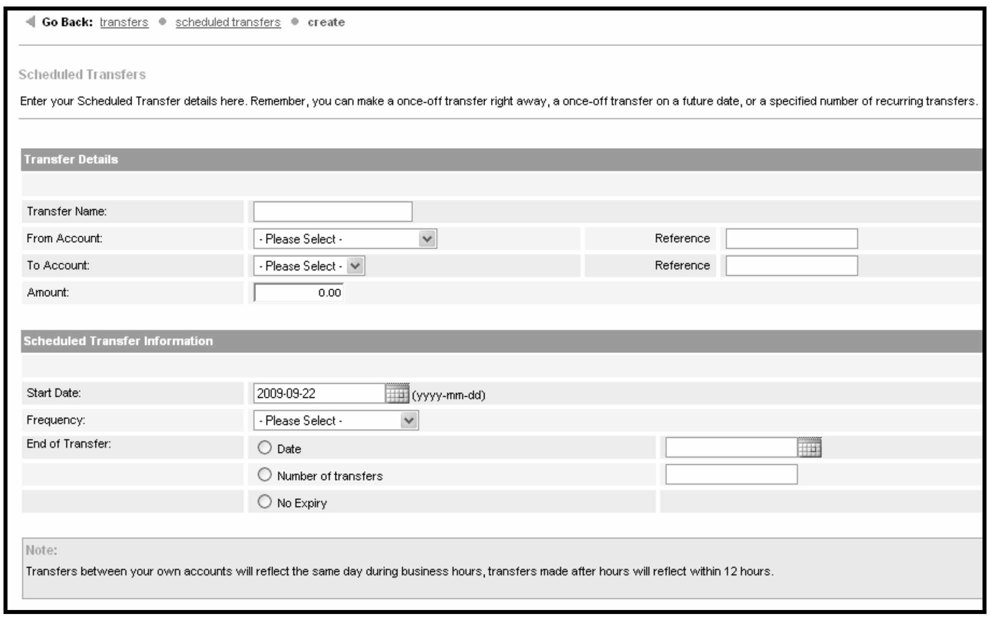
Once a transfer has been saved, the transfer will be made on the date/s that you have requested without you having to log on to Online Banking.

Note	Transfers made during business hours will reflect the same day. Transfers made after hours will reflect within 12 hours. The cut-off times for Transfers are Monday to Saturday - 20h00

5.6 Scheduled Transfers for Transactional Accounts

5.6.1 Create a Scheduled Transfer for a Transactional Account

How to create a Scheduled Transfer for a Transactional Account

Step	Action
1	Click on the **Transfers** tab.
2	Click on **Scheduled Transfers** on the action bar.
3	Click on **Create** on the action bar. The Scheduled Transfers capture page will be displayed. 
4	Under **Transfer Details**, enter a **Transfer Name** e.g. Monthly Savings.
5	Click on the dropdown arrow next to **From Account** to select the account you want to transfer funds from e.g. cheque account.
6	Next to **Reference**, enter the reference you want to appear on the account you are transferring funds from e.g. Transfer to savings.

Continued on next page...

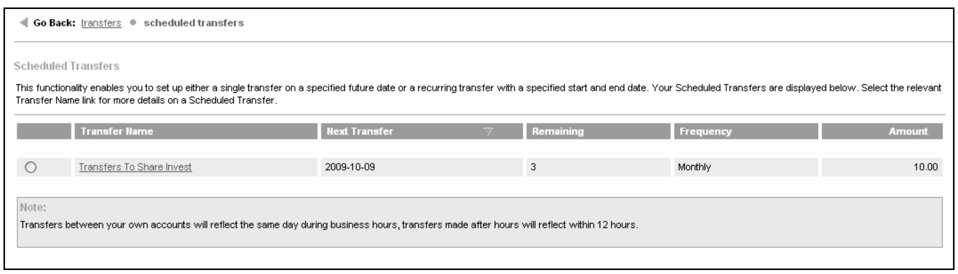
7	Click on the dropdown arrow next to **To Account** to select the account you want to transfer funds to e.g. savings account.
8	Enter the **Reference** you want to appear on the account you are transferring funds to e.g. Transfer from cheque.
9	Enter the **Amount** you want to transfer.
10	Under the heading **Scheduled Transfer Information**, enter the **Start Date** on which the first transfer must take place or, alternatively, click on the calendar to select a date.
11	Select the **Frequency** of the transfer i.e. how often it must occur.
12	Next to **End of Transfer**, select when the transfer/s must end: Enter the **Date** on which the last transfer must occur, OR Type in the **Number of transfers** which must occur, OR Select **No Expiry** if you want the transfers to continue indefinitely.
13	Click on the **Add transfer** button to save the details of your scheduled transfer OR Click **Cancel** to delete this information and return to the Scheduled Transfers landing page.
14	A new page will display the details of your Scheduled Transfer; check that the details are correct. Click on **Edit** to make any changes. Click on **Cancel** to delete this information and return to the Scheduled Transfers landing page. Click on **Confirm** to submit this information.
15	The results screen will reflect the status of your request. You can **Download** or **Print** these results. Click on **Finish** to complete the process.

5.6.2 Viewing Scheduled Transfers for a Transactional Account

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

A list of existing scheduled transfers are displayed, you can click on the transfer name to view more details about that transfer.

Viewing your Scheduled Transfers for a Transactional Account

Step	Action
1	Click on the **Transfers** tab.
2	Click on Scheduled Transfers.
3	The **Transfer Name** is displayed here. You can click on the **Transfer Name** to view or edit details on the transfer. 
4	**Next Transfer** is the date on which the next transfer will take place.
5	**Remaining** is the number of scheduled transfers which will still take place.
6	The **Frequency** at which the transfer must take place is displayed here e.g. weekly.
7	The **Amount** of the transfer is displayed here.

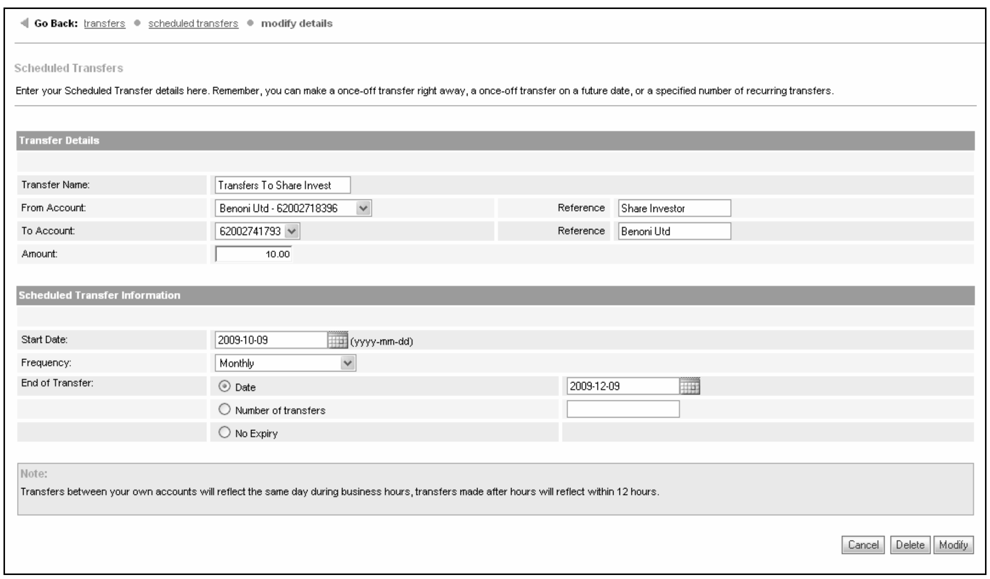
5.6.3 Modifying Scheduled Transfers for a Transactional Account

The **Modify Scheduled Transfer** function allows you to make changes to a scheduled transfer.

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.

How to modify a Scheduled Transfer for a Transactional Account

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Transfers tab.</td></tr>
<tr><td>2</td><td>Click on Scheduled Transfers on the action bar.</td></tr>
<tr><td>3</td><td>Select the radio button next to the scheduled transfer that you would like to modify and then click on Modify in the action bar.



</td></tr>
</table>

Continued on next page...

4	The following fields can be edited under **Transfer Details**: You can edit the **Transfer Name**. You can select a different **From Account** that you want to transfer funds from. You can edit the **Reference** you want to appear on the account you are transferring funds from. You can select a different **To Account** that you want to transfer funds to. You can edit the **Reference** you want to appear on the account you are transferring funds to. You can change the **Amount** that you want to transfer.
5	The following fields can be edited under **Scheduled Transfer Information**: You can change the **Start Date** on which the first transfer must take place. You can change the **Frequency** of the transfer i.e. how often it must occur. Next to **End of Transfer**, you can Select the new **Date** on which the last transfer must occur. OR Change the **Number of transfers** which must occur. OR Select **No Expiry** if you want the transfers to continue indefinitely.
13	Click on **Cancel** to delete these changes and return to the Scheduled Transfers landing page. Click on **Delete** to delete this Scheduled Transfer. Click on **Modify** to submit the changes that you have made to the Scheduled Transfer.
14	A new page will display the details of your modified Scheduled Transfer; check that the details are correct. Click on **Edit** to make any changes. Click on **Cancel** to delete this information and return to the Scheduled Transfers landing page. Click on **Confirm** to submit this information.
15	The results screen will reflect the status of your request as well as a reference number. You can **Download** or **Print** these results. Click on **Finish** to complete the process.

5.6.4 Deleting Scheduled Transfers for Transactional Accounts

Use this function to delete an existing scheduled transfer that you have created.

How to delete a Scheduled Transfer for a Transactional Account

Step	Action
1	Click on the **Transfers** tab.
2	Click on **Scheduled Transfers** on the action bar.
3	A list of the existing scheduled transfers is displayed. Click in the check box next to the **scheduled transfer** that you want to delete, and then click on **Delete** on the action bar.
4	Under the heading **Transfer Details**, the Transfer Name, From and To Account, References and Amount is displayed.
5	Under the heading **Scheduled Transfer Information**, the Start Date, Frequency, End Date and Number of Transfers remaining is displayed.
6	If you would like to delete this scheduled transfer, click on the **Confirm** button. OR Click on **Cancel** to return to the Scheduled Transfers page.
7	The results screen will reflect the status of your request as well as a reference number. You can **Download** or **Print** these results. Click on **Finish** to complete the process.

5.7 Scheduled Transfers for Unit Trust Accounts

5.5.1 Scheduled Transfers for Unit Trust Accounts

The **Scheduled Transfers** function allows you to create and/or modify and/or delete Scheduled Transfers.

A Scheduled Transfer is a transfer that you set up to take place on a specific date.

- set up a once-off transfer to take place on a future date
- set up a specified number of recurring transfers

Transfers can be created up to 12 months in advance or scheduled to take place on a recurring basis.

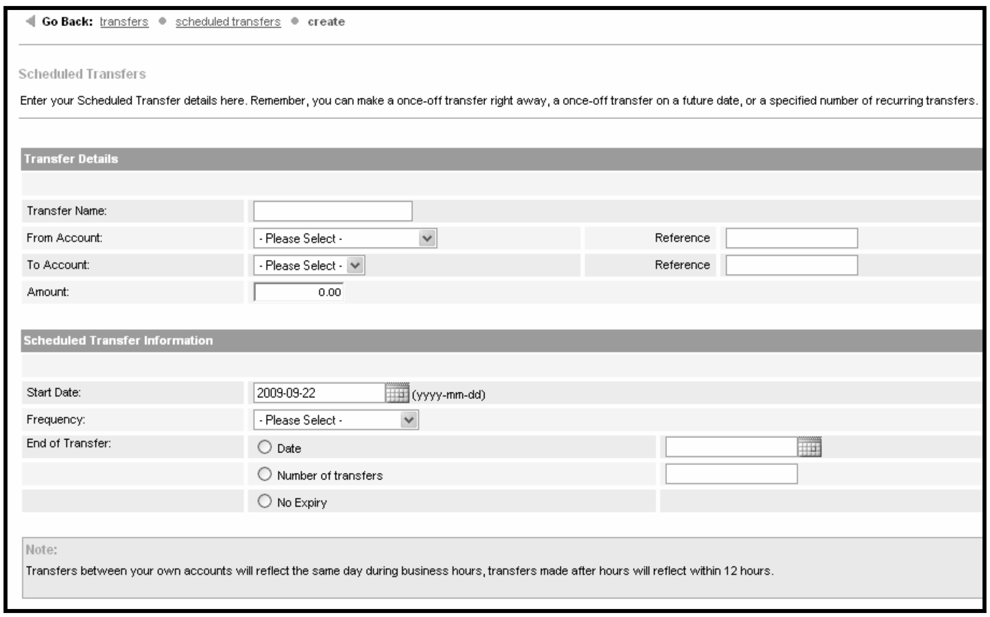
If you set up transfers on a recurring basis, the end date can be set to any date in the future.

Once a 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.

Note	You can not transfer funds from a Credit Card to a Unit Trust account. The minimum scheduled transfer that can be setup for a UT account is R40. Funds will reflect in the Unit Trust account within two business days The cut-off times for Transfers are Monday to Saturday - 20h00

5.5.2 Create a Scheduled Transfer for a Unit Trust Account

How to create a Scheduled Transfer for a Unit Trust Account

Step	Action
1	Click on the **Transfers** tab.
2	Click on Unit Trust Transfers on the action bar.
3	Click on **Create** on the action bar. The Scheduled Transfers capture page will be displayed. 
4	Under **Transfer Details**, enter a **Transfer Name** e.g. Monthly Savings.
5	Click on the dropdown arrow next to **From Account** to select the account you want to transfer funds from e.g. cheque account.
6	Next to **Reference**, enter the reference you want to appear on the account you are transferring funds from e.g. Transfer to savings.
7	Click on the dropdown arrow next to **To Account** to select the account you want to transfer funds to e.g. FNB Growth Fund.

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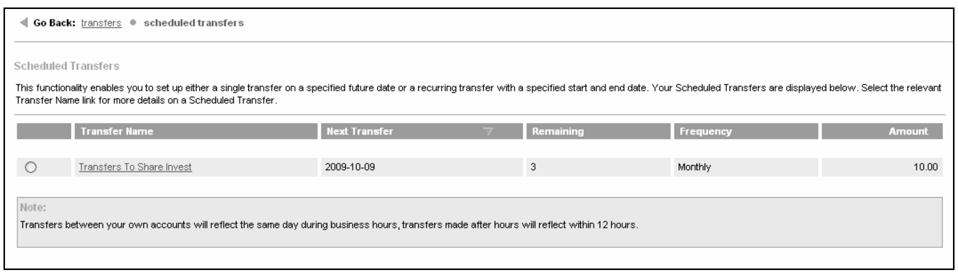
8	Enter the **Amount** you want to transfer.
9	Under the heading **Scheduled Transfer Information**, enter the **Start Date** on which the first transfer must take place or, alternatively, click on the calendar to select a date.
10	Select the **Frequency** of the transfer i.e. how often it must occur.
11	Next to **End of Transfer**, select when the transfer/s must end: Enter the **Date** on which the last transfer must occur, OR Type in the **Number of transfers** which must occur, OR Select **No Expiry** if you want the transfers to continue indefinitely.
12	Click on the **Add transfer** button to save the details of your scheduled transfer OR Click **Cancel** to delete this information and return to the Scheduled Transfers landing page.
13	A new page will display the details of your Scheduled Transfer; check that the details are correct. Click on **Edit** to make any changes. Click on **Cancel** to delete this information and return to the Scheduled Transfers landing page. Click on **Confirm** to submit this information.
14	The results screen will reflect the status of your request. You can **Download** or **Print** these results. Click on **Finish** to complete the process.

5.5.3 Viewing Scheduled Transfers for a Unit Trust Account

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

A list of existing scheduled transfers are displayed, you can click on the transfer name to view more details about that transfer.

How to view a Scheduled Transfer for a Unit Trust account

Step	Action
1	Click on the **Transfers** tab.
2	Click on Scheduled Transfers.
3	The **Transfer Name** is displayed here. You can click on the **Transfer Name** to view or edit details on the transfer. 
4	**Next Transfer** is the date on which the next transfer will take place.
5	**Remaining** is the number of scheduled transfers which will still take place.
6	The **Frequency** at which the transfer must take place is displayed here e.g. weekly.
7	The **Amount** of the transfer is displayed here.

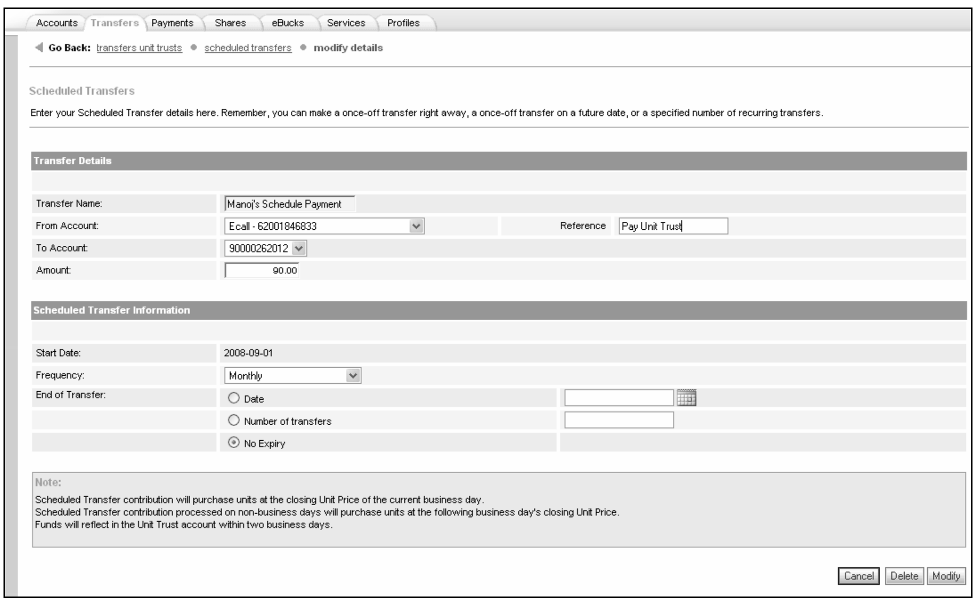
5.5.4 Modifying Scheduled Transfers for a Unit Trust Account

The **Modify Scheduled Transfer** function allows you to make changes to a scheduled transfer.

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.

How to modify a Scheduled Transfer for a Unit Trust account

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Transfers tab.</td></tr>
<tr><td>2</td><td>Click on Unit Trust Transfers on the Action Bar</td></tr>
<tr><td>2</td><td>Click on Scheduled Transfers on the action bar.</td></tr>
<tr><td>3</td><td>Select the radio button next to the scheduled transfer that you would like to modify and then click on Modify in the action bar.


</td></tr>
</table>

Continued on next page...

...How to modify a scheduled transfer for a Unit Trust account continued

4	The following fields can be edited under **Transfer Details**: You can edit the **Transfer Name**. You can select a different **From Account** that you want to transfer funds from. You can edit the **Reference** you want to appear on the account you are transferring funds from. You can change the **Amount** that you want to transfer.
5	The following fields can be edited under **Scheduled Transfer Information**: You can change the **Start Date** on which the first transfer must take place. You can change the **Frequency** of the transfer i.e. how often it must occur. Next to **End of Transfer**, you can Select the new **Date** on which the last transfer must occur. OR Change the **Number of transfers** which must occur. OR Select **No Expiry** if you want the transfers to continue indefinitely.
13	Click on **Cancel** to delete these changes and return to the Scheduled Transfers landing page. Click on **Delete** to delete this Scheduled Transfer. Click on **Modify** to submit the changes that you have made to the Scheduled Transfer.
14	A new page will display the details of your modified Scheduled Transfer; check that the details are correct. Click on **Edit** to make any changes. Click on **Cancel** to delete this information and return to the Scheduled Transfers landing page. Click on **Confirm** to submit this information.
15	The results screen will reflect the status of your request as well as a reference number. You can **Download** or **Print** these results. Click on **Finish** to complete the process.

5.5.5 Deleting Scheduled Transfers for a Unit Trust Account

Use this function to delete an existing scheduled transfer that you have created.

How to delete a Scheduled Transfer for a Unit Trust account

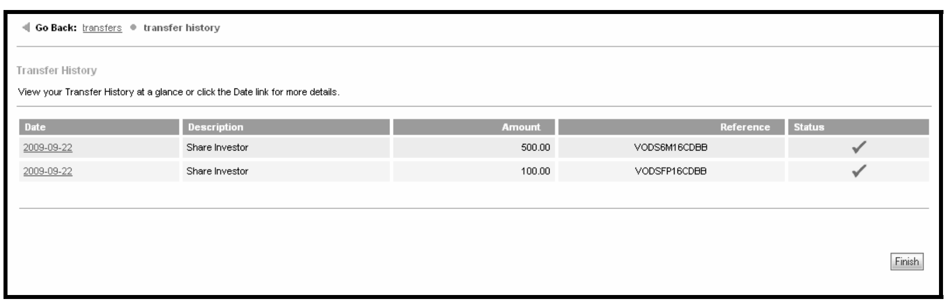
Step	Action
1	Click on the **Transfers** tab.
2	Click on **Scheduled Transfers** on the action bar.
3	A list of the existing scheduled transfers is displayed. Click in the check box next to the **scheduled transfer** that you want to delete, and then click on **Delete** on the action bar.
4	Under the heading **Transfer Details**, the Transfer Name, From and To Account, References and Amount is displayed.
5	Under the heading **Scheduled Transfer Information**, the Start Date, Frequency, End Date and Number of Transfers remaining is displayed.
6	If you would like to delete this scheduled transfer, click on the **Confirm** button. OR Click on **Cancel** to return to the Scheduled Transfers page.
7	The results screen will reflect the status of your request as well as a reference number. You can **Download** or **Print** these results. Click on **Finish** to complete the process.

5.8 Transfer History

Use the **Transfer History** function to view your Transfer History at a glance or click the Date link of a specific transfer to view further details.

5.8.1 View Transfer History

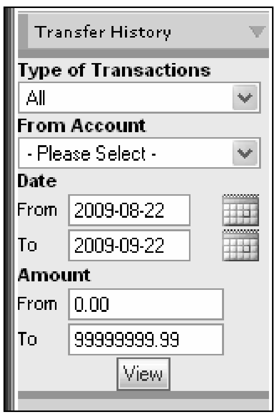
How to view your transfer history

Step	Action
1	Click on the **Transfers** tab.
2	Click on **Transfer History** on the action bar.
3	If you have existing transfers, these will be displayed together with the following information: The **Date** of the transfer. The **Description** of the transfer. The **Amount** of the transfer. The **Reference** number of each transfer The **Status** of each transfer 
4	Click on the **Date** hyperlink to view further details of the transfer, including the **Reference Number** and the **Proof of Transfer** details. For **Unit Trust accounts**, click on the **Description** hyperlink to view further details of the transfer, including the **Reference Number** and the **Proof of Transfer** details.
5	The **Reference** that is displayed is the VODS reference. This reference is used to trace the transfer back to the originating account.
6	Click on **Finish** to complete the process.

5.8.2 Search Transfer History

You can search for a transfer according to the type of transaction, the originating account, the date or the amount. To refine your search results, enter as many details as possible.

How to search for a transfer within Transfer History

Step	Action
1	Click on the **Transfers** tab.
2	Click on **Transfer History** on the action bar. A search tool is available on the Transfer History action bar. 
3	Select the **Type of Transactions** from the dropdown list; you have the option of All, Transfers or Scheduled Transfers.
4	Select the **From Account** that the transfer was made from, from the dropdown list.
5	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.
6	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.
7	Click on **View** to submit your search request.

Continued on next page...

.... How to search for a transfer within Transfer History continued

8	The results of your search will be displayed. Click on the **Date** hyperlink to view further details of the transfer, including the **Proof of Transfer** details.
9	A new page will display the transfer details.
10	Click on **Finish** to complete your enquiry.

6. Payments

6.1 Payments

The Payments tab allows you to make payments, view your payment history, manage your recipients and create payment notifications.

Payments can be future dated up to 365 days in advance. When future dating payments, ensure that there are sufficient funds in the account on the payment date to ensure the payment is successful.

Payments made to a non-FNB account holder will reflect in the recipient's account after approximately 3 working days.

A Channel Limit applies to payments.

6.1.1 Payment Types

Pay recipient – payments to recipients whose details have been saved on your recipient list.
OnceOff payments - payments to recipients whose banking details have not been saved on your recipient list.
Scheduled payments - payments which are made automatically at regular intervals e.g. monthly.
eFiling payments – SARS and UIF payments which have been created on the eFiling and uFiling websites.

The cut-off times for Payments are:		
From FNB to FNB accounts	Monday to Saturday	20h00
From FNB to other financial institutions	Monday to Friday	16h15
	Saturday	10h15

6.1.2 Express Clearing

The Express Clearing option allows recipients with accounts at banks that participate in the Real-time Clearing Service (RTC) to receive their funds the same day that the payment is made.

The banks that are currently participating in Express Clearing are ABSA, Standard bank, Nedbank and Capitec.

The Express Clearing option is only available for South African users.

Continued on next page...

...Express Clearing Payments continued

Please note the following:

- Transactions processed via Express Clearing are charged at a premium.
- It is not necessary to use this option to pay First National Bank and/or Rand Merchant Bank accounts as these transactions will automatically be processed on the same business day and no additional premium will be charged.
- Payments to certain Public List Recipients can be processed using Express Clearing. Public Recipients that allow for payments to be processed using Express Clearing will have a check box in the Express Clearing field. If the Public Recipient does not have a check box in the Express Clearing field, normal payment rules apply.

The cut-off times for Express Clearing are:	
Submission Times:	
Anytime	
Cut-Off Times:	
Monday to Friday	21h00 The functionality will be available again from midnight onwards.
Saturday	11h00 The functionality will switch off at 11am and will be available from midnight onwards.
Sundays and Public Holidays	No Cut-Off Times

6.2 Payment Statuses

Once a payment or transfer has been made, it is very important that you check the payment status, as this will determine if the payment was successful or not.

Status	Description
Rejected	Rejected due to insufficient funds.
Successful	You payment was successful and has been paid.
Submitted for Processing	Your payment has been submitted for processing, check the final status.
Stored to Future Dated	Your payment has been stored until the payment date. Check the final status on the date of the payment
Insufficient Funds	The payment has failed. The account from where the user was processing the payment does not have sufficient funds to process the payment.
Transaction Limit Exceeded	The transaction limit for the account you are trying to make a payment from is exceeded.
Channel Limit Exceeded	The payment limit for the account from where the user was processing the payment has been exceeded for the day. Please contact Online Assistance on 087 575 0000 to arrange for the limit to be increased if required.
Unsuccessful	The payment failed due to a back end processing error.
Recipient Account closed	The recipient account has been closed.
Own Account has been closed	This is a future dated payment, and since the time that the payment was created, your account has been closed.
Own account is invalid	This status will occur where the user created a Future Dated payment and the account used to create the payment has changed e.g. been closed.
Own account is dormant	This status will occur where the user created a Future Dated payment and the account used to create the payment has become dormant.
Recurring Payments	All Recurring Payments will have a status of **Recurring Payment** until the last payment has been processed.

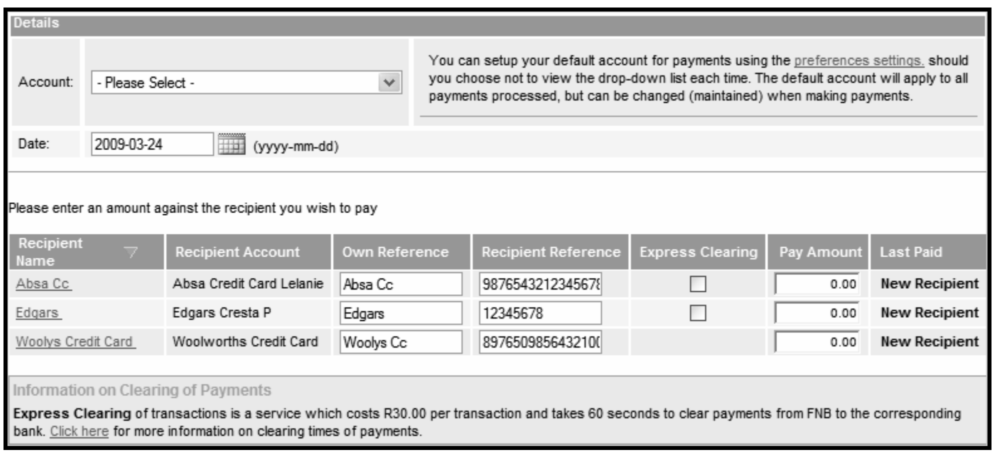
6.3 Paying Recipients

The Pay Recipients function allows you to pay your list of recipients, without having to enter their banking details each time.

Note	Payments can be made from cheque, transmission and credit card accounts.

Note	Payments made to a non-FNB account holder will only reflect in their account the next working day, provided the payments are authorised before the cut-off time.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Payments tab.</td></tr>
<tr><td>2</td><td>A list of your recipients will be displayed on the Payments landing page.



</td></tr>
<tr><td>3

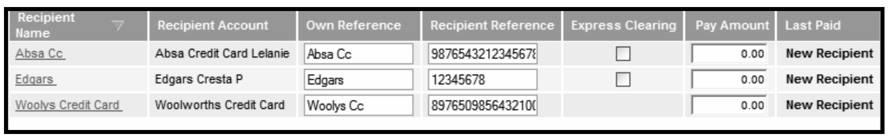
Note</td><td>Under the heading Details, select the Account from the dropdown list that you want to make the payment from e.g. cheque account. This account will be used to pay all the recipients you select.

You can click on the View Current Available Balance link to check that you have enough funds to cover the payments you want to make.</td></tr>
</table>

Continued on next page...

<table>
<tr><td>4

Note</td><td>Enter the Date on which the payment must be processed. You can click on the calendar to select a date. You can future date your payment up to 366 days when using the calendar.

When future dating payments, the payments are processed at 5 a.m on the execution date. Please ensure that funds are available at that time in order for the payment to be processed successfully.
If the date is a Sunday or a public holiday, the payment will only be processed on the next business day.</td></tr>
<tr><td>5</td><td>Under the heading Recipient Name all your recipients are displayed. You can click on the name to modify the recipient's details.
<table><tr><th>Recipient Name</th><th>Recipient Account</th><th>Own Reference</th><th>Recipient Reference</th><th>Express Clearing</th><th>Pay Amount</th><th>Last Paid</th></tr><tr><td>Absa Cc</td><td>Absa Credit Card Lelanie</td><td>Absa Cc</td><td>987654321234567[illegible]</td><td>☐</td><td>0.00</td><td>New Recipient</td></tr><tr><td>Edgars</td><td>Edgars Cresta P</td><td>Edgars</td><td>12345678</td><td>☐</td><td>0.00</td><td>New Recipient</td></tr><tr><td>Woolys Credit Card</td><td>Woolworths Credit Card</td><td>Woolys Cc</td><td>897650985643210[illegible]</td><td></td><td>0.00</td><td>New Recipient</td></tr></table></td></tr>
<tr><td>6</td><td>Next to the recipient that you want to pay, enter the reference you want to appear on your bank statement, under Own Reference.</td></tr>
<tr><td>7</td><td>Under Recipient Reference, enter the reference to reflect on the recipient’s bank statement.</td></tr>
<tr><td>8
Note</td><td>Select the checkbox if you want this recipient to be paid using the Express Clearing option.
Payments to certain Public List recipients can be processed using Express Clearing. Public Recipients that allow for payments to be processed using Express Clearing will have a check box in Express Clearing field.
Express Clearing payments are charged at a premium.</td></tr>
<tr><td>9</td><td>Enter the Amount you want to pay the recipient.</td></tr>
<tr><td>10
Note</td><td>Last Paid will display the amount and date that you last paid the recipient.
Clicking on the hyperlink of the last payment will display the last 14 payments made, if there are any.</td></tr>
<tr><td>11</td><td>Click on the Pay button, to pay the recipient/s you have selected.</td></tr>
</table>

Continued on next page...

12

A new page will display the details of the payment/s that you would like to make.

Click in the radio button next to **Yes** if you **want to continue** with the Express Clearing payment.

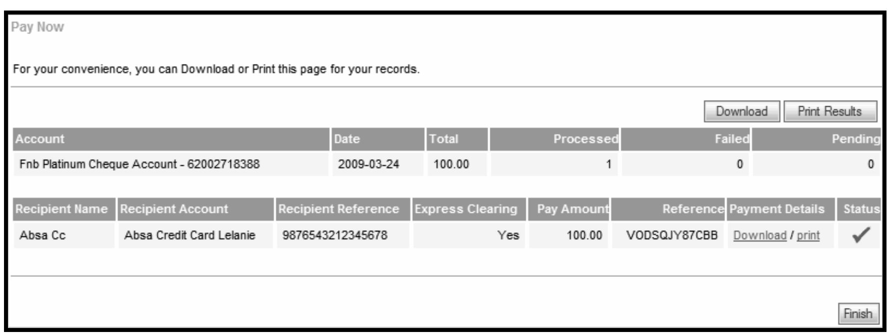
13

Check that the details are correct and click on the **Confirm** button.

If the details are not correct, either click on **Edit** , this will allow you to make the necessary changes to your payment/s by taking you back to steps 5-11 or click on **Cancel** to exit the function.

14

A new page will display a summary of the **Account** where the payments were made from, the **Date** of the payment, the **Total** of the payment, how many payments were **Processed** and how many **Failed**.



Continued on next page...

...How to pay recipients continued

15	Every recipient that was paid will be itemised, together with the following information: o Recipient Name o Recipient Account o Recipient Reference – the reference that will be displayed on the recipient's account o Express Clearing – will display Yes or No if the recipient was paid using the Express Clearing service o Amount o Notification – if a notification of payment was generated and sent to the recipient o Reference – if the payment was successful, a reference is generated in order to trace the payment o Status – if a payment is successful, it will be ticked in green, if not, it will have a cross in red. Should the payment still be processing, it will have more than half a circle as the diagram. You can **Download** or **Print Results** for your records.
16	Clicking on **Download / Print** allows you to either download the payment notification or print the proof of payment.
17	Click on the **Finish** button to complete the process.

6.4 OnceOff Payments

This OnceOff Payment function allows you to pay recipients that you would like to pay once, and do not need to keep the account details. The recipient's banking details will have to be entered every time you use the OnceOff Payment function.

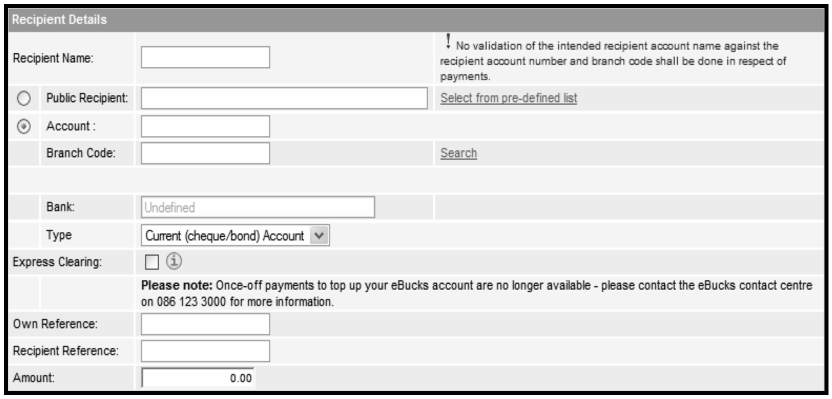
Note	Payments can be made from cheque, transmission and credit card accounts.

How to create a OnceOff payment

Step	Action
1	Click on the **Payments** tab.
2	Click on **OnceOff Payment** on the action bar.
3	Under the heading **Details**, select the **Account** from the dropdown list that you want to make the payment from e.g. cheque account. This account will be used to pay all the recipients you select.
Note	You can click on the **View Current Available Balance** link to check that you have enough funds to cover the payments you want to make.
4	Enter the **Date** on which the payment must be processed. You can click on the calendar to select a date. You can future date up to 366 days when using the calendar.
Note	When future dating payments, the payments are processed at 5 a.m on the execution date. Please ensure that funds are available at that time in order for the payment to be processed successfully. If the date is a Sunday or a public holiday, the payment will only be processed on the next business day.

Continued on next page...

<table>
<tr><td>5

Note</td><td>Under the heading Recipient Details, enter the name of the recipient you want to pay, next to Recipient Name.


</td></tr>
<tr><td>Note</td><td>No validation is done to confirm that the account number actually belongs to the recipient.

OnceOff payments to eBucks accounts are no longer available.</td></tr>
<tr><td>6

Note</td><td>If you are paying a Public Recipient, click in the check box. Click on the Select from pre-defined list hyperlink to search for a recipient on the public list, such as Telkom or SARS.

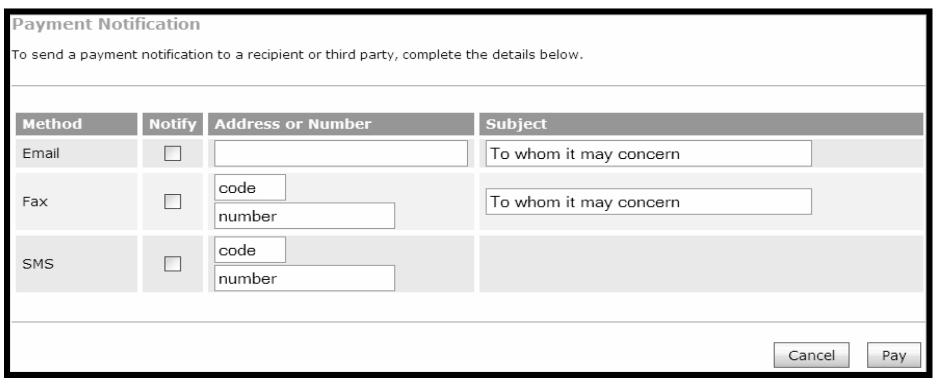
Payments to certain Public List recipients can be processed using Express Clearing. Public Recipients that allow for payments to be processed using Express Clearing will have a check box in Express Clearing field.

Select the Country you require from the dropdown list and enter the recipient's name. Click on the Go button. The search results will be displayed. Click on the Add button to add the recipient's bank details.</td></tr>
<tr><td>7</td><td>If you do not want to pay a Public Recipient, click in the check box next to Account. Enter the recipients account number.</td></tr>
<tr><td>8</td><td>Enter the recipient's branch code, next to Branch Code. If you not know the branch code, click on the Search hyperlink.

Select the Country from the dropdown list. Select the Bank. Enter the Branch Name that you are looking for in the space provided and click on Go.

Click on Add, to add the branch code. Click on the Go button. The search results will be displayed. Click on the Add button to add the recipient's bank details.</td></tr>
<tr><td>9</td><td>The Bank name will automatically be displayed once you have entered the branch code.</td></tr>
<tr><td>10</td><td>Select the recipient's account Type from the drop-down list.</td></tr>
</table>

Continued on next page...

11 Note 	Select the checkbox if you want this recipient to be paid using the **Express Clearing** option. Public Recipients that allow for payments to be processed using Express Clearing will have a check box in Express Clearing field. Express Clearing payments are charged at a premium.
12	Next to **Own Reference**, enter the reference you want to appear on your bank statement that you are paying from e.g. water and lights.
13	Next **to Recipient Reference**, enter the reference you want to appear on the recipient's account (person that you are paying).
14	Enter the **Amount** that you would like to pay the recipient, next to Amount.
15	**Payment Notification** can be used to send a notification to the recipient when the payment has been made. Click in the check box under **Notify** to send an **Email notification** via e-mail or click in the check box under **Notify** to send a **Fax notification** via fax or click in the check box under **Notify** to send an **SMS notification** via cell phone alternatively you can select all of the check boxes. 
16	Enter the **Address** or **Number** where you want the email, fax or sms notification to be sent.
17	Enter the **Subject** of the notification, or it can be left as “To whom it may concern.” You can also put in your own subject e.g. you have been paid by Joe Bloggs.
18	Click on the **Pay** button or click on **Cancel** if you no longer want to make the payment/s.
19	A new page will display the details of your payment. Check that the details are correct and enter your One Time PIN to confirm the payment. Click in the radio button next to **Yes** if you are **want to continue** with the Express Clearing payment. Click on the **Confirm** button.

Continued on next page...

...How to create a OnceOff payment continued

20	If you did not receive the One Time PIN, you can have it either sent to your primary option by clicking in the check box next to **Send One Time PIN to primary option** or click in the check box next to **Send One Time PIN to secondary option.** Click on **Send OTP**.
21	Once you have entered your One Time Pin and clicked on **Confirm**, a new page will display your payment result. The new page will display a summary of the **Account** where the payments were made from, the **Date** of the payment, the **Total** of the payment, how many payments were **Processed**, how many had **Failed** and, if any payments are **Pending**.
22	Details of the recipient that was paid will be displayed as: o Recipient Name o Recipient Account o Recipient Reference – the reference that will be displayed on the recipient's account o Express Clearing – will display Yes or No if the recipient was paid using the Express Clearing service o Amount o Notification – if a notification of payment was generated and sent to the recipient o Reference – if the payment was successful, a reference is generated in order to trace the payment o Status – if a payment is successful, it will be ticked in green, if not, it will have a cross in red. Should the payment still be processing, it will have more than half a circle as the diagram. For your convenience, you can **Download** or **Print** this page for your records. Click on **Save Recipient** if you will be paying the recipient in the future. Click on the **Finish** button to complete the process.

6.5 Scheduled Payments

The **Scheduled Payments** function allows you to pay a recipient on a specific date in the future - this can be a single payment or a number of payments. For example, if you are going away on holiday, you can set up a scheduled payment to pay your water and lights account automatically while you are away. You could also set up on a recurring basis, to pay your water and lights account on one or more dates in the future.

Once a scheduled payment has been saved, the recipient will be paid on the date(s) that you selected without you having to login to Online Banking.

You can create a scheduled payment to the following accounts:

FNB accounts

Non FNB accounts

Recipients on the Pre-defined list

Note	A Scheduled Payment start date cannot be more than 12 months into the future.

6.5.1 Creating Scheduled Payments

How to create a scheduled payment

Step	Action
1	Click on the **Payments** tab.
2	Click on **Scheduled Payments** on the action bar.
3	Click on **Create Schedule Payment** on the action bar.
4	Click on **Add Recipient** at the bottom right of the page.
5	Under the heading **Details** type in the **Payment Name**.
6	Select the **Account** from the dropdown list that you want to make the payment from e.g. cheque account. This account will be used to pay all the recipients you select.
7 Note	Enter the name of the recipient you want to pay, next to **Recipient Name**. The system cannot check that the account actually belongs to the recipient.
8	If you are paying a **Public Recipient**, click in the check box. Click on the **Select from pre-defined list** hyperlink to search for a recipient on the public list, such as Telkom or SARS. Select the **Country** you require in from the dropdown list and enter the recipient's name. Click on the **Go** button. The search results will be displayed. Click on the **Add** button to add the recipient's bank details.
9	IF you do not want to pay a Public Recipient, click in the check box next to **Account**. Enter the recipients account number.
10	The **Bank** name will automatically be displayed once you have entered the branch code.
11	Select the recipient's account **Type** from the drop-down list.
12	Next to **Own Reference**, enter the reference you want to appear on your bank statement e.g. water and lights.
13	Next to **Recipient Reference**, enter the reference you want to appear on the recipient's account (person that you are paying).

Continued on next page...

...Creating a scheduled payment continued

14	Enter the **Amount** that you would like to pay the recipient.
15	Payment Notification can be used to send a notification to the recipient when the payment has been made. Click in the check box under **Notify** to send an **Email** notification via e-mail or click in the check box under **Notify** to send a **Fax** notification via fax or click in the check box under **Notify** to send an **SMS** notification via cell phone alternatively you can select all of the check boxes.
16	Enter the **Address** or **Number** where you want either the e-mail, fax or sms notification to be sent.
17	Enter the **Subject** of the notification, or it can be left as "To whom it may concern." You may also put in your own subject e.g. you have been paid by Joe Bloggs.
18	Under the heading **Scheduled Payment Information**, next to **Start Date**, use the calendar to select your date as to when the scheduled payment must start.
19	In the drop down, select the **Frequency** e.g. weekly, monthly.
20	Stipulate when the payments must end: Enter the **Date** in the field provided, OR, Enter **a Number of payments** in the space provided, OR, Click in the check box to indicate **No Expiry date**, if you want the payments to continue indefinitely.
21	Click on the **Cancel** button should you no longer want to create a scheduled payment or click on **Continue**.

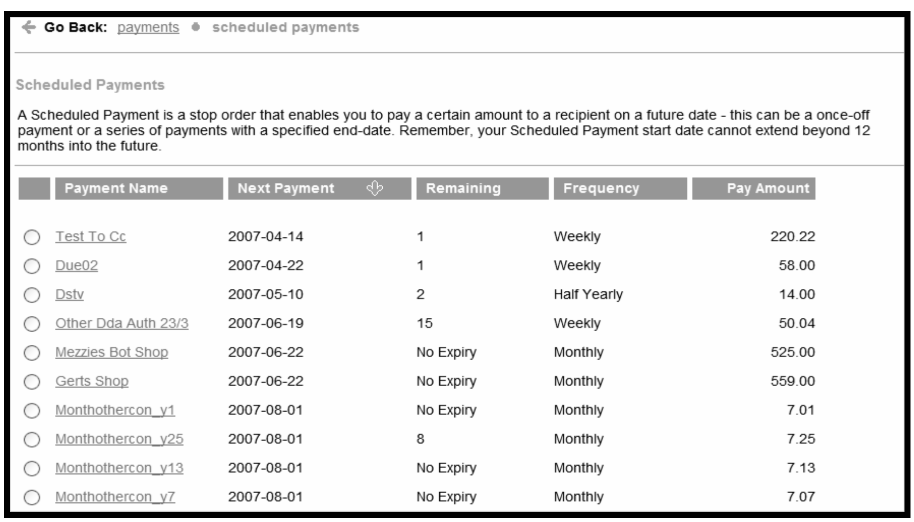
Continued on next page...

...Creating a scheduled payment continued

22	A new page will display the details of your payment. Check that the details are correct and enter your One Time PIN that was sent to you to authorise the scheduled payment. Click on the **Confirm** button.
23	If you did not receive the One Time PIN, you can have it either sent to your primary option by clicking in the check box next to **Send One Time PIN to primary option** or click in the check box next to **Send One Time PIN to secondary option.** Click on **Send OTP**.
24	Once you have entered your One Time Pin and clicked on **Confirm** a new page will display the result of the successful loaded scheduled payment, together with all the information of the Recipient Details, Payment Notification and Scheduled Payment Information. You can download or print the information. Click on **Finish** to save the information.

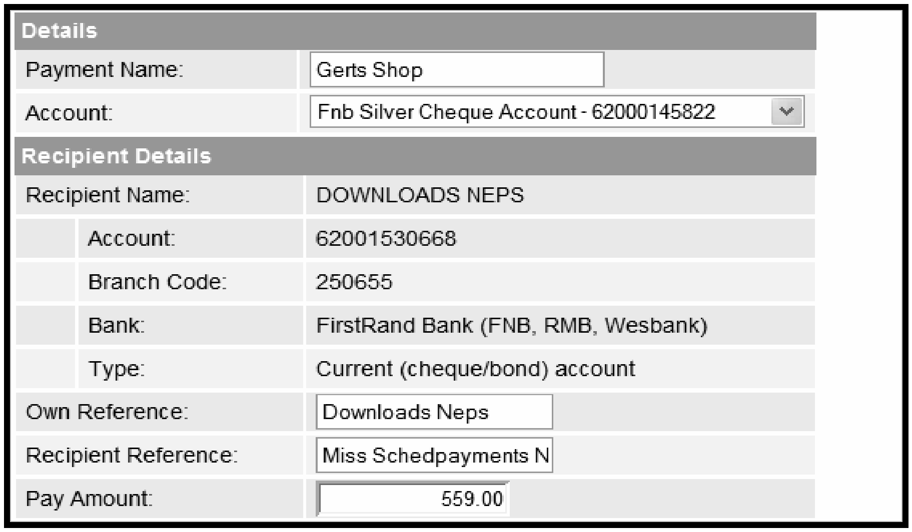
6.5.2 Viewing and Modifying Scheduled Payments

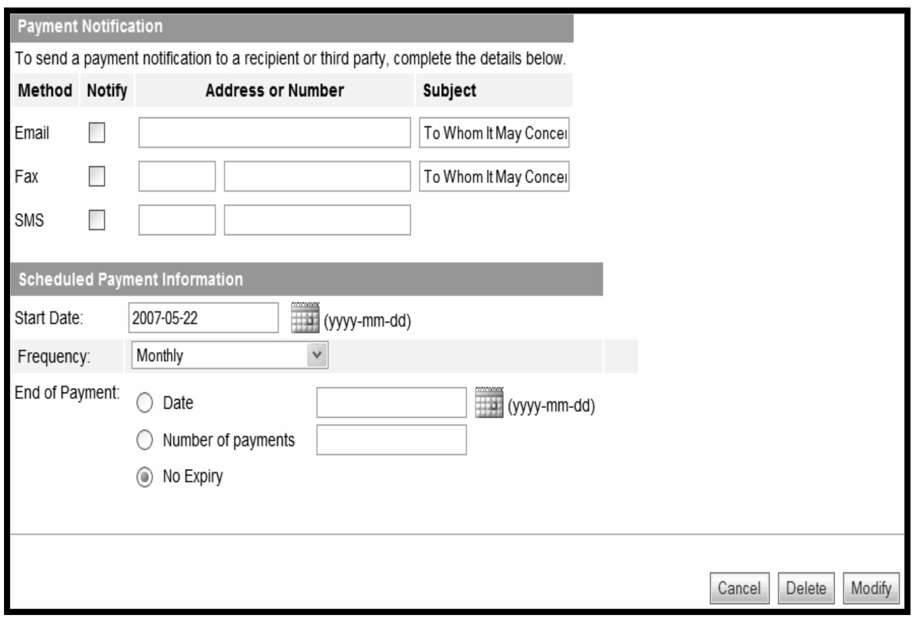
You can view the list of scheduled payments that have been created. You can also click on the payment name to view more details about that payment and then modify it.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Payments tab.</td></tr>
<tr><td>2</td><td>Click on Scheduled Payments on the action bar.</td></tr>
<tr><td>3
Note</td><td>A new page will be displayed, with a list of all the scheduled payments that you have created.
If no information is displayed, there are no saved scheduled payments.</td></tr>
<tr><td>4</td><td>The information displayed is:
Payment Name. You can click on the name to view more details about the payment.
Next Payment is the date of when the next payment will be paid.
Remaining is how many scheduled payments are still to be made before the cycle is complete.
Frequency displays how frequently the payment is scheduled to be made.
Amount displays the value that has been scheduled to be paid.


Go Back: payments • scheduled payments
Scheduled Payments
A Scheduled Payment is a stop order that enables you to pay a certain amount to a recipient on a future date - this can be a once-off payment or a series of payments with a specified end-date. Remember, your Scheduled Payment start date cannot extend beyond 12 months into the future.
<table>
<tr><th>Payment Name</th><th>Next Payment</th><th>Remaining</th><th>Frequency</th><th>Pay Amount</th></tr>
<tr><td>Test To Cc</td><td>2007-04-14</td><td>1</td><td>Weekly</td><td>220.22</td></tr>
<tr><td>Due02</td><td>2007-04-22</td><td>1</td><td>Weekly</td><td>58.00</td></tr>
<tr><td>Dstv</td><td>2007-05-10</td><td>2</td><td>Half Yearly</td><td>14.00</td></tr>
<tr><td>Other Dda Auth 23/3</td><td>2007-06-19</td><td>15</td><td>Weekly</td><td>50.04</td></tr>
<tr><td>Mezzies Bot Shop</td><td>2007-06-22</td><td>No Expiry</td><td>Monthly</td><td>525.00</td></tr>
<tr><td>Gerts Shop</td><td>2007-06-22</td><td>No Expiry</td><td>Monthly</td><td>559.00</td></tr>
<tr><td>Monthothercon_y1</td><td>2007-08-01</td><td>No Expiry</td><td>Monthly</td><td>7.01</td></tr>
<tr><td>Monthothercon_y25</td><td>2007-08-01</td><td>8</td><td>Monthly</td><td>7.25</td></tr>
<tr><td>Monthothercon_y13</td><td>2007-08-01</td><td>No Expiry</td><td>Monthly</td><td>7.13</td></tr>
<tr><td>Monthothercon_y7</td><td>2007-08-01</td><td>No Expiry</td><td>Monthly</td><td>7.07</td></tr>
</table>
</td></tr>
</table>

Continued on next page...

<table>
<tr><td>5</td><td>Clicking on the Payment Name enables you to modify the scheduled payment information, namely the Payment Name, Account, Own Reference, Recipient Reference, Amount, Payment Notification and the Scheduled Payment Information.




Once you have made the necessary changes, click on the Modify button.</td></tr>
<tr><td>6</td><td>Click on Confirm to save the changes or Edit to make more changes. Clicking on Cancel will not keep any of the amendments which you had just made.</td></tr>
<tr><td>7</td><td>You can download or print the successful modification. Click on Finish to complete the process.</td></tr>
</table>

6.5.3 Deleting Scheduled Payments

You can delete a scheduled payment that has been created.

Step	Action
1	Click on the **Payments** tab.
2	Click on **Scheduled Payments** on the action bar.
3 Note 	A new page will be displayed, with a list of all the scheduled payments that you have created. If no information is displayed, this means that you do not have any payments scheduled.
4	The information that is displayed is: Click on the **Payment Name** to view more details about the payment. **Next Payment** is the date of when the next payment will be paid. **Remaining** is how many scheduled payments are still to be done before the cycle is complete. **Frequency** displays how frequent the payment is scheduled for. **Amount** displays the value that has been scheduled to be paid.
5	Click in the check box next to the **Payment Name**, and click on **Delete** on the action bar.
6	Click on **Confirm** to save the changes or click on **Cancel** if you no longer want to delete the scheduled payment.
7	Once you have clicked on **Confirm**, you can download or print the successful deletion which you have just performed. Click on **Finish** to complete the process.

6.6 Payment History

The **Payment History** function allows you to view the details of your payments. You can also view your payment history.

You can do the following in the Payment History feature:

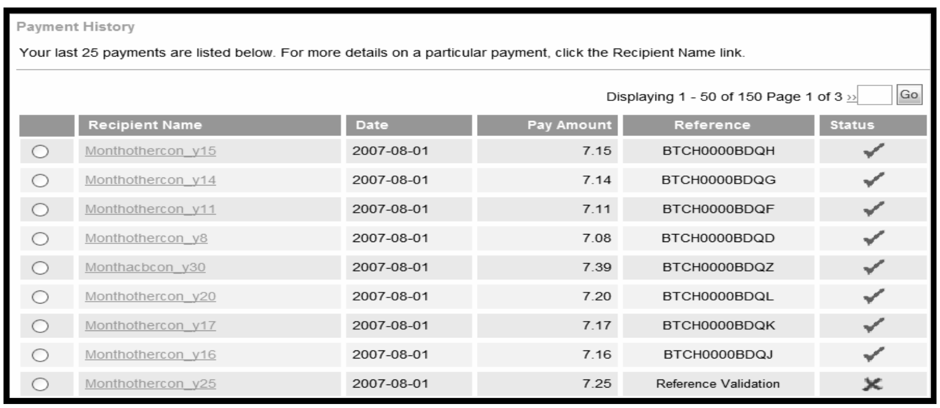
Search the payment history by account

View the payment history by recipient

Download or print a proof of each payment

Create and/or send a payment notification for successful payments

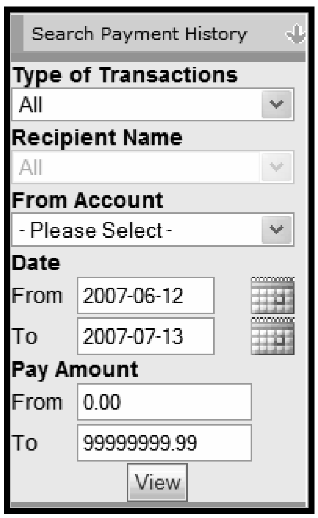
How to view a payment history

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Payments tab.</td></tr>
<tr><td>2</td><td>Click on Payment History on the action bar.</td></tr>
<tr><td>3</td><td>A list of payments made will be displayed with the following information:

Payment History
Your last 25 payments are listed below. For more details on a particular payment, click the Recipient Name link.
Displaying 1 - 50 of 150 Page 1 of 3 ›› Go
<table>
<tr><th></th><th>Recipient Name</th><th>Date</th><th>Pay Amount</th><th>Reference</th><th>Status</th></tr>
<tr><td>○</td><td>Monthothercon_y15</td><td>2007-08-01</td><td>7.15</td><td>BTCH0000BDQH</td><td>✓</td></tr>
<tr><td>○</td><td>Monthothercon_y14</td><td>2007-08-01</td><td>7.14</td><td>BTCH0000BDQG</td><td>✓</td></tr>
<tr><td>○</td><td>Monthothercon_y11</td><td>2007-08-01</td><td>7.11</td><td>BTCH0000BDQF</td><td>✓</td></tr>
<tr><td>○</td><td>Monthothercon_y8</td><td>2007-08-01</td><td>7.08</td><td>BTCH0000BDQD</td><td>✓</td></tr>
<tr><td>○</td><td>Monthacbcon_y30</td><td>2007-08-01</td><td>7.39</td><td>BTCH0000BDQZ</td><td>✓</td></tr>
<tr><td>○</td><td>Monthothercon_y20</td><td>2007-08-01</td><td>7.20</td><td>BTCH0000BDQL</td><td>✓</td></tr>
<tr><td>○</td><td>Monthothercon_y17</td><td>2007-08-01</td><td>7.17</td><td>BTCH0000BDQK</td><td>✓</td></tr>
<tr><td>○</td><td>Monthothercon_y16</td><td>2007-08-01</td><td>7.16</td><td>BTCH0000BDQJ</td><td>✓</td></tr>
<tr><td>○</td><td>Monthothercon_y25</td><td>2007-08-01</td><td>7.25</td><td>Reference Validation</td><td>✗</td></tr>
</table>
Recipient Name displays the name of the recipient,
Date is when the payment was effected,
Amount of the payment,
The Reference will display whether it was successful or not,
Status will display if the payment was successful or not.</td></tr>
<tr><td>4</td><td>Click on Finish to complete your enquiry.</td></tr>
</table>

6.6.1 Search Payment History

You can search for a payment according to the type, recipient name, from account, date and pay amount. Enter as many details as possible in order to receive accurate results.

How to search for a payment

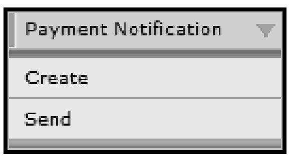
Step	Action
1	Click on the **Payments** tab.
2	Click on **Payment History** on the action bar.
3	In the action bar, in the dropdown under **Type of Transactions**, select either All, Payments or Scheduled Payments. 
4	Select the recipient you would like to search for in the drop down list, **Recipient Name**.
5	Select the **Account** that the payment originated from, from the dropdown list.
6	In the **Date** field, select the date you would like to search From and To, using the calendar.
7	Enter the **Amount** in the **From** and **To** fields and click on **View**.
8	The payment history for the recipient will be displayed. Click on the **Recipient Name** for more information about the payment.
9	A new page will display the date, time and reference that was generated for the payment, together with the Payment, Recipient Details and Payment Notification. Click on **Finish** to complete your enquiry.

6.7 Payment Notifications

A Payment notification can be sent to a recipient after the payment has already been made, if one was not sent originally by email, fax or SMS. Multiple payment notifications can be printed or saved to your selected destination for a recipient/s in .PDF format.

The process below will demonstrate how to save multiple payment notifications at once and how to send a payment notification.

How to save multiple payment notifications

Step	Action
1	Click on the **Payments** tab.
2	Click on Payment History on the action bar and Payment Notification.
3	Click in the check box next to the **recipient** you would like to download a payment notification for.
4	Select the payments that you want to print the payment notifications for by ticking the tick box next to the payment. Click on **Create**. 
5	The payment notifications will be saved to your **Inbox** in Online Banking in a PDF format. If only one payment notification is selected, the payment notification will automatically be shown.

How to send a payment notification

Step	Action
1	Click on the **Payments** tab.
2	Click on **Payment History** on the action bar.
3	Click in the check box next to the **recipient** you would like to send a payment notification.
4	Click on **send** in the action bar if a payment notification was not generated originally.

Continued on next page...

...How to create a payment notification continued

5	If a payment notification had been sent originally and you would like it sent again, click on **Send** on the action bar.
6 Note 	Complete the following information under **Payment Notification**, if you would like to amend the details of where the previous notification was sent: Click in the check box under **Notify** to send an **Email** notification via e-mail or click in the check box under **Notify** to send a **Fax** notification via fax or click in the check box under **Notify** to send an **SMS** notification via cell phone.
7	Enter the **Address** or **Number** where you want either the email, fax or sms notification to be sent.
8	Enter the **Subject** of the notification, or it can be left as “To whom it may concern.” You can also put in your own subject e.g. you have been paid by Joe Bloggs.
9	Click on **Send**.
10	Click on the **Confirm** button, if you have checked the information.
	Click on **Download** to download the payment notifications into your **Inbox** in Online Banking. ;
11	A new page will display the date as to when the payment notification was generated and sent. Click on **Finish** to complete the process.

6.8 eFiling

This screen displays your eFiling payments. You can choose to process or delete a SARS or UIF payment using Online Banking.

To obtain detailed information regarding the creation and export of SARS payments into the Online Banking system, go to the SARS eFiling website http://www.efiling.co.za or contact their call centre on 0860 709 709.

For more information regarding the creation and export of UIF payments into the Online Banking system, go to the uFiling website http://www.ufiling.co.za

How to make a eFiling payment

Step	Action
1	Click on the **Payments** tab.
2	Click on **eFiling** on the action bar.
3	The payments done within eFiling will be displayed here under **Name** e.g. VAT 2005. **Account** is the account which is being paid. **Date** is the date of the payment **Total** is the amount of the payment and Type is to SARS.
4	Click in the check box next to the **Name** of the payment you want to process, and click on the **Pay** button.
5	Click on **Confirm** to confirm the payment request. Click on **Cancel** to stop the process.
6	A new page will be displayed along with the payment status. You can download or print the result page for your records.
7	Click on **Finish** to complete the process.

6.8.1 Deleting an eFiling Payment

You can delete an eFiling payment that has not yet been processed.

Step	Action
1	Click on the **Payments** tab.
2	Click on **eFiling** on the action bar.
3	Click in the check box next to the **Name** of the payment you want to delete, and click on **Delete Payment** on the action bar.
4	Click on **Confirm** to confirm the deletion request.
5	A new page will be displayed confirming the eFiling payment has been deleted. You can download or print the result page for your records.
6	Click on **Finish** to complete the process.

6.9 Pay Traffic Fines

South African Online Banking users can view and pay their traffic fines online.

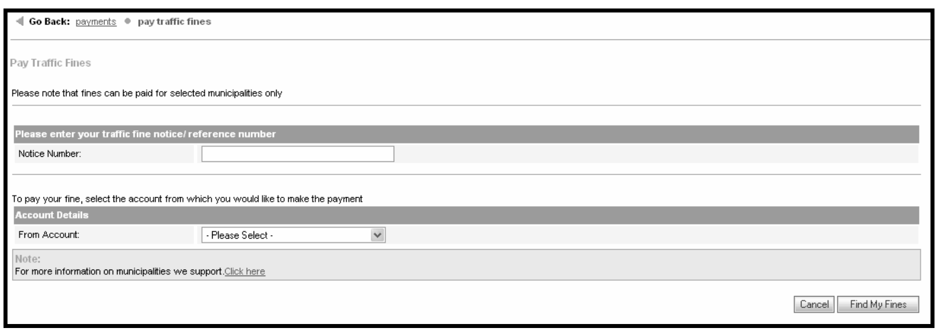
The Pay Traffic Fines functionality enables users to:

- View and pay traffic fines online
- View traffic fines payment history

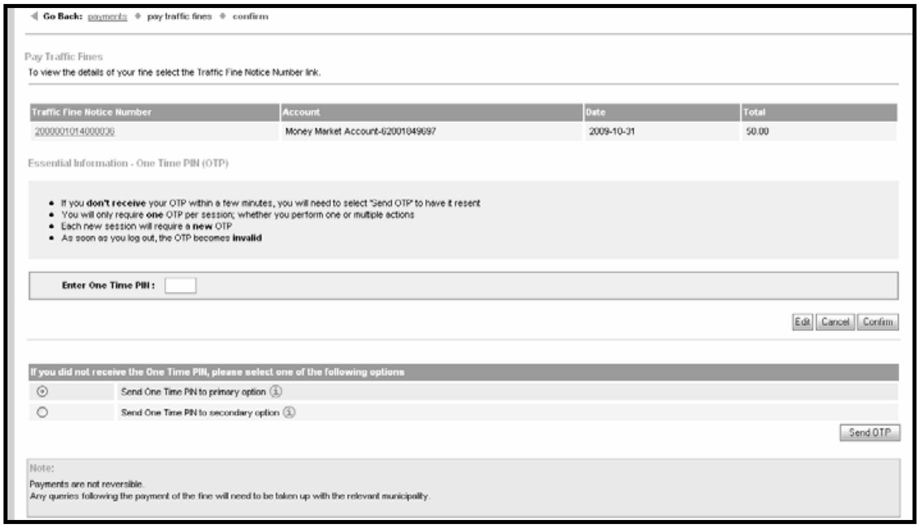
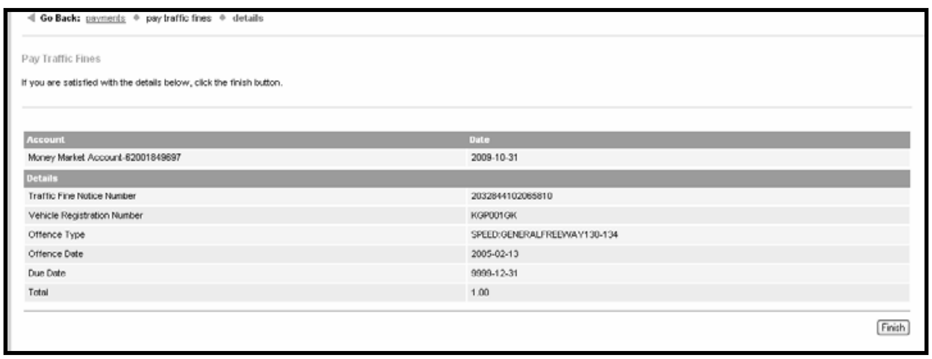
Note	Please note that traffic fines can be paid for selected municipalities only.

6.9.1 View and pay traffic fines

How to view and pay a traffic fine

Step	Action
1	Click on the **Payments** tab. Click on **Pay Traffic Fines** on the action bar.
2	The Pay Traffic Fines landing page will be displayed. 
Note	Please note that fines can be paid for selected municipalities only; for more information on the municipalities that we support, click on the hyperlink on the bottom left of the Pay Traffic Fines landing page.
3	Enter your traffic fine **notice/reference number**.
4	Select the **account** that you would like to use to pay the traffic fine from the drop down list.

Continued on next page...

<table>
<tr><td>5</td><td>Click on Cancel to return to the Payments landing page.
OR
Click on Find My Fines to proceed. A confirmation page will be displayed.

</td></tr>
<tr><td>6</td><td>To view more detailed information about the Traffic fine click on the hyperlink of the Traffic Fine Notice Number.


Click on Finish to return to the confirmation page.</td></tr>
<tr><td>7
Note
</td><td>Payments are not reversible; please confirm that you have selected the correct details before you continue.

Click Edit to return to the Pay Traffic Fines capture page.
Click Cancel to cancel the instruction and return to the Payments landing page.
To continue, enter your One Time PIN (OTP) if you have not already entered an OTP in this session and then click Confirm.</td></tr>
</table>

Continued on next page...

<table>
<tr><td>8</td><td>If you did not receive your OTP, click in the check box next to:

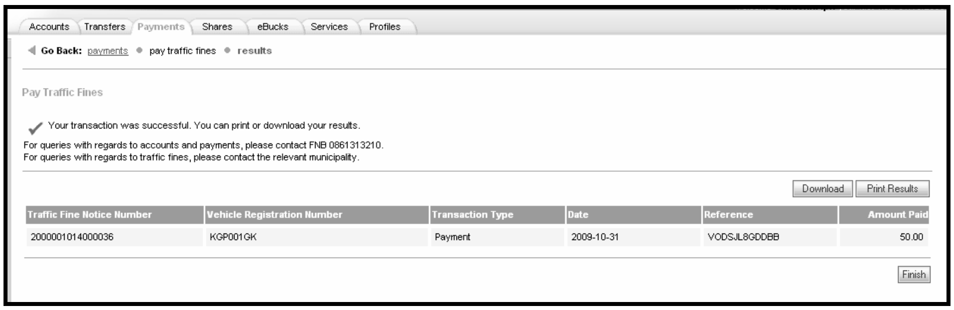
Send One Time PIN to primary option

OR

Send One Time PIN to secondary option.

Click on Send OTP.

Once the OTP has been received, and you have entered your One Time PIN, click on Confirm.</td></tr>
<tr><td>9</td><td>A confirmation page is displayed confirming the status of the payment together with a reference number.



You can Download or Print these results.

Click on Finish to complete the process.</td></tr>
<tr><td>Note</td><td>For queries with regards to accounts and payments, please contact FNB on

0861 313 210.

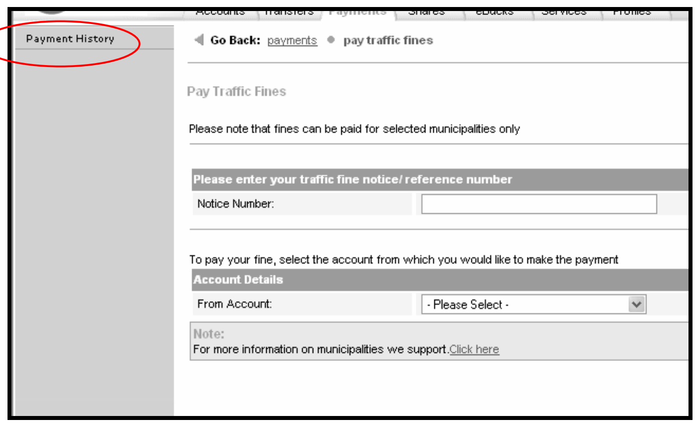
For queries with regards to traffic fines, please contact the relevant municipality.</td></tr>
</table>

6.9.2 View traffic fines payment history

You can view the transaction details of the traffic fines payments that you have made via the FirstRand Electronic Channels, which include Online Banking, Cellphone Banking and ATMs.

Note	Traffic fines Payment History is not available from the accounts Payments History option; it is only available from the Pay Traffic Fines Payment History menu option.

How to view traffic fine payment history

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Payments tab.
Click on Pay Traffic Fines on the action bar.</td></tr>
<tr><td>2</td><td>The Pay Traffic Fines landing page will be displayed.


Select the Payment History option from the action bar.</td></tr>
<tr><td>3</td><td>All traffic fines paid via FirstRand, (FNB, RMB and Discovery), Electronic Channels (Online Banking, Cellphone Banking and ATMs), within the last three months will be displayed.

</td></tr>
<tr><td>4</td><td>Click on Finish to return to the Payments landing page.</td></tr>
</table>

6.10 Send Money

Send Money is a service that allows an FNB account holder to send money to a South African cellphone number. The cellphone recipient can withdraw this money at an FNB ATM without an ATM card.

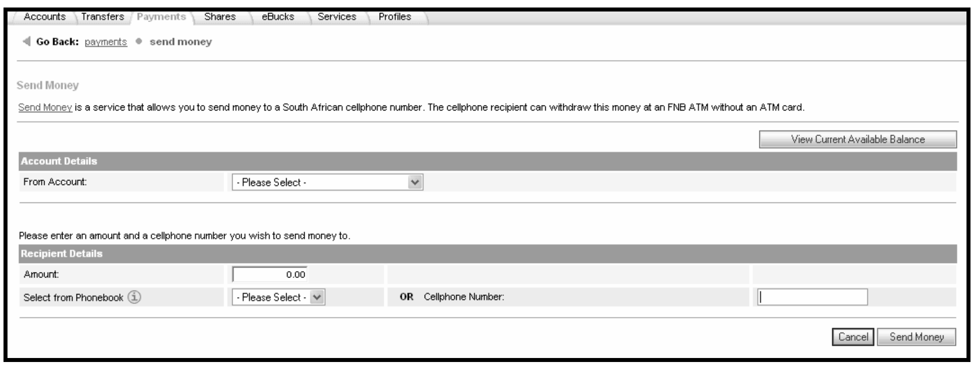
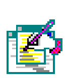
KEY CONCEPTS	
	The cellphone recipient does not require a banking account; an eWallet will be created for the recipient and they can **withdraw** money from their eWallet **at any FNB ATM without an ATM card**. The recipient of the money will receive an automated Short Message Service (SMS) message with instructions on how to access the money sent to them. The cellphone number can belong to any South African service provider and may be prepaid or a contract subscription. **What is an eWallet?** When the Recipient receives money from the Sender, a Cellphone number profile is created for the Recipient when the money is received. This profile is known as an eWallet. The eWallet is accessible via a Wallet Pin which is setup once-off.
Note	The maximum amount that can be kept in an eWallet is R1000.00; recipients will not be able to accept anymore funds until the balance has been reduced.

Note	A Send Money payment will reduce your Pre-paid Channel Limit. If you require this limit to be increased, please contact Cellphone Banking Call Centre on 0861 313210. The minimum value that a user can pay per cellphone number is R20 and the maximum is R1000.

6.10.1 How to Send Money

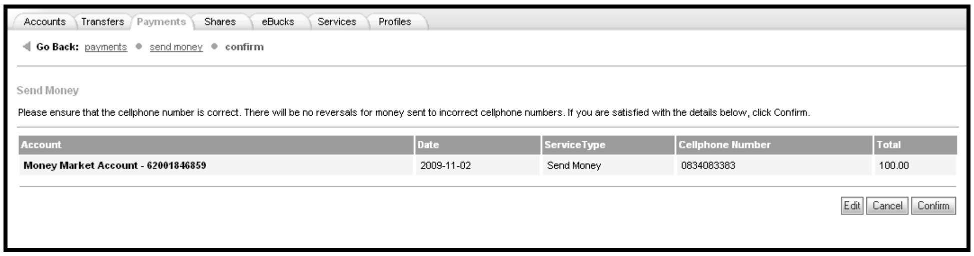
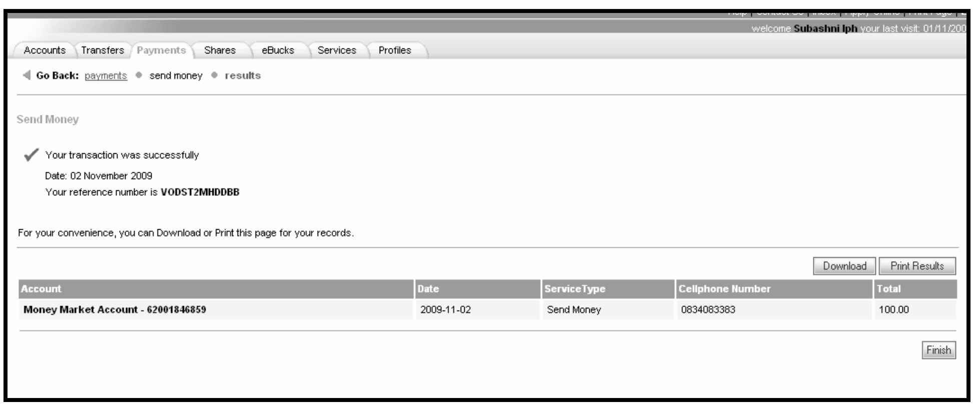
This functionality will allow Online Banking users to make a payment to a recipient cellphone number.

How to Send Money

Step	Action
1	Click on the **Payments** tab. Select **Send Money** from the action bar.
2	If you have not already entered your **One Time PIN (OTP)** in this session, you will be required to enter an OTP before you can continue.
3	If you did not receive your One Time PIN, click on the radio button next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option. Click on **Send OTP**. Enter your One Time Pin.
4	The Send Money landing page will be displayed. 
5	Select the **Account** that you would like to use to Send Money from, from the drop down list.
6	Click **View Current Available Balance** to view the available balance of the account that you have selected.
7 Note 	Enter the **Amount** that you would like to send. The minimum value that a user can pay per cellphone number is R20 and the maximum is R1000.

Continued on next page...

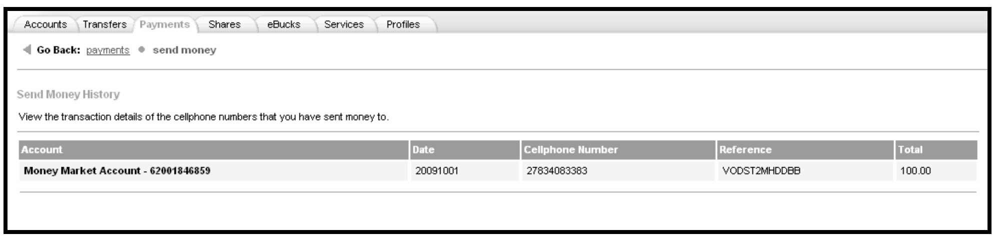
...How to Send Money continued

8	Select a cellphone number from your Phonebook. (This is the list of cellphone numbers stored in your Pre-paid Phonebook) OR Enter a cellphone number.
9	Click on **Cancel** to delete this information and return to the Payments page. Click on **Send Money** to proceed with the transaction.
10	A confirmation page will be displayed.  Click on **Edit** to return to the Send Money capture page. Click on **Cancel** to delete this information and return to the Payments page. Click on **Confirm** to submit the transaction.
11	A results page will be displayed.  You can **Download** or **Print** these results. Click on **Finish** to return to the Send Money page.

6.10.2 View Send Money History

View the list of payments that you have made using the Send Money function.

How to view Send Money History

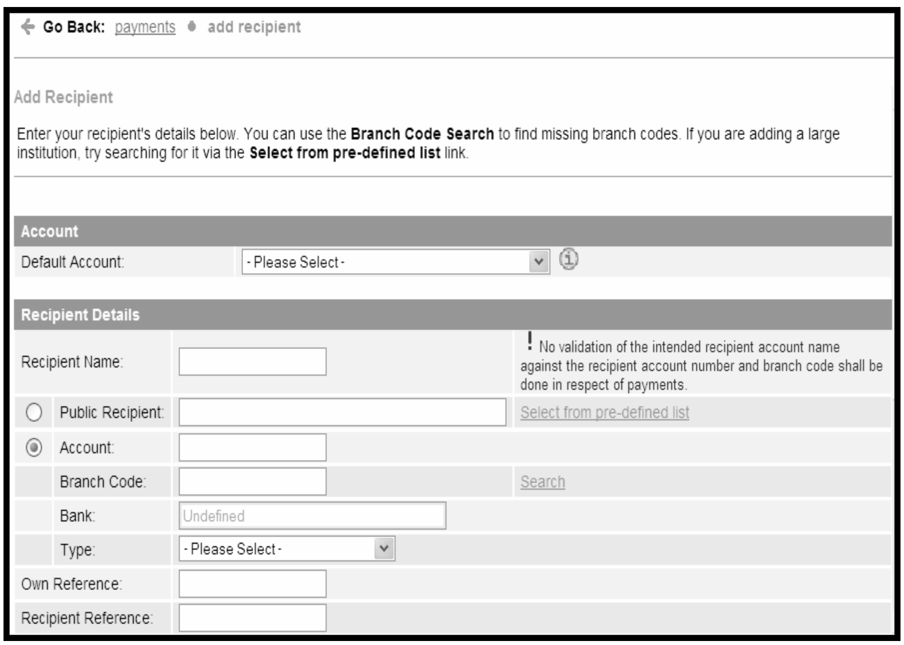
Step	Action
1	Click on the **Payments** tab. Select **Send Money** from the action bar. Select **History** from the submenu.
2	A list of all payments made to cellphone numbers using the Send Money functionality will be displayed. The number of history transactions that are displayed is determined by your User Preference settings. 
3	Click on **Next** or **Previous** to browse your transaction history.
4	Click on **Finish** to return to the Send Money page.

7. Recipients

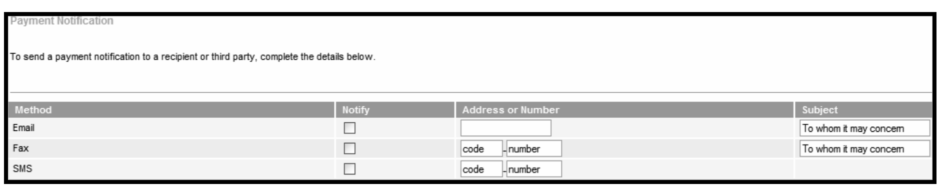
7.1 Adding Recipients

The **Add Recipient** function allows you to save the banking details of the people or companies you pay regularly. This allows you to pay the recipients without having to re-enter account details every time.

How to add a new recipient

Step	Action
1	Click on the **Payments** tab.
2	Click on **Add Recipient** on the action bar.
3	Select the account which will be used to make payments to this recipient, next to **Default Account**.
4	Under Recipient Details enter the Recipient Name. 
Note 	No validation is done to confirm that the account number actually belongs to the recipient.

Continued on next page...

5	If you are paying a **Public Recipient**, click in the check box. Click on the **Select from pre-defined list** hyperlink to search for a recipient on the public list, such as Telkom or SARS. Select the **Country** you require from the dropdown list and enter the recipient's name. Click on the **Go** button. The search results will be displayed. Click on the **Add** button to add the recipient's bank details.
6	If you don't want to pay a Public recipient, click in the check box next to **Account**. Enter the recipients **account number**.
7	Enter the recipient's branch code, next to **Branch Code**. Should you not have the branch code, click on the **Search** hyperlink. Select the **Country** from the dropdown list. Select the **Bank**. Enter the **Branch Name** that you are looking for in the space provided and click on **Go**. Click on **Add**, to add the branch code. Click on the **Go** button. The search results will be displayed. Click on the **Add** button to add the recipient's bank details.
8	The **Bank name** will automatically be displayed once you have entered the branch code.
9	Select the recipient's account **Type** from the drop-down list.
10	Next to **Own Reference**, enter the reference you want to appear on your bank statement e.g. water and lights.
11	Next to **Recipient Reference**, enter the reference you want to appear on the recipient's account (person that you are paying).
12	**Payment Notification** can be used to send a notification to the recipient when a payment has been made. 

Continued on next page...

...How to add a recipient continued

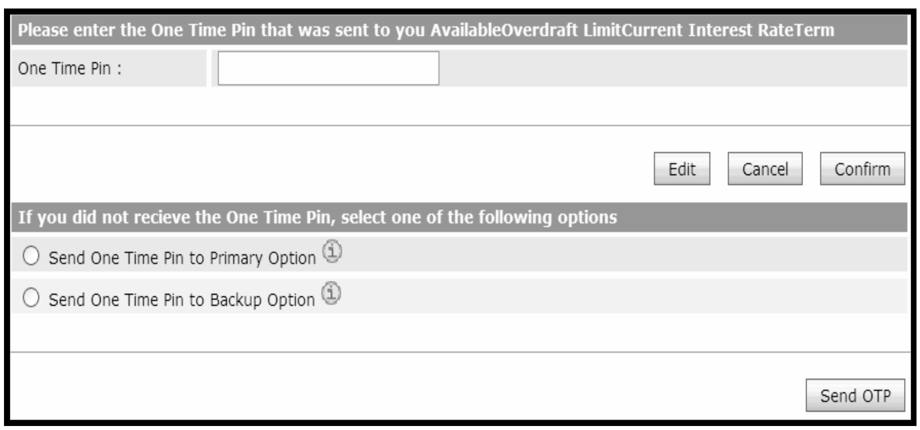
<table>
<tr><td>13

Note</td><td>Click in the check box under Notify to send an Email notification via e-mail or click in the check box under Notify to send a Fax notification via fax or

click in the check box under Notify to send an SMS notification via cell phone or alternatively you can select all of the check boxes.

Refer to the Terms and Conditions and fee structure, to view the charges for using the Payment Notification facility.</td></tr>
<tr><td>14</td><td>Enter the Address or Number where you want the Email, Fax or SMS notification to be sent.</td></tr>
<tr><td>15</td><td>Enter the Subject of the notification, or it can be left as “To whom it may concern.” You may also put in your own subject e.g. you have been paid by Joe Bloggs.</td></tr>
<tr><td>16</td><td>Click on the Add Recipient button to save the details of your recipient.</td></tr>
<tr><td>17

Note</td><td>A new page will display the details of your recipient. Check that the details are correct and enter your One Time PIN to authorise the information. Click on the Confirm button.

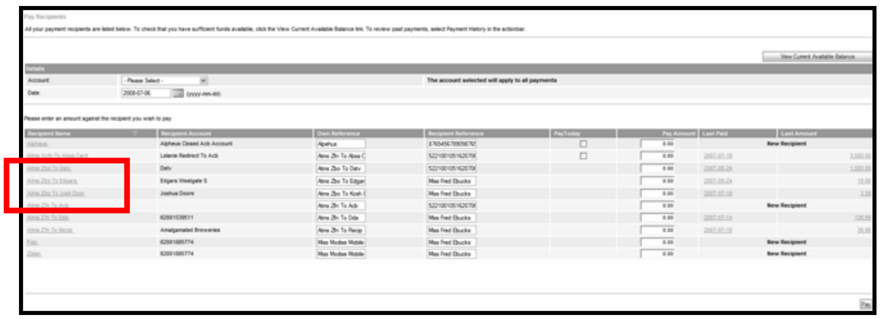


If you did not receive a One Time PIN, you can have it either sent to your primary option by clicking in the check box next to Send One Time PIN to primary option or click in the check box next to Send One Time PIN to secondary option.

Click on Send OTP.</td></tr>
<tr><td>18</td><td>Once you have entered your One Time Pin and clicked on Confirm, a new page will display a success message, confirming that the recipient details have been saved. Click on Finish to complete the process.</td></tr>
<tr><td>19</td><td>Refer to the Payments section for the procedure on how to Pay Recipients.</td></tr>
</table>

7.2 Modifying / Maintaining Recipients

You can modify or maintain a recipient e.g. an existing recipient has changed banks and you need to modify the account details. You can modify any of the recipient's information.

Step	Action
1	Click on the **Payments** tab.
2	On the landing page under Payments, under the heading **Recipient Name**, click on the **recipient** hyperlink that you would like to modify. 
3	Make changes to the account which will be used to make payments, next to **Default Account**, if required.
Note	Under the **Recipient Details** heading, the **Recipient Name** cannot be modified. No validation is done to confirm that the account number actually belongs to the recipient.
4	If you are paying a **Public Recipient**, click in the check box. Click on the **Select from pre-defined** list hyperlink to search for a recipient on the public list, such as Telkom or SARS. Select the **Country** from the dropdown list and enter the recipient's name. Click on the **Go** button. The search results will be displayed. Click on the **Add** button to add the recipient's bank details.
6	If it is not a Public Recipient, click in the check box next to **Account** and amend the recipients account number if required.
7	If the branch code needs to be amended, enter the recipient's **Branch Code**. Should you not have the branch code, click on the **Search** hyperlink. Select the **Country** from the dropdown list. Select the **Bank**. Enter the **Branch Name** that you are looking for in the space provided and click on **Go**. Click on **Add**, to add the branch code. Click on the **Go** button. The search results will be displayed. Click on the **Add** button to add the recipient's bank details.

Continued on next page...

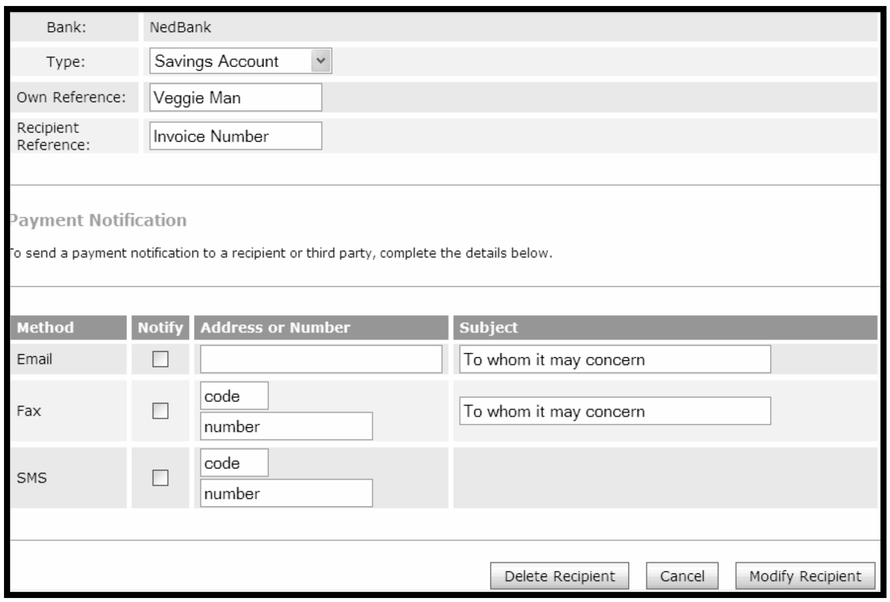
...How to modify/maintain a recipient continued

8	The **Bank name** will automatically be displayed once you have entered the branch code.
9	Select the recipient's account **Type** from the drop-down list.
10	Next to **Own Reference**, you can change the reference you want to appear on your bank statement that you are paying from e.g. water and lights.
11	Next to **Recipient Reference**, change the reference you want to appear on the recipient's account (person that you are paying), if required.
12	**Payment Notification** can be used to send a notification to the recipient when a payment has been made. This can be charged if required. Click in the check box under **Notify** to send an **Email notification** via e-mail or click in the check box under **Notify** to send a **Fax notification** via fax or click in the check box under **Notify** to send an **SMS notification** via cellphone alternatively you can select all of the check boxes.
13	Change the **Address** or **Number** where you want either the email, fax or sms notification to be sent, if required.
14	Change the **Subject** of the notification if required, or it can be left as “To whom it may concern.” You can also put in your own subject e.g. you have been paid by Joe Bloggs.
15	Click on the **Modify Recipient** button to save the details of your recipient.
16	A new page will display the updated details of your recipient. Check that the details are correct and enter your One Time PIN to confirm the changes. Click on the **Confirm** button.
Note 	If you did not receive the One Time PIN, you can have it either sent to your primary option by clicking in the check box next to **Send One Time PIN to primary option** or click in the check box next to **Send One Time PIN to secondary option**. Click on **Send OTP**.
17	Once you have entered your One Time Pin and clicked on **Confirm**, a new page will display a success message, confirming that the recipient details have been saved. Click on **Finish** to complete the process.

7.3 Deleting Recipients

You can delete a recipient that you will not be making payments to in the future.

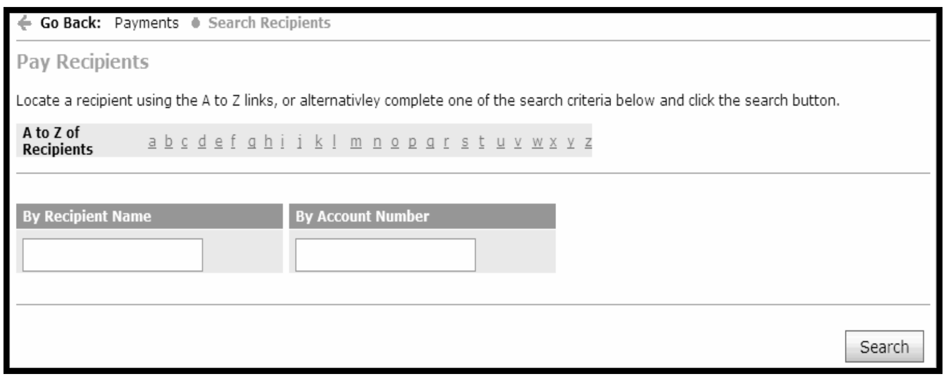
How to delete a recipient

Step	Action
1	Click on the **Payments** tab.
2	On the landing page under Payments, under the heading **Recipient Name**, click on the **recipient** hyperlink that you would like to delete.
3	Click on the **Delete Recipient** button. 
4	A new page will display the details of your recipient that you would like to delete. Check that this is the recipient that you would like to delete. Click on **Delete** to delete the recipient. If you no longer wish to delete the recipient, click on **Cancel**.
5	Click on **Finish** to complete the process. You can **Download** or **Print** the page for your records.

7.4 Searching Recipients

Use the **Search Recipients** function to search for an existing recipient, whose banking details are saved on the system.

How to search for a Recipient

Step	Action
1	Click on the **Payments** tab.
2	Click on **Search Recipients** option on the action bar. Enter the **Recipient Name** and / or **Recipient Account** and click on **Search** or locate a recipient using the **A** to **Z** option, by selecting a letter, all the recipients starting with that letter will be displayed. 
Note	When searching for a recipient on the Account Number, the full account number must be typed in the **Account Number** field. When searching for the recipient **Name**, the full recipient name must be entered e.g. Joe Smith or Joe or Smith. The **Name** is also case sensitive.
3	The results of your search are displayed. Should you wish to search again, click on **Finish**, followed by **Search Recipients** on the action bar.

7.5 Viewing Public Recipients

Public Recipients are a group of commonly paid recipients, e.g. Telkom, SARS, Johannesburg Metro etc.

View Public Recipients

Step	Action
1	Click on the **Payments** tab.
2	Click on **View Public Recipients** on the action bar. 
3	Select the **country**, i.e. **South Africa, Namibia, Swaziland** or **Lesotho** by clicking in the check box next to the country. Click on **Go**.
4	The Public Recipient list for the selected country is displayed, by **Description** and **Reference**.
5	Click on **Finish**.

8. Forex

8.1 Introduction

Forex is the exchange of foreign currency; Forex enables trade and transactions between countries.

The following Forex functionality is available on Online Banking:

- View Forex Rates
- Apply to make an electronic Forex Payment
- Purchase foreign currency and travellers cheques - Buy Currency
- Buy, sell, send and receive money globally with PayPal

For advice or general Forex queries call 08601 FOREX (36739) and one of our highly skilled foreign exchange and payment solutions specialists will help you with all your Forex needs.
Alternatively email us on advisoryservices@fnb.co.za

<table>
<tr>
<td>Note</td>
<td>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

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.</td>
</tr>
</table>

8.2 View Forex Rates

The rates for the most frequently used Forex Currencies are available on Online Banking and are updated in real-time.

How to view Forex Rates

Step	Action
1	Click on the **Forex** tab.
2	Click on **Buy Currency** in the action bar. The current Forex Rates will be displayed.

8.3 Forex Payment

This function allows you to make a Forex Outward Payment; a payment made to a recipient via SWIFT, in another country's currency.

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.

Note	Funds are debited from the selected account immediately although the transaction may take between 2 to 4 days to process and will not reflect immediately in the recipients account.

8.3.1 View Forex Payments

Note	Please note that only transactions initiated on Online Banking are displayed below. View your Account Transaction History to verify payments processed.

How to view your Forex Payments

Step	Action
1	Click on the **Forex Tab.**
2	Click on **Forex Payments** on the action bar.
3	If you have not yet entered an **OTP** (One Time PIN) in this session, you will be required to do so before continuing.
7	The View Forex Payments page will be displayed. You can **Print** or **Download** this page. Click on **Back** to return to the Forex landing page.

8.3.2 Make a Forex Payment

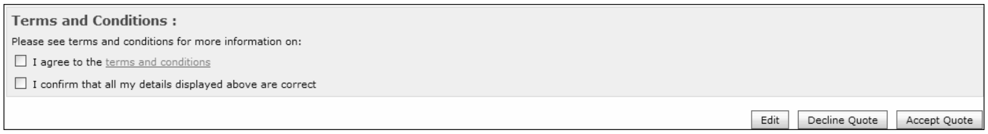
Note	All information captured is required for Balance of Payment (BOP) reporting to the South African Reserve Bank (SARB). It is imperative that this information is captured correctly.

How to make a Forex Payment

Step	Action
1	Click on the **Forex Tab.**
2	Click on **Forex Payments** on the action bar.
3	If you have not yet entered an **OTP** (One Time PIN) in this session, you will be required to do so before continuing.
4	The View Forex Payments page will be displayed. You can Print or Download this page. Select **Make Forex Payment** from the action bar.
5	A Make Forex Payment page is displayed. The page is divided into two sections: • **Transaction Details** • **Balance of Payment (BOP) Report Details** Complete all of the required information in the fields provided. Click **Cancel** to discard this information and return to the Forex Payments page or click **Submit** to proceed.
6	A Confirmation page is displayed The confirmation page is divided into four sections: • **Quote** • **Transaction Details** • **Personal Details** • **Recipient Details** • **Terms and Conditions** Check that all information on this page is correct; if you need to make any amendments click **Edit** to return to the Make Forex Payment page.

Continued on next page...

<table>
<tr><td>7</td><td>Before you can continue you will be required to read and accept the Terms and Conditions.</td></tr>
<tr><td>8</td><td>You will have the option to either Decline the Quote or Accept the Quote.



<u>Decline:</u>

If you elect to Decline the Quote you will be prompted to give a reason for statistical purposes.

Click Back to return to the confirmation page or click Confirm Decline to end the process.

<u>Accept:</u>

If you elect to Accept the Quote your request will be submitted.</td></tr>
<tr><td>9</td><td>A new page will display the results of your submission.

You can Download or Print these results.

Click Finish to complete the process.</td></tr>
</table>

8.4 Buy Currency

The following functionality is available on the Buy Currency menu:

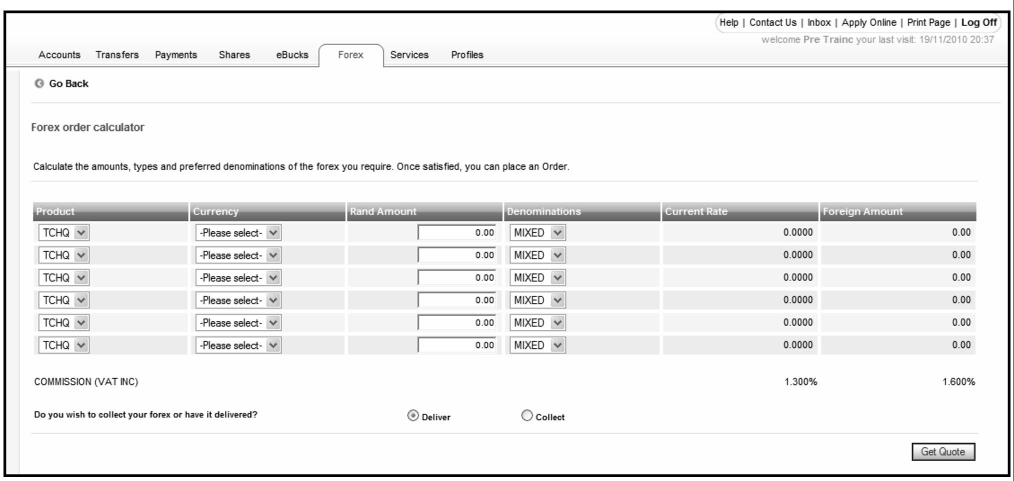
- Buy Forex
    - View the current Forex rates before you make your purchase
    - Use the Forex Order Calculator to calculate the amounts, types and preferred denominations of the Forex you require.
    - Arrange to collect your forex at a branch or have it delivered to you

- View Order History
    - View your online Forex purchase history

- Terms and Conditions
    - View the Terms and Conditions for purchasing Forex via www.fnb.co.za

8.4.1 Buy Forex

How to buy Forex

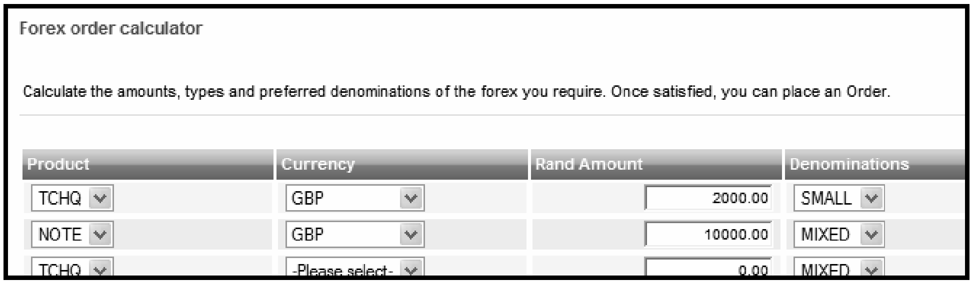
Step	Action
	If you are purchasing Forex for other individuals you will be required to capture their personal details when allocating the Forex purchase to them. The personal details required are : Date of Birth Identity Number Passport Number Address and Contact Number
1	Click on the **Forex** tab.
2 Note	Click on **Buy Currency** in the action bar. The **Forex Rates** will be displayed for the most frequently used currencies will be displayed. Take note of the currency indicator, (usually three letters), of the currency/currencies that you would like to purchase.
3	Click on **Buy Forex** in the action bar. The **Forex Order Calculator** will be displayed. 

Continued on next page...

4

Use the **Forex Order Calculator** to calculate the amounts, types and preferred denominations of the Forex you require.

Multiple products and currencies can be requested simultaneously.



Product

Select the **Product** that you would like to purchase from the drop down list.

TCHQ for Traveller's Cheques

NOTE for Bank Notes

Currency

Select the foreign **Currency** that you would like to purchase from the drop down list.

Rand Amount

Enter the **Rand Amount** for which you want to buy foreign currency.

Denominations

Select the **Denominations** of your Forex purchase (i.e. small, large or mixed) from the drop-down list e.g. small - $10, large - $100, mixed - $10, $20, $50 and $100 notes.

Delivery Options

Click on the radio button of the delivery option most convenient for you.

Deliver to have the Forex purchase delivered to an address of your choice

Collect to collect the Forex Purchase from a branchor Bank Notes

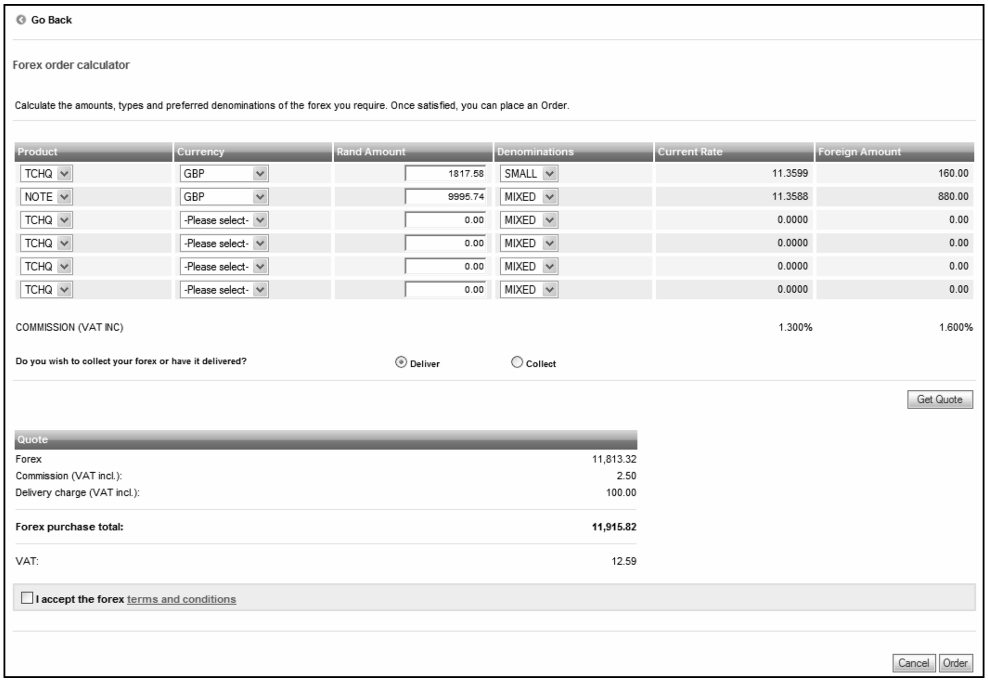
Click Get Quote

Continued on next page...

...How to buy Forex continued

5

The quote will be displayed.



The **Forex Calculator** will have been updated with the

Current Exchange Rate

Foreign Currency Amount (value of the purchase in the currency requested)

The **Quote** will display the total cost of the purchase which includes

The exact **Rand Value** required to purchase the specified currency amount

The Commission Charge

The Delivery Charge

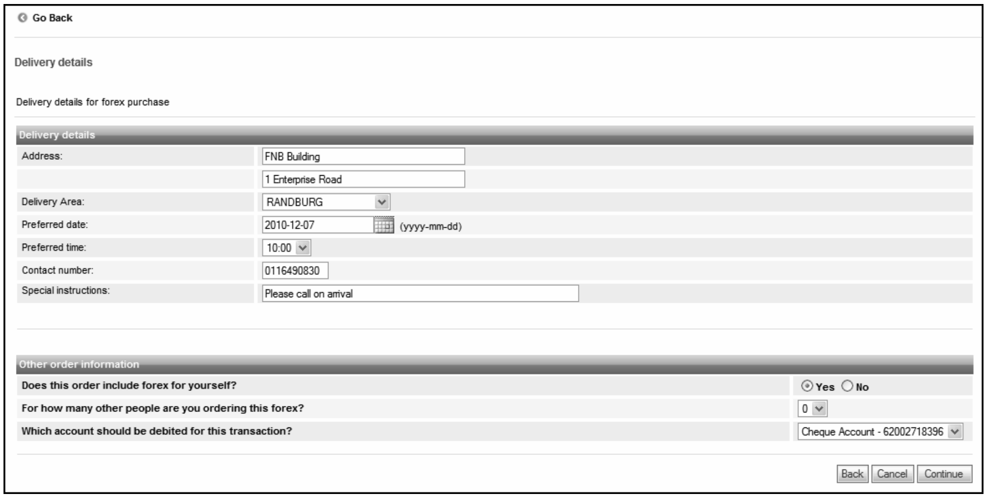
You can **Edit** any of the fields in the **Forex Calculator** and then click **Get Quote** to revise the quote details.

Once you are satisfied with the quote you wll be required to read and accept the Forex Terms and Condtions before you can continue.

Click Cancel to exit this functionality or click Order to proceed with the request.

Continued on next page...

6	The Delivery Details page will be displayed

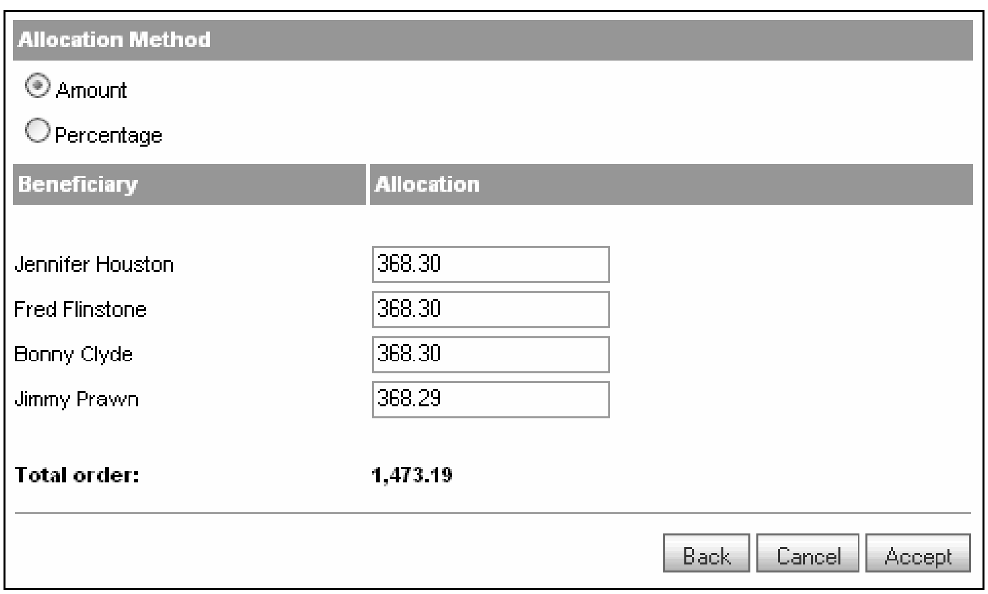


Complete the required information.

Note

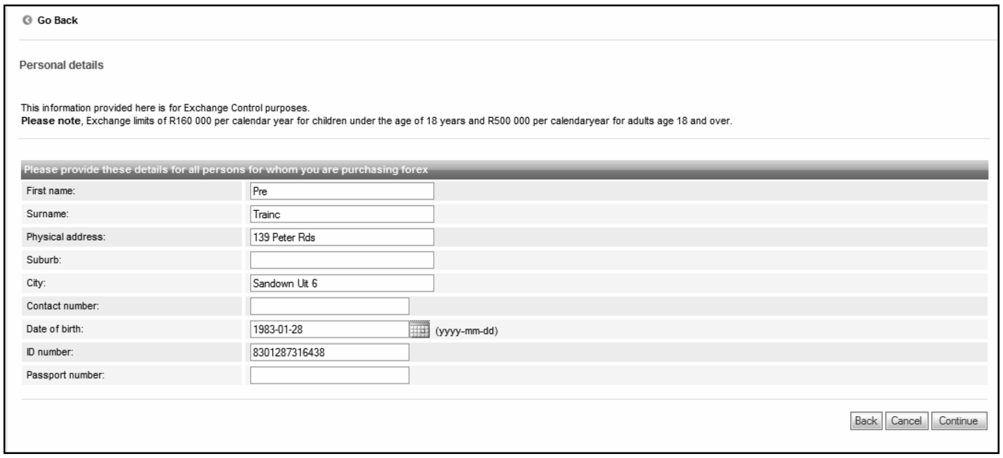
If you have purchased Forex products for other people you will be required to capture the **Beneficiary's Personal Details** and the **Allocation Method** to distribute the Forex purchase amongst the beneficiaries.

You can either allocate a specific **Amount** or a **Percentage** to each beneficiary.



	Click on **Continue** to proceed.

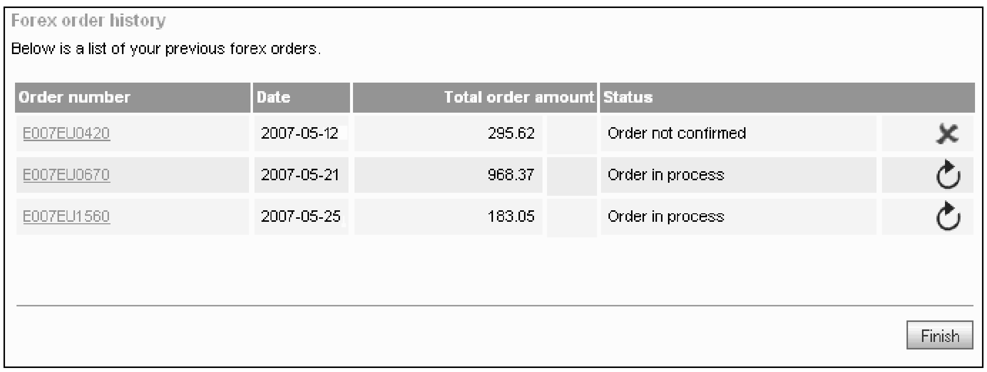
Continued on next page...

<table>
<tr>
<td>7</td>
<td>
The Personal Details page will be displayed.
The information on this page is required for Exchange Control purposes so it is imperative that these details are correct; edit these details if required.


Click Continue to proceed.
</td>
</tr>
<tr>
<td>8</td>
<td>
A Confirmation will display the details of your order.
Check that these details are correct.
Click on Edit to amend any of the details or click Confirm to submit the order.
</td>
</tr>
<tr>
<td>9</td>
<td>
A Results page will display the result of your submission.
The result will be indicated by either a red cross or a green tick which will be displayed next to your Reference Number.
You can Print or Download this page.
Click on Finish to complete the process.
</td>
</tr>
<tr>
<td>Note</td>
<td>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.</td>
</tr>
</table>

8.4.2 View Order History

How to view your Forex order history

Step	Action
1	Click on the **Forex** tab.
2	Click on **Buy Currency** in the action bar.
3	Click on **View Order History** on the action bar.
4	The Forex Order History page will be displayed.  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 Click on the **Order Number** hyperlink to view more detailed information about that specific order, such as The Charges Beneficiay Details
5	Click on **Finish** to return to Buy Currency page.

8.4.3 Terms and Conditions

View the Terms & Conditions for purchasing Forex via Online Banking.

How to view the Terms and Conditions

Step	Action
1	Click on the **Forex** tab.
2	Click on **Buy Currency** in the action bar.
3	Click on **Terms and Conditions** on the action bar.
4	The Terms and Conditions will be displayed.
5	Click on **Finish** to return to the Buy Currency page.

8.5 PayPal Services

PayPal is the faster, safer way to pay and get paid online. With more than 75 million active accounts in 190 markets and 19 currencies around the world, PayPal enables global e-commerce.

PayPal is an eBay company.

More information about PayPal and it's services can be found at **www.paypal.com**.

FNB now allows you to Top Up funds from your FNB account to your PayPal account and to Withdraw funds from your PayPal account to your FNB account.

In order to use the Top Up and Withdraw facility, you will need to link your verified South African PayPal account to your FNB Online Banking profile by following the simple steps below.

Don't have a verified South African PayPal account yet? Sign up for one at www.paypal.com

Note	Please view PayPal Services in the Accounts tab section of this User Guide for assistance in setting up this service.

9. eBucks

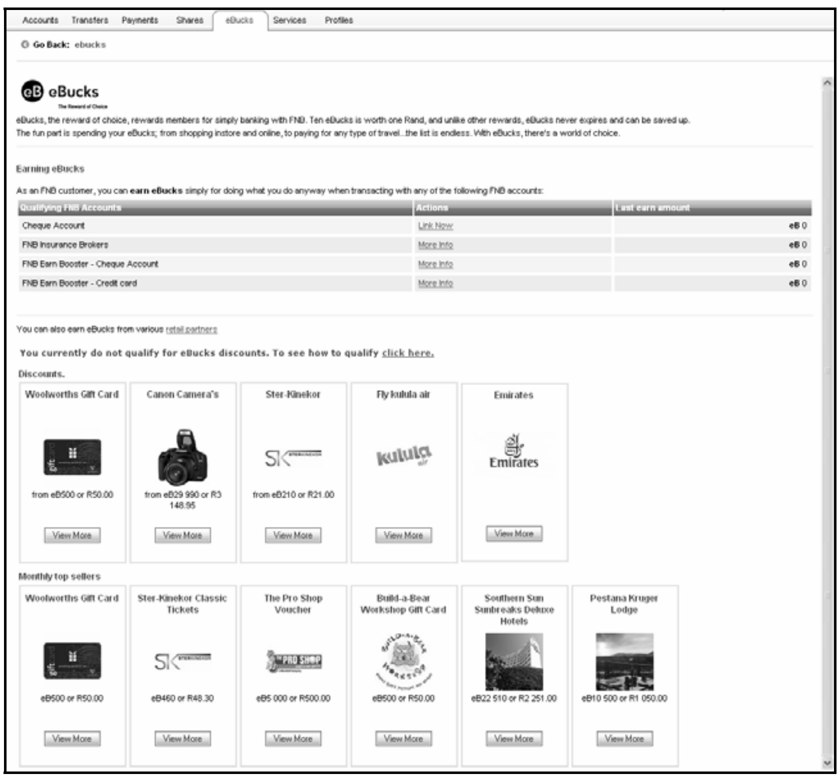
9.1 eBucks

eBucks is one of South Africa's leading rewards programmes where you can earn and spend eBucks through various partners. You get rewarded for simply doing routine tasks like shopping at retail partner stores, doing your banking with FNB and using your credit or cheque cards.

The following functionality is available from the **eBucks** tab:

- View your eBucks Earn Indicators
- Join eBucks or Link Accounts
- Order an eBucks Card
- Go to eBucks.com

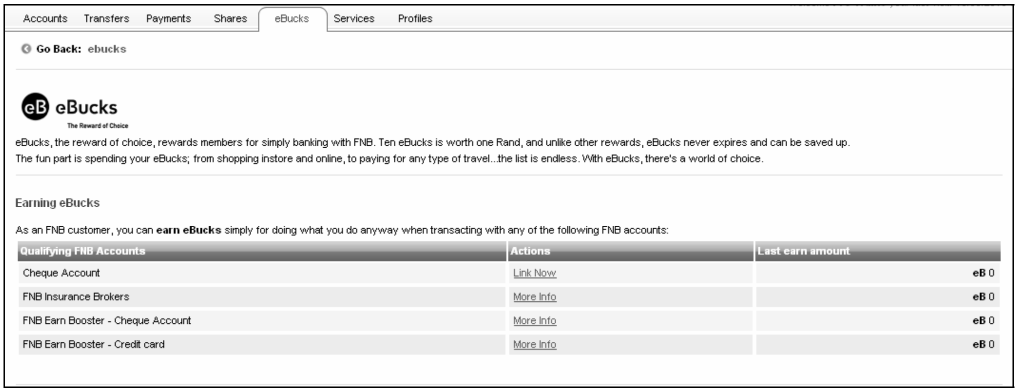
Note	The eBucks tab can only be accessed by primary users.



Note	If you select to **View More** on either the **Discounts** or **Monthly Top Sellers** images you will be logged out of Online Banking and redirected to the product page on the eBucks website.

9.1.1 View your eBucks Earn Indicators

How to view your eBucks Earn Indicators

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the eBucks tab.

</td></tr>
<tr><td>2</td><td>A list of Qualifying FNB accounts are displayed on the eBucks landing page.
The Actions column indicates if your account is currently linked to earn eBucks.
If your account is Linked to earn eBucks, the Last Earn Amount will indicate the number of eBucks earned in the last transaction period.</td></tr>
<tr><td>3

Note</td><td>If you would like to link your account to earn eBucks, click on Link Now.

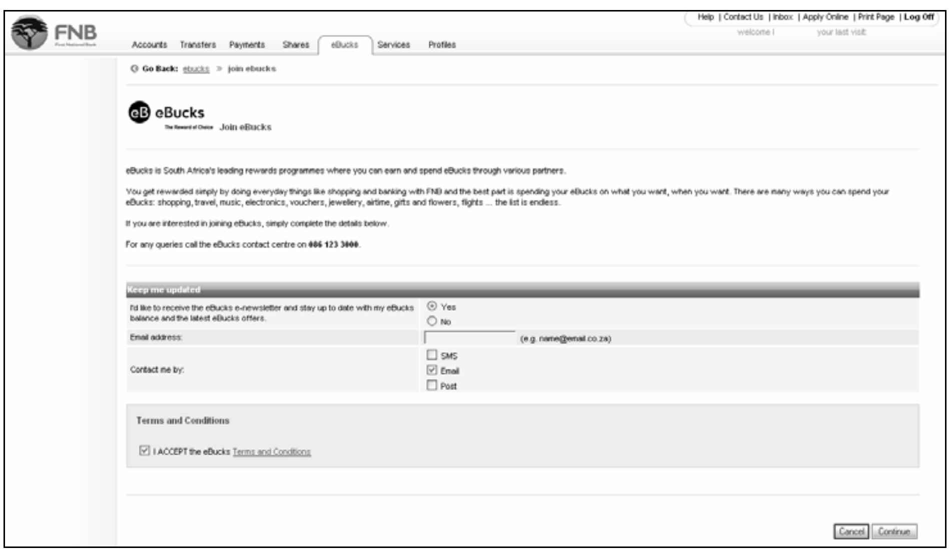
Your cheque account/one account will be linked automatically.
There is a linkage fee to earn eBucks on a credit card so you will be required to accept the eBucks Terms and Conditions before continuing.</td></tr>
<tr><td>4</td><td>Click on More Info to learn how you can increase your eBucks earnings with FNB Insurance Brokers.
Click on More Info to find out more about the FNB Earn Booster for cheque or credit cards.</td></tr>
<tr><td>5</td><td>Click on View Current eBucks Balance to view the available balance on your eBucks account.</td></tr>
</table>

9.1.2 Join eBucks

This functionality will enable Online Banking users that are not registered for eBucks rewards to register via Online Banking for an eBucks account.

Note	A user may register for eBucks via the **Join eBucks** option or via the **Link Now** action on the eBucks Tab. 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.

How to join eBucks

Step	Action
1	From the **eBucks** landing page, click on **Join eBucks** in the action bar. Or From the **eBucks** landing page click on **Link Now** in the eBucks Status column. The Join eBucks Rewards Programme registration page is displayed. 
2	Click on the applicable radio button to indicate whether you would like to receive the **eBucks e-newsletter**, your **balances** and latest **offers**. Enter a valid **E-mail address**. Click in the check boxes to select your preferred **Contact Me By** option/s

Continued on next page...

...How to join eBucks continued

<table>
<tr><td>3</td><td>You are required to read and accept the eBucks Terms and Conditions before continuing.</td></tr>
<tr><td>4</td><td>Click on Cancel to return to the eBucks landing page
OR
click on Continue to proceed.</td></tr>
<tr><td>5</td><td>A confirmation page is displayed.


Click on Edit to return to the Join eBucks capture page.
Click on Cancel to delete this information and return to the eBucks landing page.
Click on Continue to submit this information.</td></tr>
<tr><td>6</td><td>A results screen is displayed confirming the status of the application.


Click on Finish to complete the process.</td></tr>
</table>

9.1.3 Order an eBucks Card

This functionality logs you out of Online Banking and redirects you to the eBucks website where you can Order an eBucks Card online.

How to Order an eBucks Card

Step	Action
1	From the **eBucks** landing page, click on **Order eBucks Card** in the action bar.
Note	This will end your current Online Banking session and will redirect you to the eBucks site.

9.1.4 Go to eBucks

Go to eBucks will log you out of Online Banking and will redirect you to the eBucks website.

How to redirect to eBucks.com

Step	Action
1	From the **eBucks** landing page, click on **Go to eBucks.com** in the action bar.
Note	You will be logged out of Online Banking and redirected to the eBucks website.

10. Services

10.1 Introduction

The Services tab has the following functionality:

- inContact messaging service where you are notified of any transactions that have gone through your account.
- Subscribe to receive electronic alerts on balances and transactions
- The ability to verify that an account number and branch code combination are valid.
- The facility of purchasing airtime for you, your family or friends. This functionality is opened to South Africa, Botswana and Namibian users.
- The ability to purchase Forex online.
- The ability to have your statements emailed to you.
- Applying for an account on behalf of a staff member, to ensure that you and your employees are always cared for by not carrying cash.
- Registering for Cellphone Banking, ensuring that your financial status is always at your finger tips.
- Play LOTTO online
- Play PowerBall online

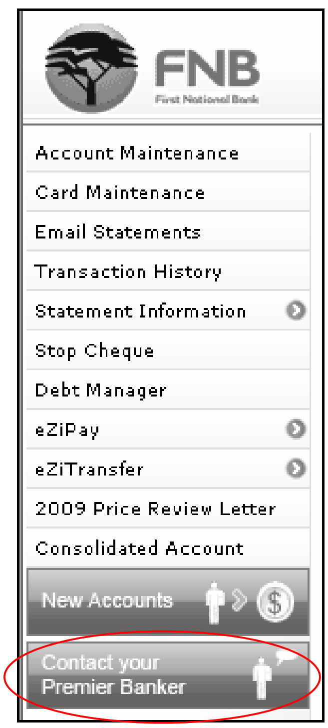
10.2 Contact your Personal Banker

This functionality will enable Online Banking users to submit comments or queries directly to their Personal Banker or to the Online Assistance Call Centre.

Note	The Contact Your Personal Banker option can only be accessed by primary users.

How to contact your Personal Banker

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>All Online Banking clients have access to the Contact Us option in the main menu.


If you are supported by a Personal Banker, you will also have access to contact your dedicated Personal Banker via the Contact your "..." button at the bottom of the action bar menu on the left of the page.


This option is available from the Accounts, Services, Profile or My Profile tabs.</td></tr>
</table>

Continued on next page...

The trigger button that clients will see at the bottom of the action bar is dependant on their product portfolio.

Client Portfolio	**Trigger Button**
FNB Clients	"Contact US"
FNB Premier Clients	"Contact your Premier Banker"
FNB Private Clients	"Contact your Banking Specialist"
RMB Private clients	"Contact your Relationship Manager or Contact Service Centre"
FNB Commercial Clients	"Contact your Commercial RM"
FNB Medium Corporate Clients	"Contact your Client Portfolio Executive"
Non-Resident Clients	"Contact your Non-Res Centre"

2 Click on **Contact Us** in the Menu to contact the Online Assistance Call Centre

OR

If you are supported by a Personal Banker, click on the **Contact your "..."** button below the action bar.

The Contact US capture page will be displayed.

Your Personal Banker's name and contact details are displayed.

The Online Assistance Call Centre contact details and operating times are also displayed.

Continued on next page...

3	Select the radio button next to the recipient that you would like to send the message to, i.e Your Personal Banker or the Online Assistance Call Centre.
4	Enter your Name and Contact Details. Enter your comments or query.
5	Click **Cancel** to delete this information and returns to the the tab that you accessed the Contact Us function from. Click **Submit** to send this Contact Us form to the recipient.
6	A Confirmation page is displayed. If you would like to amend any of these details, click on the **Edit** button to return to the Contact Us capture page. Click on **Cancel** to delete this information and return to the tab that you accessed the Contact Us function from. If you are satisfied with the details, click on **Confirm** to submit your query/comment.
7	A results page is displayed confirming the status of your request together with a reference number.  Click on **Finish** to complete the process.

10.3 DigiTag

A DigiTag is a small, portable, handheld standalone device that generates a unique random security code (DigiCode) every time the user wants to login to Online Banking. The DigiTag can be carried on a key ring or in your wallet.

The DigiCode serves as an added security feature for the Online Banking Login authorisation process and the risk of security logging software being used to record key strokes.

A DigiCode generates a unique security code every time you switch it on. The DigiCode is then used, together with your existing Online Banking User ID and Password to login.

Note 	If you were a client prior to Online Banking, you will be able to continue using your DigiTag. If you were not a client prior to Online Banking, you will not be able to use the DigiTag. If your DigiTag has been lost or damaged, you will not be able to order a new one. In this case please use either SMS or email to receive your One time PIN.

If you **Cancel your** DigiTag it cannot be activated again.

A DigiTag can have the following possible statuses:

KEY CONCEPTS 	**Active** **Suspended** **Locked** **Out of synchronisation** **Cancelled – previously Deactivated**

10.3.1 Unlock a DigiTag outside of Login

As an added security measure you can opt to protect your DigiTag with a PIN. Each time that you switch the DigiTag on, you will be required to enter this PIN. If you enter this PIN incorrectly three times, the DigiTag will be locked. If this occurs, this function will enable you to unlock the DigiTag.

Follow the process in assisting with unlocking the DigiTag

How to unlock your DigiTag

Step	Action
1	Click on the **login problems** hyperlink outside of login.
2	Under the tab **DigiTag**, click on **Unlock DigiTag** hyperlink.
3	Enter your **User ID** and **Country of Issue** and click on **Continue**.
4 Note 	Switch on your DigiTag by pressing the ON button. The word LOCKED will be displayed. Press the ON button again. An 8 digit code will be displayed. Select the name for the **DigiTag** on the dropdown list. To unlock your DigiTag, enter the 8 digit Unlock Challenge Number that has been sent to you on your DigiTag next to **Unlock Challenge No** and click on **Continue**. If the **Challenge No** is typed in incorrectly 3 times, the system will not allow you to continue and you will need to contact FNB Online Assistance.
5	A new page will display an 8 digit DigiTag Unlock Key code. Enter the 8 digit code into your DigiTag to unlock. Click on **Finish**.

10.3.2 Activate or Suspend a DigiTag inside of Login

You can activate and suspend your DigiTag. Remember that authorisation is required for activation. If you are travelling abroad, you may suspend your DigiTag. Remember, if your DigiTag is lost, stolen or broken, you should rather cancel it.

How to activate, suspend or cancel your DigiTag

Step	Action
1	Click on **the My Profile** tab.
2	Click on **DigiTag** on the action bar.
3	Enter the Nickname of the DigiTag, if you have not previously done this e.g. Office, Home.
4	The **Serial Number** of the DigiTag is display. This is a non editable field.
5	The **Status** of the DigiTag is displayed here. Click on the Action dropdown list to select your option either, Activate or Suspend.
6	Next to **Authorise** enter the authorisation number on your DigiTag. You will only be able to use this when Activate has been selected. Click on Continue.
7	If you are satisfied with the updated information, click on **Confirm**.
8	Click on **Finish** to complete the process.
Note	A DigiTag must have a status of "active" for it to be suspended. Suspending a DigiTag does not require the use of a One Time PIN, as the user logged in with a DigiTag.

10.3.3 Cancel / Suspend a DigiTag outside Login

In the event that your DigiTag is lost, stolen or broken, you will need to cancel the DigiTag before you can login to Online Banking. Once cancelled, you will not be able to use the DigiTag again.

If you are travelling abroad, you may suspend your DigiTag. When you suspend your DigiTag you will no longer need to enter your DigiCode to login. Instead, you will be asked to enter a One Time PIN (OTP) at specific functions within the system.

How to suspend or cancel your DigiTag

Step	Action
1	Click on the **login problems** hyperlink outside of login.
2	Under the **DigiTag** tab, click on the **Cancel/Suspend DigiTag** hyperlink.
3	Enter your **User ID** and **Password** and click on **Continue**.
4	The **Serial Number** of the DigiTag is display. This is a non editable field.
5	The **Status** of the DigiTag is display here. Click on the **Action** dropdown list to select your option and select **Cancel** or **Suspend**. Click on **Confirm**.
6	Check the updated details are correct. Enter the One Time PIN, if required.
7	If you did not receive your One Time PIN, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
8	Click on **Send OTP.**
9	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
10	A new page will display your details. Click on **Finish** to complete the process.

10.3.4 Synchronise a DigiTag outside Login

If you repeatedly request a DigiCode, but don't use it to login to Online Banking, the DigiTag will become out of synch with the website. If this occurs, you will need to synchronise your DigiTag.

Follow the process below in assisting with synchronising your DigiTag.

How to synchronise your DigiTag

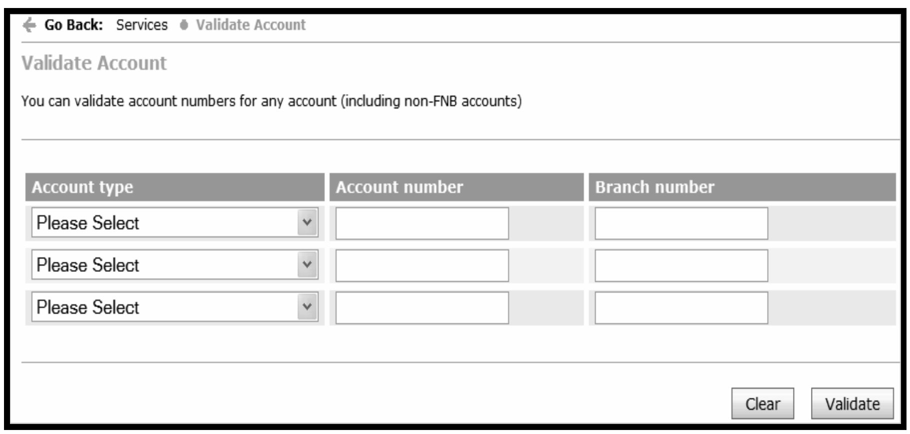
Step	Action
1	Click on the **login problems** hyperlink outside of login.
2	Under the **DigiTag** tab, click on the **Synchronise DigiTag** hyperlink.
3	Enter your **User ID** and **Password** and click on **Continue**.
4	The **Serial Number** of the DigiTag is displayed. This is a non-editable field.
5	Enter the **DigiCode** displayed on your DigiTag.
6	Click on **Continue**.
7	Click on **Finish** to complete the process.

10.4 Validating Accounts

Use this function to check that a recipient's account details are valid. The bank account does not have to be held at FNB.

Note	The system merely checks that the account and branch code combination are valid, it does not check that these are your recipient's banking details.

How to validate an account

Step	Action
1	Click on the **Services** tab.
2	Click on **Validate Account** on the action bar.
3	Select the **Account Type** you want to validate, e.g. savings account. 
4	Enter the **Account Number** you want to validate.
5	Enter the **Branch Number** you want to validate.
6	Click on the **Validate** button to check that the account details are valid.
7	A message will be displayed confirming if the account is valid or invalid.

10.5 Opening Staff Account

This function allows you to apply online for a Smart account on behalf of an employee. Payments can be made into the account on successful processing, but the employee will not be able to draw money from the account until they have supplied the branch with the necessary documentation.

How to apply for an account on behalf of an employee

Step	Action
1	Click on the **Services** tab.
2	Click on **Open Staff Account** on the action bar.
3	Click on **New Application** on the action bar.
4	A new page will be displayed. Select the person's **Title** from the dropdown list.
5	Type in the **Initials, First names**, **Surname** and **ID Number** of the employee in the spaces provided.
6	Using the drop down list, select the **Salary** range (after all deductions).
7	Click in the check box, if **Proof of residence** is available e.g. utility bill.
8	Enter the employee's **contact details** and click on Next. Ensure that you enter the date of birth as indicated in **the Date of Birth** field.
9	Print the Application letter and ensure that it is signed by the Employee and the profile owner. The Employee must take this letter to the branch selected within 2 weeks in order for this application to be valid. The following documentation must accompany the letter: **ID document as specified in the application.** **Proof of residence e.g. water and lights account.**
10	Click on **Finish** at the bottom of the page to complete the process.

10.6 inContact

InContact is a service which notifies you real-time via email and/or SMS of all account activities such as deposits, transfers, withdrawals and purchases on the relevant accounts linked to your profile.

Note	inContact can only be used by **individual clients** and can only be set up and maintained 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.

10.6.1 Subscribe to inContact

How to set up your inContact

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Services tab.</td></tr>
<tr><td>2</td><td>Click on inContact on the action bar.</td></tr>
<tr><td>3</td><td>


In the checkbox under Receive, click in the corresponding tick box to select your preferred method of notification; Email and/or SMS.
Check your email and/or cell phone details and amend them if necessary.
</td></tr>
</table>

Continued on next page…

<table>
<tr><td>4</td><td>Set up your message preferences.

Next to Please notify me, click on the radio button next to your preferred option; to either receive notification messages 24 hours a day or during Daytime hours only (07h00-20h00).

The default amount for notifications is R100.01 however you can increase this amount according to your preference. You will receive notifications Of transactions more than the amount that you have specified.</td></tr>
<tr><td>5</td><td>You are required to read and accept the Terms and Conditions before you can continue.

Click on the Submit button to proceed.</td></tr>
<tr><td>6</td><td>A confirmation page will display the information that you have captured.


Check that these details are correct and edit them if necessary.

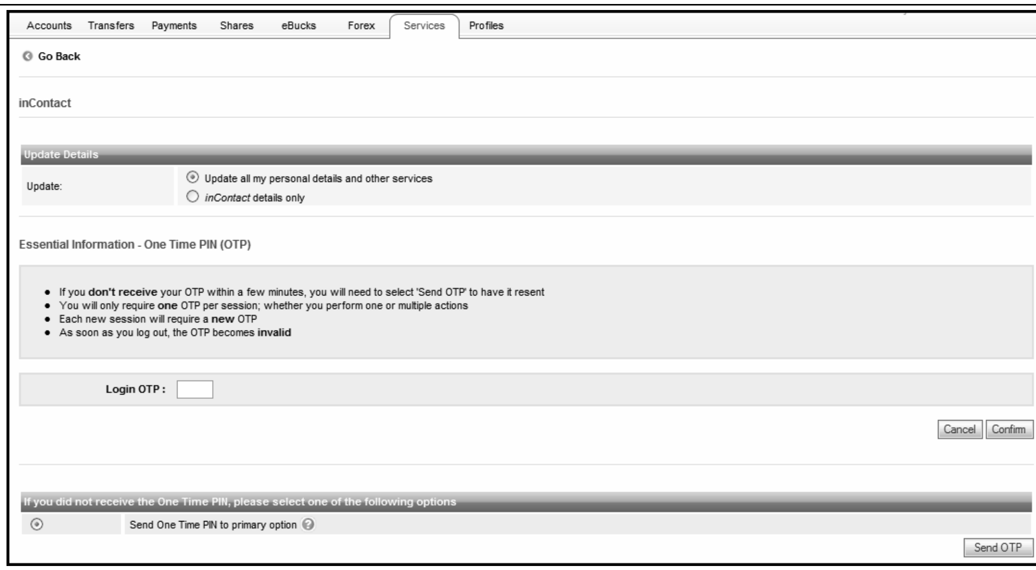
Click on Confirm to implement the request.</td></tr>
<tr><td>7</td><td>A results page will indicate the status of your request.


You can Download or Print these results.</td></tr>
<tr><td>8</td><td>Click on Finish to complete the process.</td></tr>
</table>

10.6.2 Manage your inContact Details

Use this functionality to manage your inContact details; you can update your details or unsubscribe from the service.

How to set manage your inContact details

Step	Action
1	Click on the **Services** tab.
2	Click on **inContact** on the action bar.
3	 Click on the applicable radio button to select which details you would like to update: • **Update all my personal details and other services** .i.e. your Personal Details, Electronic Subscriptions such as Balance and Limit Alert, and your Email Statement delivery details. • Update your **inContact details only**.
	If you select to **Update all my personal details and other services** you will first be presented with a Personal Details capture page. Amend these details as required and then click on **Update**.
6	A confirmation page will display the changes that you have made to your Personal details and will also present you with opportunity to select which of your electronic services you would like to apply these details to. Check that the Personal Details that you amended are correct; click **Edit** to make any changes or click on **Confirm** to implement these changes.
8	A results page will indicate the status of your request. You can **Download** or **Print** these results.
9	Click on **Finish** to complete the process.

10.7 inContact Pro

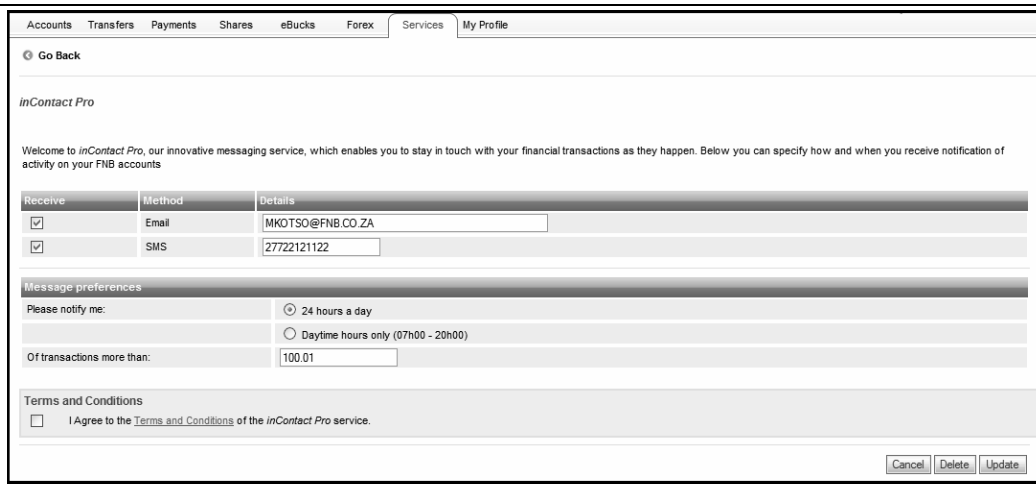
Like InContact, inContact Pro is a service which notifies you real time via email and/or SMS of all account activities such as deposits, transfers, withdrawals and purchases on the relevant accounts linked to your profile.

Note	inContact can only be used by **commercial clients** and can only be set up and maintained by the Primary User. The default amount for notifications is R100.01, however you can amend this amount according to your preference.

10.7.1 Subscribe to inContact Pro

How to set up your inContact Pro

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Services tab.</td></tr>
<tr><td>2</td><td>Click on inContact Pro the action bar.</td></tr>
<tr><td>3</td><td>



In the checkbox under Receive, click in the corresponding tick box to select your preferred method of notification; Email and/or SMS.
Check your email and/or cell phone details and amend them if necessary.</td></tr>
</table>

Continued on next page…

4

Set up your message preferences.

Next to **Please notify me**, click on the radio button next to your preferred option; to either receive notification messages **24 hours a day** or during **Daytime hours only** (07h00-20h00).

The default amount for notifications is R100.01 however you can increase this amount according to your preference. You will receive notifications **Of transactions more than** the amount that you have specified.

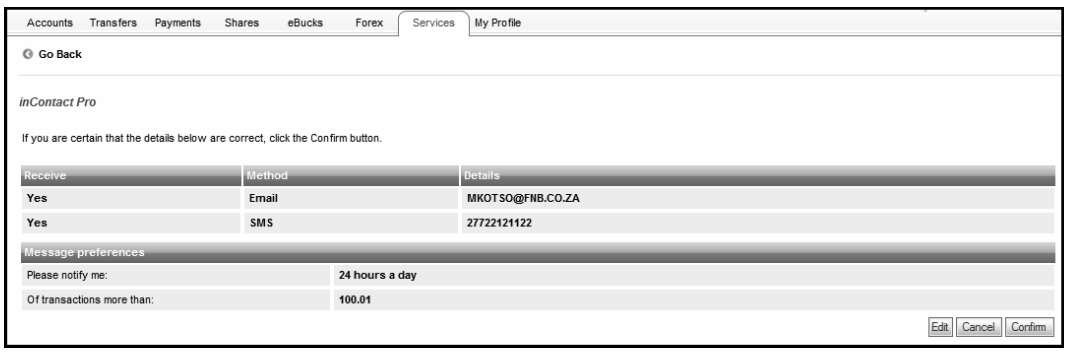
5

You are required to read and accept the **Terms and Conditions** before you can continue.

Click on the **Submit** button to proceed.

6

A confirmation page will display the information that you have captured.



Check that these details are correct and edit them if necessary.

Click on **Confirm** to implement the request.

7

A results page will indicate the status of your request.

You can **Download** or **Print** these results.

8

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

10.7.2 Manage your inContact Pro Details

Use this functionality to manage your inContact Pro details; you can update your details or unsubscribe from the service.

How to manage your inContact Pro details

Step	Action
1	Click on the **Services** tab.
2	Click on **inContact** on the action bar.
3	Click on the applicable radio button to select which details you would like to update: • **Update all my personal details and other services** .i.e. your Personal Details, Electronic Subscriptions such as Balance and Limit Alert, and your Email Statement delivery details. • Update your **inContact details only**.
	If you select to **Update all my personal details and other services** you will first be presented with a Personal Details capture page. Amend these details as required and then click on **Update**.
6	A confirmation page will display the changes that you have made to your Personal details and will also present you with opportunity to select which of your electronic services you would like to apply these details to. Check that the Personal Details that you amended are correct; click **Edit** to make any changes or click on **Confirm** to implement these changes.
8	A results page will indicate the status of your request. You can **Download** or **Print** these results.
9	Click on **Finish** to complete the process.

10.8 Electronic Subscriptions

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) which helps you to better manage your accounts. You can subscribe to any of these new alert messages, whilst also receiving your regular inContact notifications. This functionality offers two different electronic subscription options at an **additional cost**:

Balance Alert

The **Balance Alert** service will send an SMS or email alert to you informing you of your account balances on a per-determined day and frequency.

My Limit Alert

The **My Limit Alert** is an SMS or email service where you are alerted when your account(s) Current balance reaches a minimum predetermined limit specified by you.

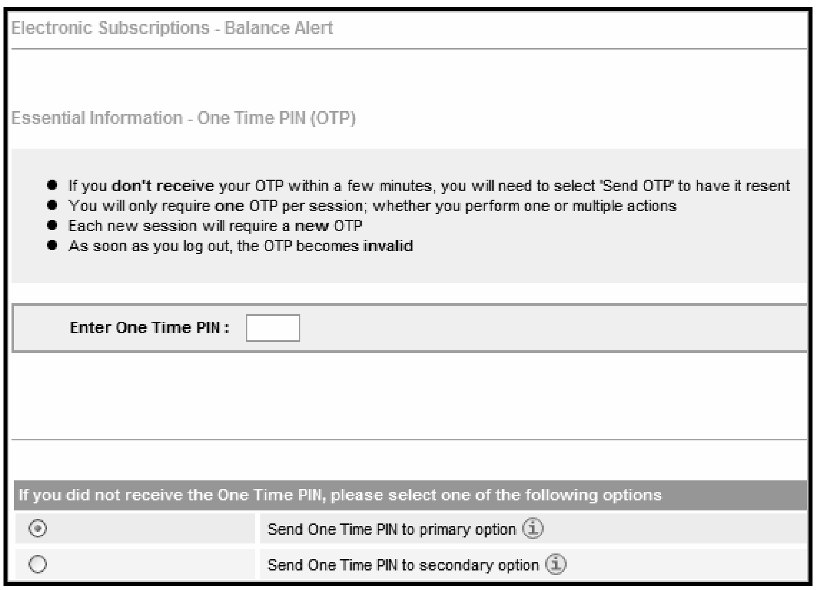
Note	Users can register, perform maintenance and deregister for the **Balance** and **My Limit Alert**. This functionality is only available to the Primary user. Only accounts that can be subscribed to receive Electronic Subscriptions will be displayed, as this applies to cheque account types only. Should users not have a current account the Electronic Subscriptions option in the action bar will not be displayed. Users can choose to have both email and cellphone alerts or just one or the other. Users contact details will default for all the accounts, i.e. cellphone numbers and email address will be used for all account

10.8.1 Registering for Balance Alerts

The steps below will demonstrate how to register for Balance alerts

Registering for Balance Alerts

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Services tab.</td></tr>
<tr><td>2</td><td>Click on Electronic Subscriptions and then Balance Alert on the action bar.</td></tr>
<tr><td>3</td><td>If you have not already entered your OTP in this session, enter your One Time PIN in the field provided. If you have not received your OTP, select the radio button if you want your OTP to be sent to your primary option or secondary option. Click on Confirm to continue or Cancel to cancel the process.


</td></tr>
</table>

Continued on next page...

...Registering for balance alerts continued

4	Enter your **Email Address** and or **Cellphone Number** in the fields provided under the **Balance Alert** heading. Select the **Frequency** from the drop down list either, **Daily, Weekly** or **Monthly**. If **Weekly** is selected, select the day of the week from the drop down list that you want to receive balance alerts. If **Monthly** is selected, select the day of the month from the drop down list that you want to receive balance alerts. 
5	Select the accounts by clicking in the check box next to the accounts you want to receive Balance Alerts on. Once you have read the **Terms and Conditions**, click in the **Disclaimer** check box. Click on **Cancel** to stop the process or **Update** to continue with the registration.
4	Your captured details are displayed. Click on **Edit** to make changes to your captured information or **Cancel** to cancel the process or **Confirm** to continue with the registration process.
5	The confirmation page is displayed, click on **Print** or **Download**. Click on **Finish** to complete the process.

10.8.2 Maintaining or Deregistering of Balance Alerts

This functionality allows users to maintain the contact details, frequency and the selected accounts at any time. Users can maintain up to 20 accounts at a given time. Users are also able to deregister the subscription.

The steps below will demonstrate how to maintain and or deregister of balance alerts.

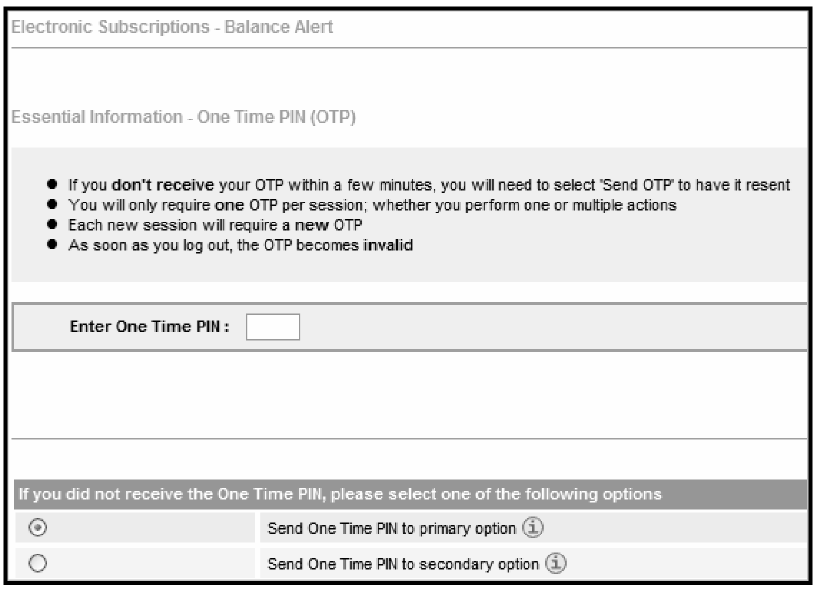
Maintaining or Deregistering of Balance Alerts

Step	Action
1	Click on the **Services** tab.
2	Click on **Electronic Subscriptions** and then **Balance Alert** on the action bar.
3	If you have not already entered your OTP in this session, enter your One Time PIN in the field provided. If you have not received your OTP, select the radio button if you want your OTP to be sent to your **primary option** or **secondary option**. Click on **Confirm** to continue or **Cancel** to cancel the process.
4	Users are able to edit the details under the **Balance Alert** and **Account** headings.
5	Once you have read the **Terms and Conditions**, click in the **Disclaimer** check box. Click on **Deregister** if you no longer want to receive balance alerts, **Cancel** to stop the process or **Update** to save your captured information.
4	Your captured details are displayed. Click on **Edit** to make changes to your captured information or **Cancel** to cancel the process or **Confirm** to continue with the registration or deregister process.
5	The confirmation page is displayed, click on **Print** or **Download**. Click on **Finish** to complete the process.

10.8.3 Registering for My Limit Alerts

This functionality allows users to receive notification via SMS and or email alerting them when their Current balance has reached a predetermined limit which has been setup when registering. The steps below will show how to register for this functionality.

Registering for My Limit Alerts

Step	Action
1	Click on the **Services** tab.
2	Click on **Electronic Subscriptions** and then **My Limit Alert** on the action bar.
3	If you have not already entered your OTP in this session, enter your One Time PIN in the field provided. If you have not received your OTP, select the radio button if you want your OTP to be sent to your **primary option** or **secondary option**. Click on **Confirm** to continue or **Cancel** to cancel the process. 

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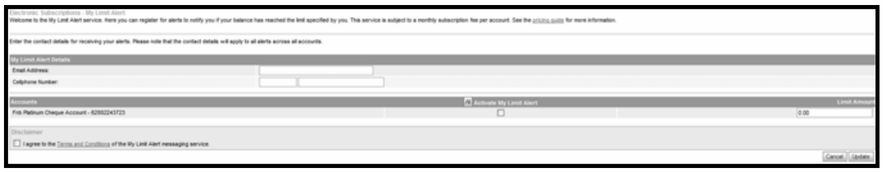
...Registering for my limit alerts continued

4	Enter your **Email Address** and or **Cellphone Number** in the fields provided under the **My Limit Alert Details** heading.
5	Select the account(s) by clicking in the check box next to the accounts you want to receive **My Limit Alerts** on. Enter the **Limit Amount** in the field provided. Once you have read the **Terms and Conditions**, click in the **Disclaimer** check box. Click on **Cancel** to stop the process or **Update** to continue with the registration. 
4	Your captured details are displayed. Click on **Edit** to make changes to your captured information or **Cancel** to cancel the process or **Confirm** to continue with the registration process.
5	The confirmation page is displayed, click on **Print** or **Download**. Click on **Finish** to complete the process.

10.8.4 Maintaining or Deregistering of My Limit Alerts

This functionality allows users to maintain the contact details, the selected accounts and the limit amounts at any time. Users are also able to deregister the subscription.

The steps below will demonstrate how to maintain and or deregister of balance alerts.

Maintaining or Deregistering of Balance Alerts

Step	Action
1	Click on the **Services** tab.
2	Click on Electronic Subscriptions and then My Limit Alerts on the action bar.
3	If you have not already entered your OTP in this session, enter your One Time PIN in the field provided. If you have not received your OTP, select the radio button if you want your OTP to be sent to your **primary option** or **secondary option**. Click on **Confirm** to continue or **Cancel** to cancel the process.
4	Users are able to edit the details under the **My Limit Alert** and **Account** headings.
5	Once you have read the **Terms and Conditions**, click in the **Disclaimer** check box. Click on **Deregister** if you no longer want to receive balance alerts, **Cancel** to stop the process or **Update** to save your captured information.
4	Your captured details are displayed. Click on **Edit** to make changes to your captured information or **Cancel** to cancel the process or **Confirm** to continue with the registration or deregister process.
5	The confirmation page is displayed, click on **Print** or **Download**. Click on **Finish** to complete the process.

10.9 Prepaid Services

Use the Prepaid Services function to buy MTN, Vodacom, Cell C or Virgin Mobile Cellular airtime for yourself or your family members or friends. You can automatically recharge any MTN 'Pay as you Go', Vodago 4U, Cell C or Virgin cellular number by selecting a recharge value or recharge amount and paying for the recharge from one of your linked transactional accounts. Airtime will be loaded within a maximum of 48 hours.

Botswana users are able to purchase prepaid airtime from Orange network service provider. Namibian users are able to purchase prepaid airtime from MTC and C1 network service providers.

Note	All prepaid purchases incur a transaction fee. A top-up is normally immediate but can take a maximum of 24 hours to be loaded to the selected cellphone. Once loaded, the purchase cannot be refunded. A Channel Limit of R1000.00 applies to prepaid purchases.

How to buy Prepaid Airtime

Step	Action
1	Click on the **Services** tab.
2	Click on **Prepaid Services** on the action bar.
3 Note	A new page will be displayed. Enter the **One Time PIN** that was sent to you. This will only be displayed if you have not already entered your One Time PIN in this session already.
4	If you did not receive your **One Time PIN**, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to back up option.

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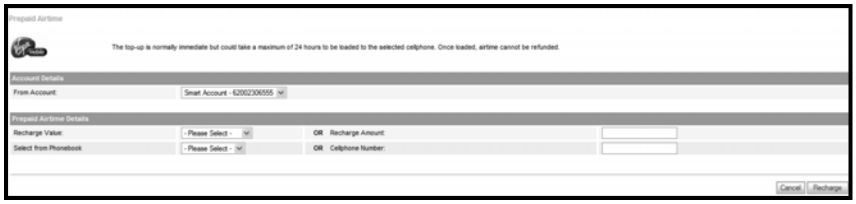
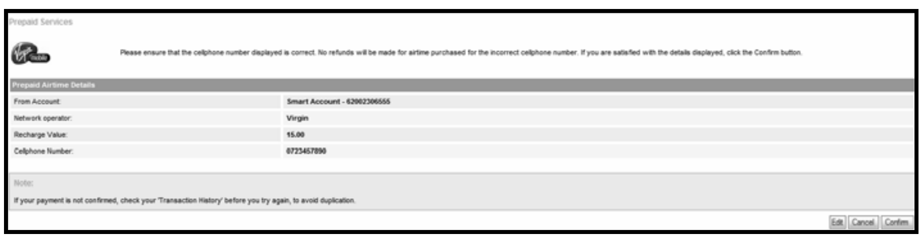
5	Click on **Send OTP.**
6	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
7	Click on the network operator logo. If you have selected Vodacom, select **Prepaid Airtime** by clicking in the checkbox.
8	Select the **From Account** from the dropdown list. 
9	Select the **Recharge Value** from the dropdown list or enter the **Recharge Amount** in the field provided.
10	Next to **Select from Phonebook**, click on the name from the dropdown list or type in the **Cell phone Number** of the person that you want to top up the airtime for.
11	Click on **Recharge** or **Cancel** should you wish to cancel the request.
12	A new page will display your captured details. Check your cellphone number displayed is correct. Click on **Confirm** to save your changes. Click on **Edit** to make any changes or **Cancel** if you don't want to continue. 
13	A new page will display the result of your prepaid purchase. Click on **Download** to save the information to your selected destination or click on **Print** to print the page. Click on **Finish** to complete the process.

10.9.1 Vodacom SMS Bundles

This functionality is only available to Vodacom. A top-up is normally immediate but can take a maximum of 24 hours to be loaded to the selected cellphone. Once loaded, the purchase cannot be refunded.

How to buy Vodacom SMS Bundles

Step	Action
1	Click on the **Services** tab.
2	Click on **Prepaid Services** on the action bar.
3	A new page will be displayed. Enter the **One Time PIN** that was sent to you. This will only be displayed if you have not already entered your One Time PIN in this session already.
4	If you did not receive your **One Time PIN**, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to back up option.
5	Click on **Send OTP.**
6	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
7	Click on the **Vodacom** logo.
8	Select **SMS Bundles** by clicking in the checkbox.
9	Select the **From Account** from the dropdown list.
10	Select the **Voucher Value** from the dropdown list.
11	Next to **Select from Phonebook**, click on the name from the dropdown list or type in the **Cell phone Number** of the person that you want to buy SMS bundles for.
12	Click on **Purchase** or **Cancel** should you wish to cancel the request.
13	A new page will display your captured details. Check your cellphone number displayed is correct. Click on **Confirm** to save your changes. Click on **Edit** to make any changes or **Cancel** if you don't want to continue.
14	A new page will display the result of your prepaid purchase. Click on **Download** to save the information to your selected destination or click on **Print** to print the page. Click on **Finish** to complete the process.

10.9.2 Vodacom Data Bundles

Purchase prepaid data bundles to use with your 3G HSDPA-enabled cellphone or Vodafone 3G Broadband Mobile Connect card/USB modem. Only one Data Bundles may be purchased for the recharge number per month, however if the bundle is depleted within the month or has expired, another bundle can be purchased for that number.

How to buy Vodacom Data Bundles

Step	Action
1	Click on the **Services** tab.
2	Click on **Prepaid Services** on the action bar.
3	A new page will be displayed. Enter the **One Time PIN** that was sent to you. This will only be displayed if you have not already entered your One Time PIN in this session already.
4	If you did not receive your **One Time PIN**, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to back up option.
5	Click on **Send OTP.**
6	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
7	Click on the **Vodacom** logo.
9	Select **Data Bundles** by clicking in the check box.
8	Select the **From Account** from the dropdown list.
9	Select the **Voucher Value** from the dropdown list.
10	Next to **Select from Phonebook**, click on the name from the dropdown list or type in the **Cell phone Number** of the person that you want to buy SMS bundles for.
11	Click on **Purchase** or **Cancel** should you wish to cancel the request.
12	A new page will display your captured details. Check your cellphone number displayed is correct. Click on **Confirm**. Click on **Edit** to make any changes or **Cancel**.
13	A new page will display the result of your prepaid purchase. Click on **Download** to download the information to a selected destination. Click on **Print** to print the page.

10.9.3 Vodacom Big Bonus Voucher

Purchase Vodacom's Big Bonus voucher for the once-off amount of R689.00, you'll receive airtime worth R899.00 over a period of 12 months. Your account will automatically be credited with airtime worth R75 each month.

How to buy Vodacom Big Bonus Voucher

Step	Action
1	Click on the **Services** tab.
2	Click on **Prepaid Services** on the action bar.
3	A new page will be displayed. Enter the **One Time PIN** that was sent to you. This will only be displayed if you have not already entered your One Time PIN in this session already.
4	If you did not receive your **One Time PIN**, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to back up option.
5	Click on **Send OTP.**
6	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
7	Click on the **Vodacom** logo.
9	Select **Big Bonus Voucher** by clicking in the check box.
8	Select the **From Account** from the dropdown list.
9	Select the **Voucher Value** from the dropdown list.
10	Next to **Select from Phonebook**, click on the name from the dropdown list or type in the **Cell phone Number** of the person that you want to buy SMS bundles for.
11	Click on **Purchase** or **Cancel** should you wish to cancel the request.
12	A new page will display your captured details. Check your cellphone number displayed is correct. Click on **Confirm** to save your changes. Click on **Edit** to make any changes or **Cancel** if you don't want to continue.
13	A new page will display the result of your prepaid purchase. Click on **Download** to save the information to your selected destination or click on **Print** to print the page. Click on **Finish** to complete the process.

10.9.4 Telkom Prepaid Vouchers

The Telkom PrepaidFone voucher is used to recharge any PrepaidFone number.

How to buy Telkom PrepaidFone vouchers

Step	Action
1	Click on the **Services** tab.
2	Click on **Prepaid Services** on the action bar.
3	A new page will be displayed. Enter the **One Time PIN** that was sent to you. This will only be displayed if you have not already entered your One Time PIN in this session.
4	If you did not receive your **One Time PIN**, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
5	Click on **Send OTP.**
6	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
7	Click on the **Telkom** logo.
9	Select **PrepaidFone** by clicking in the check box.
8	Select the **From Account** from the dropdown list.
9	Select the **Voucher Value** from the dropdown list.
10	Click on **Purchase** or **Cancel** should you wish to cancel the request.
11	A new page will display your captured details. Click on **Confirm** to confirm your selection. Click on **Edit** to make any changes or **Cancel** if you don't want to continue.
12	A new page will display the result of your prepaid purchase. Click on **Download** to save the information to your selected destination or click on **Print** to print the page. Click on **Finish** to complete the process.

How to buy Telkom WorldCall vouchers

Step	Action
1	Click on the **Services** tab.
2	Click on **Prepaid Services** on the action bar.
3	A new page will be displayed. Enter the **One Time PIN** that was sent to you. This will only be displayed if you have not already entered your One Time PIN in this session.
4	If you did not receive your **One Time PIN**, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
5	Click on **Send OTP.**
6	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
7	Click on the **Telkom** logo.
9	Select **WorldCall Voucher** by clicking in the check box.
8	Select the **From Account** from the dropdown list.
9	Select the **Voucher Value** from the dropdown list.
10	Click on **Purchase** or **Cancel** should you wish to cancel the request.
11	A new page will display your captured details. Click on **Confirm** to confirm your selection. Click on **Edit** to make any changes or **Cancel** if you don't want to continue.
12	A new page will display the result of your prepaid purchase. Click on **Download** to save the information to your selected destination or click on **Print** to print the page. Click on **Finish** to complete the process.

10.9.5 Globel Prepaid Vouchers

The Globel network provider enables South African users to purchase international airtime. The phone book feature does not form part of the Globel International Airtime offering as card numbers are used, not cellphone numbers.

How to buy a Globel International Card Purchase (OnceOff)

Step	Action
1	Click on the **Services** tab.
2	Click on **Prepaid Services** on the action bar.
3	A new page will be displayed. Enter the **One Time PIN** that was sent to you. This will only be displayed if you have not already entered your One Time PIN in this session.
4	If you did not receive your **One Time PIN**, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
5	Click on **Send OTP.**
6	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
7	Click on the **Globel** logo.
9	Select Globel International Card Purchase (OnceOff) by clicking in the check box.
8	Select the **From Account** from the dropdown list.
9	Select the **Voucher Value** from the dropdown list.
10	Click on **Purchase** or **Cancel** should you wish to cancel the request.
11	A new page will display your captured details. Click on **Confirm** to confirm your selection. Click on **Edit** to make any changes or **Cancel** if you don't want to continue.
12	A new page will display the result of your prepaid purchase. Click on **Download** to save the information to your selected destination or click on **Print** to print the page. Click on **Finish** to complete the process.

How to buy a Globel International Card Recharge

Step	Action
1	Click on the **Services** tab.
2	Click on **Prepaid Services** on the action bar.
3	A new page will be displayed. Enter the **One Time PIN** that was sent to you. This will only be displayed if you have not already entered your One Time PIN in this session.
4	If you did not receive your **One Time PIN**, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
5	Click on **Send OTP.**
6	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
7	Click on the **Globel** logo.
9	Select **Globel International Card Recharge** by clicking in the check box.
8	Select the **From Account** from the dropdown list.
9	Select the **Voucher Value** from the dropdown list or enter the **Recharge Amount**.
10	Enter the Globel Card Number.
11	Click on **Recharge** or **Cancel** should you wish to cancel the request.
12	A new page will display your captured details. Click on **Confirm** to confirm your selection. Click on **Edit** to make any changes or **Cancel** if you don't want to continue.
13	A new page will display the result of your prepaid purchase. Click on **Download** to save the information to your selected destination or click on **Print** to print the page. Click on **Finish** to complete the process.

10.9.6 Purchasing Prepaid Electricity

Users are able to purchase Prepaid Electricity via Online Banking.

The current municipalities/distributors which are eligible to purchase Prepaid Electricity online are:

- Blaauwberg Municipality
- Tygerberg Municipality
- Paarl and Wellington
- MSI (electricity distributor that supplies electricity to a number of security complexes – 120 households in TableView and Strand)
- Power Measurement (electricity distributor that supplies electricity to a number of security complexes – close to 2000 households from TableView and Strand)
- Richards Bay Municipality
- Stellenbosch Municipality
- Breede Valley
- Centlec Electricity (Mangaung Municipality)
- City Property
- Govan Mbeki
- Knysna
- Eskom

Note	The following information is mandatory: From Account Meter Number Amount The format and length of the meter number is validated. Proprietary meters: Alphanumeric 8-digits in length STS meters: Numeric 11-digits in length Flexi-recharge functionality available – minimum of R30 and maximum of R1000.

How to buy prepaid electricity

Step	Action
1	Click on the **Services** tab.
2	Click on **Prepaid Services** on the action bar.
3	A new page will be displayed. Enter the **One Time PIN** that was sent to you. This will only be displayed if you have not already entered your One Time PIN in this session already.
4	If you did not receive your **One Time PIN**, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
5	Click on **Send OTP.**
6	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
7	Click on the **Electricity** icon.
8	Select the From Account from the dropdown. Enter the Meter number. Select the Recharge Value or enter the Recharge Amount. Click on Recharge.
9	A new page will display your captured details.
10	Accept the disclaimer and click on Confirm to confirm your selection. Click on **Edit** to make any changes or **Cancel** if you don’t want to continue.
11	A new page will display the result of your prepaid purchase and a Reference number. Click on **Download** to save the information to your selected destination or click on **Print** to print the page.
12	Click on **Finish** to complete the process.

10.9.7 Prepaid -Update Phonebook

This functionality allows you to update or add a phonebook when purchasing prepaid airtime for you, your family members or friends.

How to add or update your phonebook

Step	Action
1	Click on the **Services** tab.
2	Click on **Prepaid Service** on the action bar.
3	Click on **Update Phonebook** in the action bar.
5	Under **Name** and **Cellphone Number** enter or amend the details of the family members or friends that you would like to save. 
6	Click on the **Update** button.
7	A new page will confirm your phonebook has been updated. Click on **Finish** to complete the process.

10.9.8 Prepaid History

This functionality provides you with the option to view a history of your prepaid purchases ranging from Airtime purchases, Globel International airtime, Prepaid Electricity and Telkom prepaid.

Key Concepts	A history for a period of 3 months is available. Prepaid History can be selected from the Prepaid Services landing page or from one of the network operator options. The search functionality allows you to search by purchase type or filter by date ranges. The African subsidiaries only have the “By Date” search criteria option. The history will provide vouchers and PIN numbers for prepaid purchases that are purchased through all FNB channels.

How to view your Prepaid History

Step	Action
1	Click on the **Services** tab.
2	Click on **Prepaid Services** on the action bar.
3 Note	Click on **Prepaid History** on the action bar. Selecting **Prepaid History** before selecting any network operator will display all Prepaid History items applicable to all network operators. Selecting a network operator and then selecting **Prepaid History** will display a filtered Prepaid History based on the operator type selected.
4	The Prepaid History with the **Search** option will be displayed. If you are searching for a particular transaction, click on **Search** on the action bar or the **Search** hyperlink. There is also a **Quick Search** option where you can select the number of days from the dropdown.
5	Select the **Product** from the dropdown, or select a **From** and **To Date**. Click on **Search.**
6	A new page will display the results of your search. Clicking on the hyperlink will display the details of the transaction. These can be Downloaded or Printed.

10.10 Debit Order Switching (DOS)

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 account within your profile.

There are three options to choose from

1. Online Debit Order Switching via bank statement import (csv or txt format)
2. Online Debit Order Switching via manual capture
3. Download the Debit Order Switching application form and submit the completed form via fax or email.

Note	The Debit Order Switching functionality is only available on personal accounts; business accounts are not included in this functionality. This functionality is available to South African users only. Only ABSA, Nedbank, Standard Bank and FNB statements can be uploaded.

10.10.1 Online Debit Order Switching via bank statement import

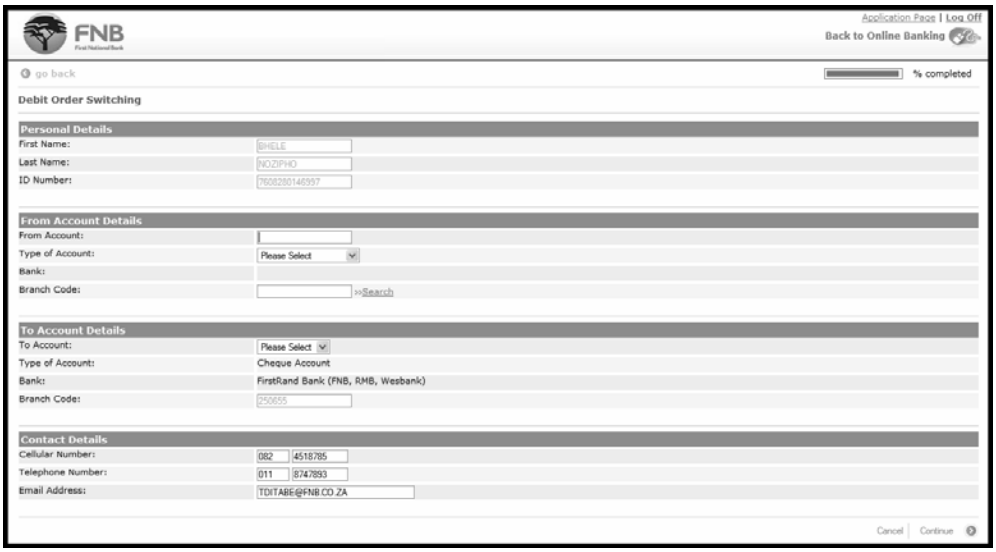
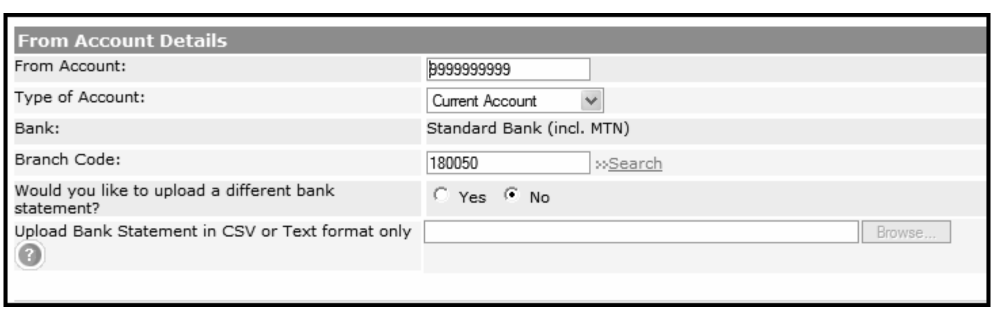
Import your debit order details using an electronic banking statement that has been saved in either csv or txt format.

Only one bank statement per bank can be uploaded at a time; ABSA, Nedbank, Standard Bank or FNB.

Debit Order Switching via bank statement import

Step	Action
	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 Seperated Values) or txt (Text) format.
1	Click on the **Services** tab.
2 Note	Click on **Debit Order Switching** on the action bar. You will be redirected to the **FNB Secure Online Applications** page outside of Online Banking. 
3	If you have not yet entered an **OTP** (One Time PIN) in this banking session you will be required to do so before you can continue.
4 Note	The Debit Order Switching landing page will be displayed. This page contains important information regarding the Debit Order Switching process.
5	Click on the radio button next to the option **"use my bank statement"**.
6	Before continuing with the online application you will be required to read and accept the **Terms and Conditions**. Click on **Cancel** to exit this functionality or click on **Start Application** to begin.

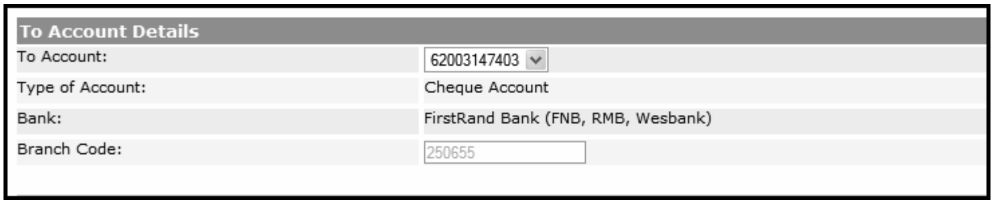
Continued on next page...

7	The Debit Order Switching application page will be displayed. You will be required to upload your electronic bank statement and complete the information for From Account Details To Account Details Contact Details 
8	From Account Details Complete the details of the bank account that your debit orders are currently being paid from. Once you have entered the **Branch Code**, click on **Search** to select the **Bank** and **Branch** Name. Click on **Browse** to navigate to the folder where you have saved your electronic bank statement and click on **Open**. The statement will be uploaded automatically. 

Continued on next page...

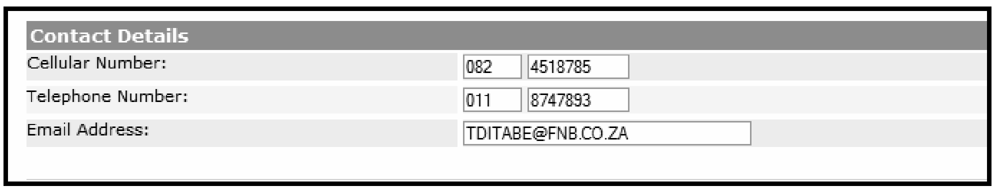
9 To Account Details

Select the **FNB account** that you would like the debit orders to be switched to from the drop down list.



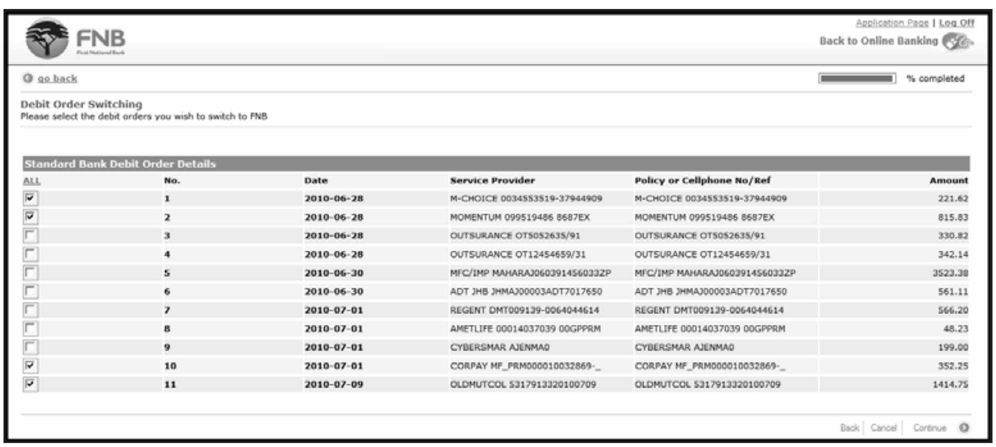
10 Contact Details

Please ensure that your contact details are correct so that we can stay in contact with you throughout the process.



11 Click on **Cancel** to exit this functionality or click on **Continue** to proceed.

12 The debit orders from your electronic statement will be displayed.



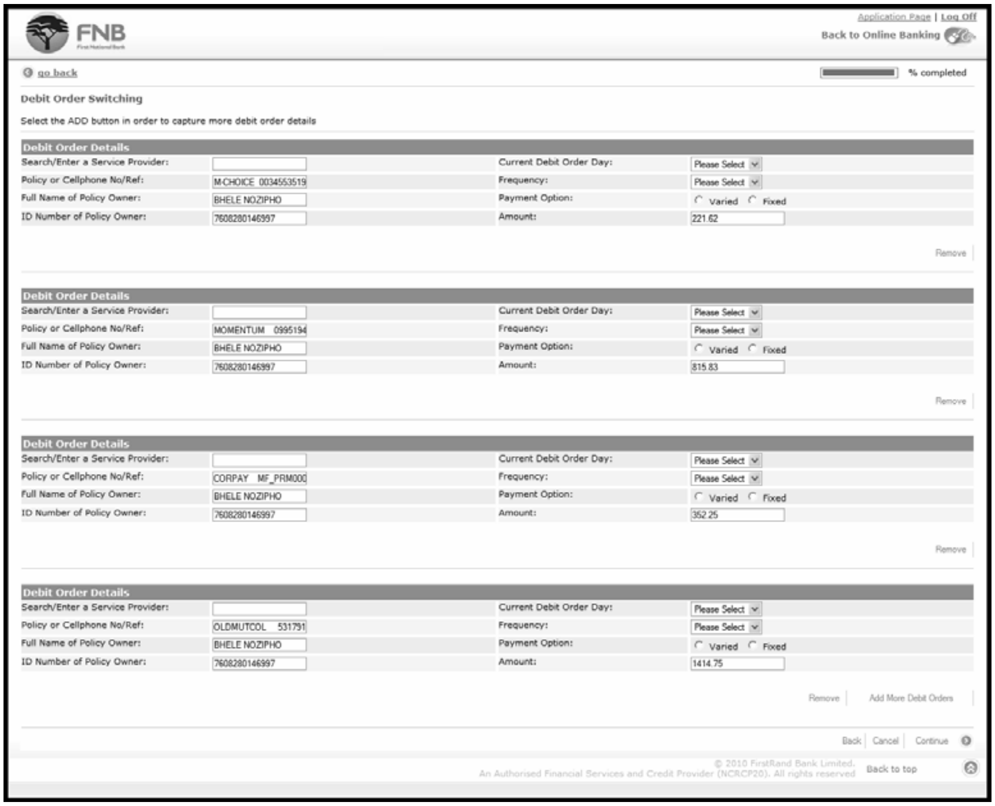
Click on the **All** hyperlink to select the entire list or click in the corresponding tick box to select a specific debit order that you would like to switch.

13 Click on **Back** to edit the information on the previous capture page or upload a different statement, or click on **Continue** to proceed.

Continued on next page...

... Debit Order Switching via bank statement import continued

14... The details of the debit orders that you have selected to switch will be displayed.



You can **Add More Debit Orders** or **Remove** any of the debit orders that are displayed.

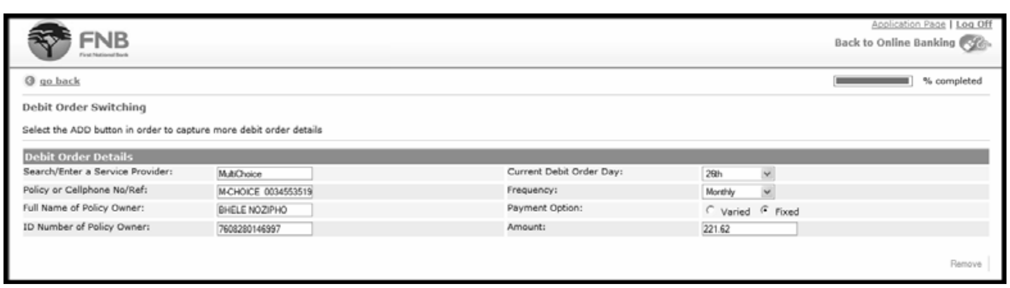
Complete the outstanding information for each debit order, note that the pre-populated fields can be edited:

Enter the name of the **Service Provider**

Select the **Current Debit Order Day** (The date agreed with the service provider)

Select the **Frequency** of the debit Order

Select the **Payment Option** – Varied or Fixed (see description below)



Continued on next page...

... Debit Order Switching via bank statement import continued

14 Cont.

Varied and Fixed Debit Orders:

Varied refers to debit order amounts that will differ on each debit order date dependant on your usage of a product or service eg. cell phone or municipal accounts.

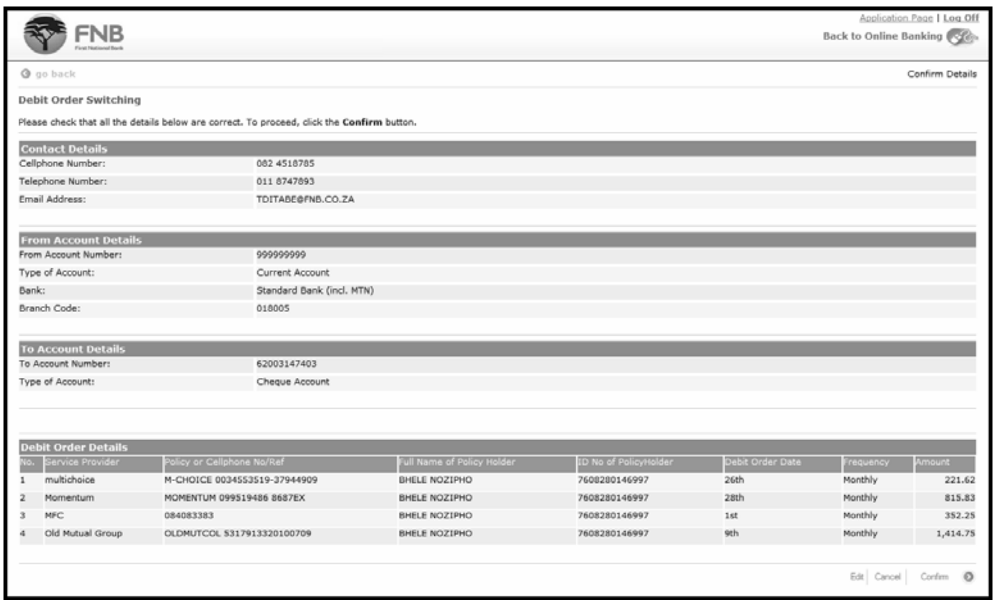
Fixed refers to debit orders that remain constant until an annual price increase is applied, eg. life insurance policies or monthly subscription fees.

If you select the **Varied** option it is not necessary to have a value in the **Amount** field.

Click on **Continue** to proceed.

15

A confirmation page will be displayed.



Check that the details on this page are correct.

If you click **Cancel** to quit this session you will have the option to save this information and continue with the application at a later stage, or to cancel the application completely.

Click on **Edit** to amend the information or click on **Continue** to submit this request.

A copy of the completed application form will be emailed to you.

Continued on next page...

<table>
<tr>
<td>16</td>
<td>
A results page will be displayed.

A green tick or red cross will be displayed next to your **Reference Number** to indicate whether the submission of your request was successful or not.

You can **Print** or **Download** this page.

Click on **Finish** to complete the process.
</td>
</tr>
</table>

10.10.2 Online Debit Order Switching via manual capture

Capture the details of each of the debit orders that you would like to switch.

Debit Order Switching via manual capture

Step	Action
1	Click on the **Services** tab.
2 Note	Click on **Debit Order Switching** on the action bar. You will be redirected to the **FNB Secure Online Applications** page outside of Online Banking. 
3	If you have not yet entered an **OTP** (One Time PIN) in this banking session you will be required to do so before you can continue.
4 Note	The Debit Order Switching landing page will be displayed. This page contains important information regarding the Debit Order Switching process.
5	Click on the radio button next to the option **"without the use of banking statements".**
6	Before continuing with the online application you will be required to read and accept the **Terms and Conditions**. Click on **Cancel** to exit this functionality or click on **Start Application** to begin.
7	Once you have read the **Terms and Conditions** click on the check box to accept them and then click on **Start Application** to begin or click **Cancel** to exit this functionality.
8	The Debit Order Switching application page will be displayed. Complete the information for From Account Details To Account Details Contact Details

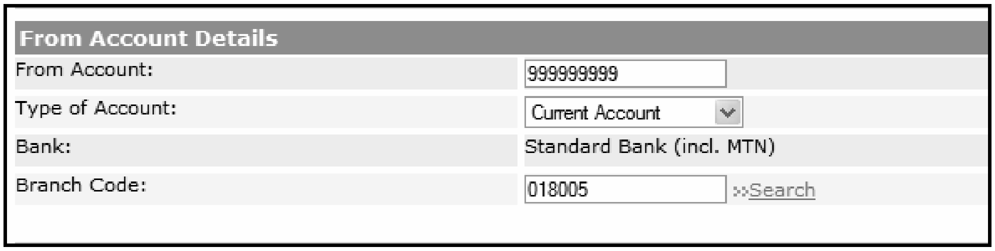
Continued on next page...

... Debit Order Switching via manual capture continued

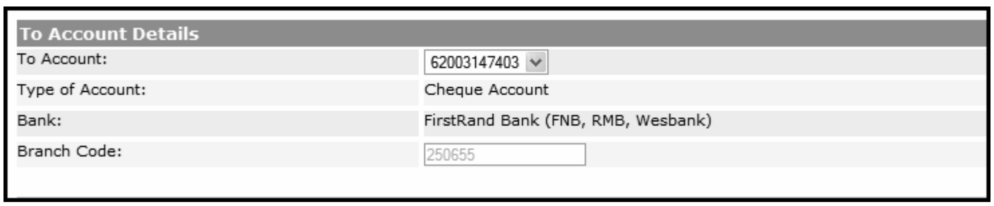
<table>
<tr><td>9</td><td>From Account Details

Complete the details of the bank account that your debit orders are currently being paid from.

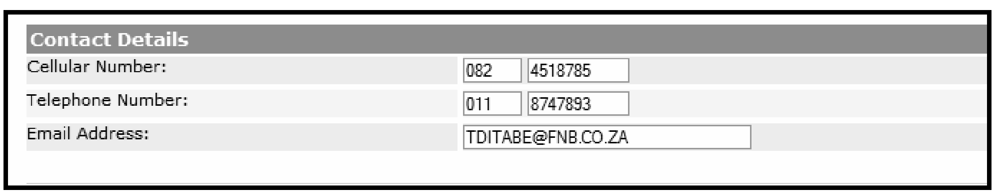
Once you have entered the Branch Code, click on Search to select the Bank and Branch Name.


</td></tr>
<tr><td>10</td><td>To Account Details

Select the FNB account that you would like the debit orders to be switched to from the drop down list.

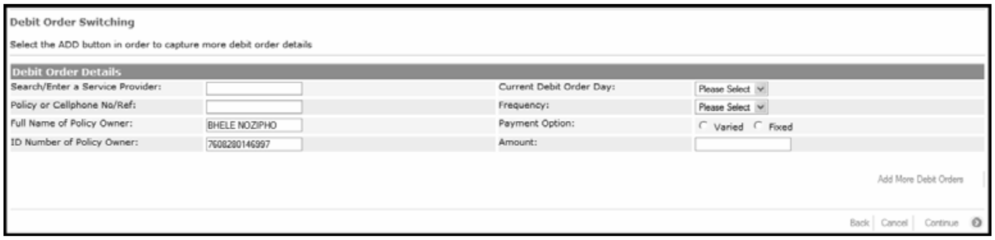

</td></tr>
<tr><td>11</td><td>Contact Details

Please ensure that your contact details are correct so that we can stay in contact with you throughout the process.


</td></tr>
<tr><td>12</td><td>Click on Cancel to exit this functionality or click on Continue to proceed.</td></tr>
</table>

Continued on next page...

13	The debit order capture page will be displayed.



You can **Add More Debit Orders** or **Remove** any of the debit orders that are displayed.

Complete the outstanding information for each debit order, note that the pre-populated fields can be edited:

Enter the name of the **Service Provider**

Enter the Policy or Cellphone Number

Select the **Current Debit Order Day** (The date agreed with the service provider)

Select the **Frequency** of the debit Order

Select the **Payment Option** – Varied or Fixed (see description below)

Varied and Fixed Debit Orders:

Varied refers to debit order amounts that will differ on each debit order date dependant on your usage of a product or service eg. cell phone or municipal accounts.

Fixed refers to debit orders that remain constant until an annual price increase is applied, eg. life insurance policies or monthly subscription fees.

If you select the **Varied** option it is not necessary to capture a value in the **Amount** field.

Click on **Continue** to proceed.

Continued on next page...

... Debit Order Switching via manual capture continued

<table>
<tr><td>14</td><td>A confirmation page will be displayed.

Check that the details on this page are correct.

If you click Cancel to quit this session you will have the option to save this information and continue with the application at a later stage, or to cancel the application completely.

Click on Edit to amend the information or click on Continue to submit this request.

A copy of the completed application form will be emailed to you.</td></tr>
<tr><td>15</td><td>A results page will be displayed.


A green tick or red cross will be displayed next to your Reference Number to indicate whether the submission of your request was successful or not.

You can Print or Download this page.

Click on Finish to complete the process.</td></tr>
</table>

10.10.3 Debit Order Switching via fax or email

Debit Order Switching via fax or email

Step	Action
1	Click on the **Services** tab.
2 Note	Click on **Debit Order Switching** on the action bar. You will be redirected to the **FNB Secure Online Applications** page outside of Online Banking. 
3	If you have not yet entered an **OTP** (One Time PIN) in this banking session you will be required to do so before you can continue.
4 Note	The Debit Order Switching landing page will be displayed. This page contains important information regarding the Debit Order Switching process.
5	Click on the hyperlink to Download the Debit Order Switching Application.
6	Complete the required information. You can either **fax** the completed document to 0860 566 569 or **e-mail** a copy to debitorders@fnb.co.za.
Note	If you have not received confirmation of receipt within 48 hours, please phone 0860 102 970 to follow up on your request.

10.11 Cellphone Banking

The Cellphone Banking option allows you to:

- register for cellphone banking
- activate the service
- reset your MOPIN. This is a 5 digit PIN which is selected by the user and is used to access your banking information
- change the cellphone number linked to your cellphone banking profile
- de-activate your Prepaid Service
- change the daily limit on your Prepaid Service
- suspend your Cellphone Banking Profile
- de-register your Cellphone Banking Profile

How to register for cellphone banking

Step	Action
1	Click on the **Services** tab.
2	Click on **Cellphone Banking** on the action bar.
3	Enter the **Cellphone Number** you would like to use for cellphone banking.
4	Select the **Default Account** from the dropdown list.
5 Note	Next to **Select MOPIN** and **Confirm MOPIN**, enter a 5 digit PIN, this is required every time you use Cellphone banking. Clicking on the icon (i) will provide you with the MOPIN rules: • Numeric, no special characters are allowed • Must be 5 Digits long • Not be a weak MOPIN. A weak MOPIN is: • The same digit repeated 5 times (e.g. 11111) • Sequential numbers (e.g. 12345) • A portion of the registered cell number The PIN must be entered and re-entered for confirmation. The second entry should be identical to the 1st entry.
6	Confirm that you have read the Terms and Conditions.

Continued on next page...

...How to register for cellphone banking continued

7	Click on the **Register** button.
8	A new page will display the details. Check that the information is correct. Enter the One Time PIN in order to make your changes effective, if required.
9	If you did not receive your One Time PIN, click in the check box next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option.
10	Click on **Send OTP.**
11	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
12	You have successfully registered for Cellphone Banking. Click on **Finish** to complete the process.

10.11.1 Suspending or Cancelling Cellphone Banking

This option allows you to cancel (deregister) cellphone banking if you no longer wish to use it or suspend the services temporarily.

How to suspend or deregister from Cellphone Banking

Step	Action
1	Click on the **Services** tab.
2	Click on **Cellphone Banking** on the action bar.
3	Your cellphone banking profile will be displayed. Click in the check box next to **Modify Profile Status** and either click in the check box next to **Suspend** or **Deregister**.
4	Click on the **Update** button.
5	A new page will display your captured details. Enter the One Time PIN in order to make your changes effective, if required.
6	If you did not receive your One Time PIN, click in the check box next to: Send One Time PIN to primary option or Send One Time PIN to secondary option.
7	Click on **Send OTP.**
8	Once the One Time PIN has been received, and you have entered your One Time PIN, click on **Confirm**.
9	A new page will display your details. Click on **Finish** to complete the process.

10.11.2 Maintaining your Cellphone Banking Profile

You can maintain any of your Cellphone Banking details such as your daily limits, cell phone number and MOPIN.

How to maintain your cellphone banking profile

Step	Action
1	Click on the **Services** tab.
2	Click on **Cellphone Banking** on the action bar.
3	Next to **Modify Profile Status**, select either the **Suspend** or **Deregister** check box.
4	Enter the **Cellphone Number** you would like to use for cellphone banking.
5	Next to **Change MOPIN** and **Confirm MOPIN**, enter a 5 digit number this is required every time you use Cellphone banking. Clicking on the icon (i) will provide you with the MOPIN rules: Numeric, no special characters are allowed Must be 5 Digits long Not be a weak MOPIN. A weak MOPIN is: The same digit repeated 5 times (e.g. 11111) Sequential numbers (e.g. 12345) A portion of the registered cell number The PIN must be entered and re-entered for confirmation. The second entry should be identical to the 1st entry.
6	Under **Services**, next to **Account** select the account number from the dropdown list.
7	Select the Banking Status and Payment Status, from the dropdown list either Active or Deactivated.

Continued on next page…

...How to maintain your cellphone banking profile continued

8	Next to **Transfer Status**, select either **Active** or **Deactivated** and type in the **Transfer Daily Limit**. The daily limit is the maximum amount that you are allowed to transfer payments on your Cellphone.
9	Next to **Payment Status**, select either **Active** or **Deactivated** and type in the **Payment Daily Limit**. The daily limit is the maximum amount that you are allowed to do payments on your cellphone.
10	Under **Prepaid**, select the **Account** from the dropdown list. Select the **Status**, either **Active** or **Deactivated**. Type in the **Prepaid Daily limit**. The daily limit is the maximum amount that you are allowed to purchase airtime on your cellphone, however, the maximum limit allowed is R3 000.00 for airtime purchase.
11	Click on **Update**.
12	A new page will display your captured details. Enter the One Time PIN in order to make your changes effective, if required.
13	If you did not receive your One Time PIN, click in the check box next to: Send One Time PIN to primary option or Send One Time PIN to secondary option.
14	Click on **Send OTP.**
15	Once the OTP has been received, and you have entered your One Time PIN, click on **Confirm**.
16	A new page will display your details. Click on **Finish** to complete the process.

10.11.3 Cellphone Banking Profile Statuses

One of the following statuses will appear on the profile.

Status	Description
Registered	If a MOPIN has been entered, but no transactions have been processed through your cellphone banking.
Dormant	You have not transacted using your cellphone banking for a period of time.
Active	Transactions have been processed
Suspended	If you have suspended your profile. This will suspend the entire profile, including transfers, payments and pre-paid transactions.

10.12 LOTTO

This functionality provides users with a convenient and secure way of purchasing LOTTO tickets.

All winnings will automatically be paid into the account used to purchase the LOTTO ticket; therefore eliminating the chance of having an unclaimed ticket.

Note

To ensure sufficient processing time, LOTTO and LOTTO Plus **game sales close** on FNB Online Banking at **19h00 on a draw day**.

All other playing times remain the same as the official LOTTO times:

<u>Non-Draw Days:</u>
Monday, Tuesday, Thursday and Friday: 06:00 – 23:00
Sunday: 06:00 – 18:00

<u>Draw Days:</u>
Wednesday and Saturday (draw days): 06:00 – **19:00**

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.

Any winnings of R50 000.00 and above will only be paid out after a National Lottery agent and/or a FNB representative has contacted the user to verify the LOTTO ticket number.

Contact Numbers:

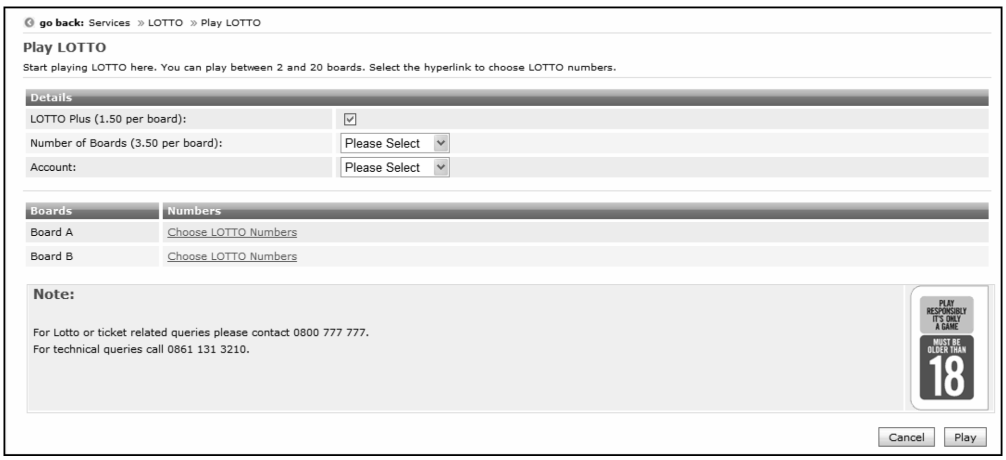
- LOTTO or ticket related queries: 0800 777 777
- Navigational queries: 087 575 0000 (FNB Online Assistance)
- Technical queries: 0861 31 32 10 (FNB Cellphone Banking, Prepaid and Wallet Support Centre)

A Channel Limit of R1,000.00 per day applies to gaming purchases.

10.12.1 Play LOTTO

To play LOTTO you will be required to select your unique LOTTO numbers for each board that you have elected to play.

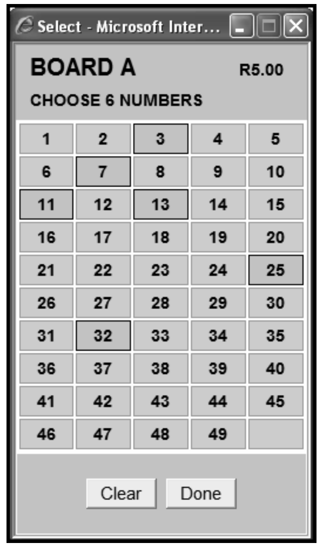
Play LOTTO

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Services tab.</td></tr>
<tr><td>2</td><td>Click on LOTTO on the action bar.</td></tr>
<tr><td>3</td><td>Click on Play LOTTO on the action bar.
The Play LOTTO page will be displayed.


</td></tr>
<tr><td>4</td><td>Complete the details of your LOTTO purchase:
Click in the check box if you would like to play LOTTO Plus.
Select the Number of Boards that you would like to play from the dropdown menu; you can play between 2 and 20 boards.
Select the account you wish to use for your LOTTO purchase from the Account dropdown menu.</td></tr>
<tr><td>5</td><td>Click on the Choose LOTTO Numbers hyperlink for each board to select your numbers.</td></tr>
</table>

Continued on next page...

6 Click on the numbers on the board to select your 6 game numbers.



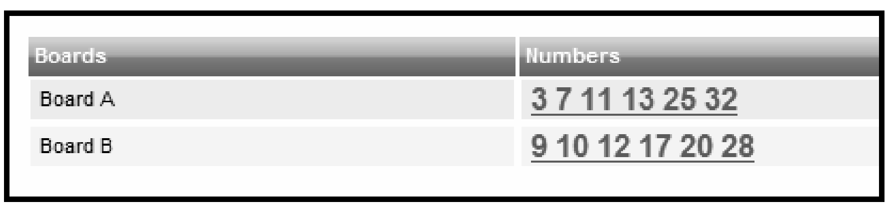
Note

Clicking on a number a second time will deselect that number.

To cancel all of the numbers that you have played on a board click **Clear**.

Click on **Done** to save the numbers that you have selected.

7 The numbers that you selected will be displayed on the Play LOTTO page next to the relevant board.



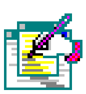
Boards	Numbers
Board A	3 7 11 13 25 32
Board B	9 10 12 17 20 28

To change the numbers, click on the number hyperlink to open that board.

You can increase or decrease the **Number of Boards** that you would like to play by selecting another number from the dropdown menu.

Continued on next page...

<table>
<tr><td>8</td><td>Once you have selected the numbers for each of your boards click on Play to play LOTTO or click on Cancel to delete this request.</td></tr>
<tr><td>9</td><td>A new page will display the details of your ticket request.

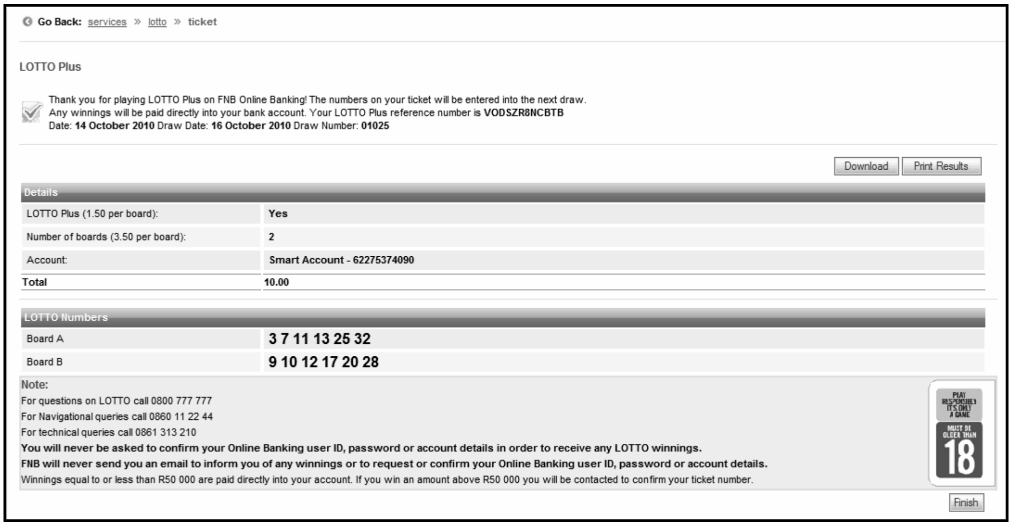
Once you have read and understood the Terms and Conditions tick the box next to 'I agree to the terms and conditions'.</td></tr>
<tr><td>Note
</td><td>If you have not yet entered an OTP in this banking session you will be required to enter one before clicking on Confirm to submit your request.</td></tr>
<tr><td>10</td><td>Click on Edit to return to the Play LOTTO page to change your game details.
Click Cancel to delete this request.
Click Confirm to submit your LOTTO boards.</td></tr>
</table>

Continued on next page...

...Play LOTTO continued

11

The **Results** of your request will be displayed.



You can **Download** or **Print** your ticket.

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

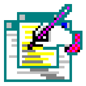
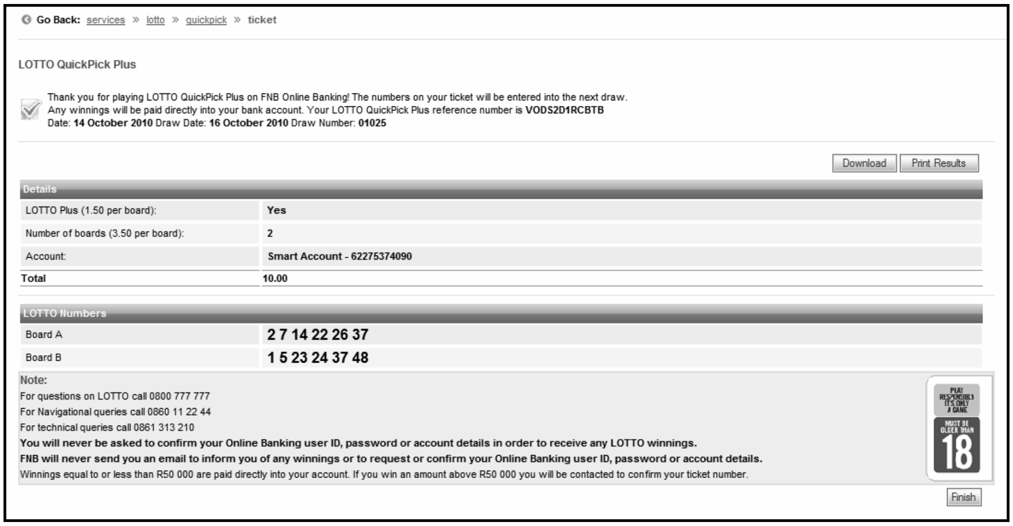
10.12.2 Play LOTTO QuickPick

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.

Play LOTTO QuickPick

Step	Action
1	Click on the **Services** tab.
2	Click on **LOTTO** on the action bar.
3	Click on **Play QuickPick** on the action bar. The Play QuickPick page will be displayed. 
4	Complete the details of your LOTTO purchase: Click in the check box if you would like to play **LOTTO Plus**. Select the **Number of Boards** that you would like to play from the dropdown menu; you can play between 2 and 20 boards. Select the **Account** you wish to use for your LOTTO purchase from the Account dropdown menu.
6	Click on **Play** to play LOTTO or click on **Cancel** to cancel the request.
7	A new page will display the details of your ticket request. Once you have read and understood the **Terms and Conditions** tick the box next to 'I agree to the terms and conditions'.

Continued on next page…

<table>
<tr>
<td>Note
</td>
<td>If you have not yet entered an OTP in this banking session you will be required to enter one before clicking on Confirm to submit your request.</td>
</tr>
<tr>
<td>8</td>
<td>The Results of your request will be displayed.


You can Download or Print your ticket.

Click on Finish to complete the process.</td>
</tr>
</table>

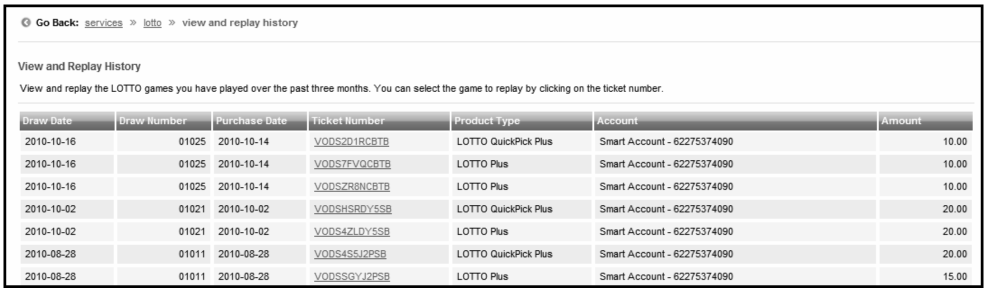
10.12.3 View and Replay LOTTO History

This functionality enables you to view and replay any of the LOTTO games that you have played over the past three months.

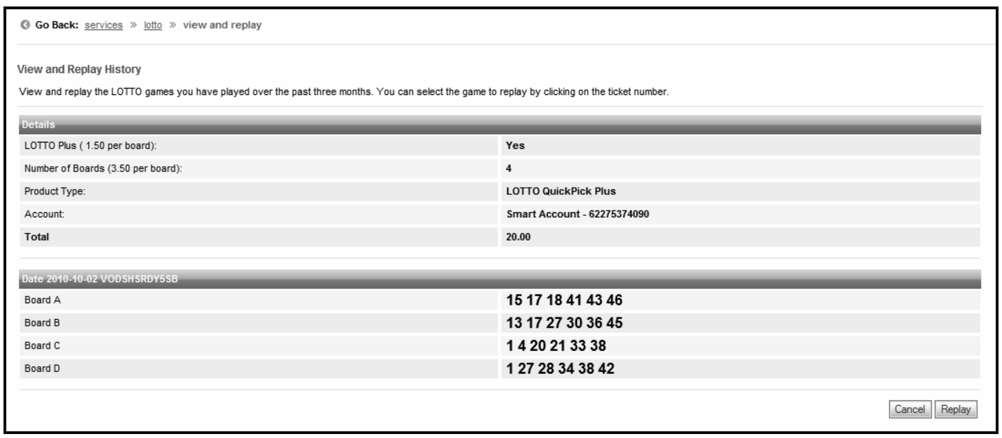
Viewing and replaying LOTTO history

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Services tab.</td></tr>
<tr><td>2</td><td>Click on LOTTO on the action bar.</td></tr>
<tr><td>3</td><td>Click on View and Replay History on the action bar.</td></tr>
<tr><td>4</td><td>A list of your previous LOTTO transactions is displayed.

Click on the Ticket Number link to view the numbers played on that ticket.

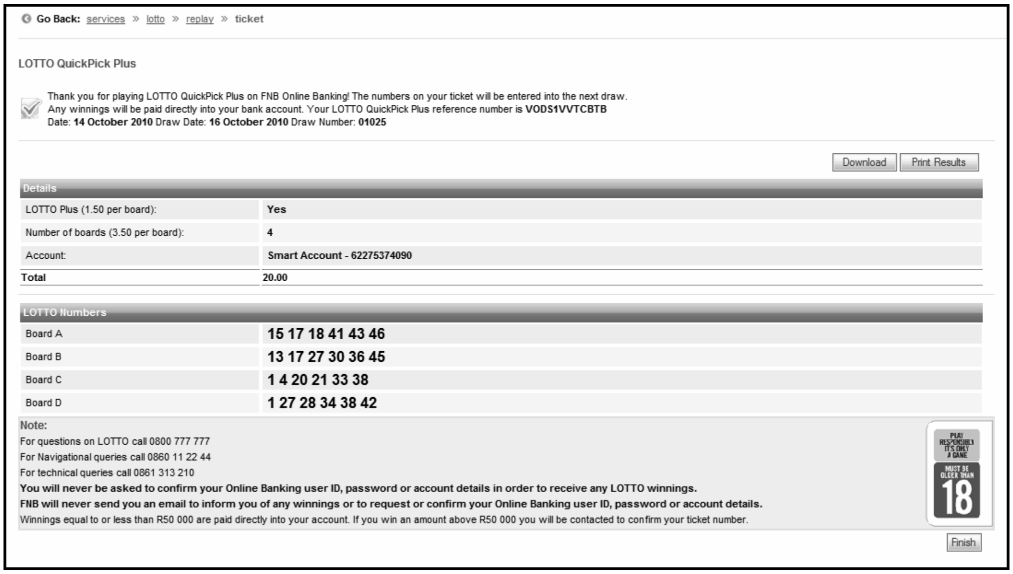

</td></tr>
<tr><td>5</td><td>A new page will display the details of that ticket purchase.

Click on Replay to replay the ticket or click on Cancel to cancel the action.


</td></tr>
<tr><td>6</td><td>Once you have read and understood the Terms and Conditions tick the box next to ‘I agree to the terms and conditions’.</td></tr>
</table>

Continued on next page…

<table>
<tr>
<td>Note</td>
<td>If you have not yet entered an OTP (One Time PIN) in this banking session you will need to enter one before clicking on Confirm to submit your request.</td>
</tr>
<tr>
<td>7</td>
<td>The Results of your request will be displayed.



You can Download or Print your ticket.

Click on Finish to complete the process.</td>
</tr>
</table>

10.12.4 How to Play LOTTO – Reference Guide

There is a quick reference guide available on how to play LOTTO.

View the How to Play LOTTO Reference Guide

Step	Action
1	Click on the **Services** tab.
2	Click on **LOTTO** on the action bar.
3	Click on **How to Play** on the action bar. You will be presented with a PDF document explaining how to play LOTTO.

10.12.5 LOTTO Game Rules

The National Lottery website displays the LOTTO gaming rules.

View the LOTTO Game Rules

Step	Action
1	Click on the **Services** tab.
2	Click on **LOTTO** on the action bar.
3	Click on **LOTTO Game Rules** on the action bar. You will be redirected to the National Lottery website where the LOTTO gaming rules appear.

10.12.6 Terms and Conditions

The FNB Terms and Conditions for playing LOTTO via Online Banking are available.

View the Terms and Conditions

Step	Action
1	Click on the **Services** tab.
2	Click on **LOTTO** on the action bar.
3	Click on **Terms and Conditions** on the action bar. You can **Download** or **Print** this page.

10.13 PowerBall

This functionality provides users with a convenient and secure way of purchasing PowerBall tickets.

All winnings will automatically be paid into the account used to purchase the PowerBall ticket; therefore eliminating the chance of having an unclaimed ticket.

Note

To ensure sufficient processing time, PowerBall **game sales close** on Online Banking at **19h00 on a draw day**.

All other playing times remain the same as the official LOTTO times:

Non-Draw Days:
Monday, Wednesday, Thursday and Saturday: 06:00 – 23:00
Sunday: 06:00 – 18:00

Draw Days:
Tuesday and Friday: 06:00 – **19:00**

The PowerBall functionality is only available in South Africa 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.

Any winnings of R50 000.00 and above will only be paid out after a National Lottery agent and/or a FNB representative has contacted the user to verify the PowerBall ticket number.

Contact Numbers:

- PowerBall or ticket related queries: 0800 777 777
- Navigational queries: 087 575 0000 (FNB Online Assistance)
- Technical queries: 0861 31 32 10 (FNB Cellphone Banking, Prepaid and Wallet Support Centre)

A Channel Limit of R1,000.00 per day applies to gaming purchases.

10.13.1 Play PowerBall

To play PowerBall you will be required to select your unique PowerBall numbers for each board that you have elected to play.

Play PowerBall

Step	Action
1	Click on the **Services** tab.
2	Click on **PowerBall** on the action bar.
3	Click on **Play PowerBall** on the action bar. The Play PowerBall page will be displayed. 
4	Complete the details of your PowerBall purchase: Select the **Number of Boards** that you would like to play from the dropdown menu; you can play between 2 and 20 boards. Select the account you wish to use for your PowerBall purchase from the **Account** dropdown menu.
5	Click on the **Choose PowerBall Numbers** hyperlink for each board to select your numbers.

Continued on next page…

6	Click on the numbers on the board to select your 5 game numbers and your PowerBall. 
Note	Clicking on a number a second time will **deselect** that **number**. To cancel all of the numbers that you have played on a board click **Clear**. Click on **Done** to save the numbers that you have selected.

Continued on next page...

7

The numbers that you selected will be displayed on the Play PowerBall page next to the relevant board.

Boards	Numbers
Board A	1 5 15 20 39 PowerBall 19
Board B	Choose PowerBall Numbers
Board C	Choose PowerBall Numbers

To change the numbers, click on the number hyperlink to open that board.

Repeat this process for each Board.

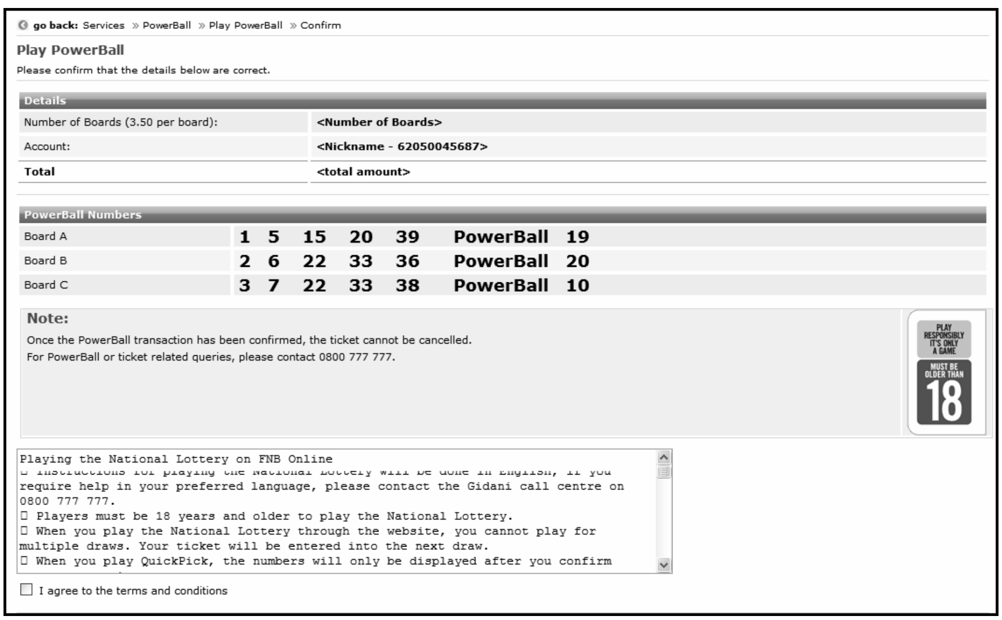
You can increase or decrease the **Number of Boards** that you would like to play by selecting another number from the dropdown menu.

8

Once you have selected the numbers for each of your boards click on **Play** to play PowerBall or click on **Cancel** to delete this request.

9

A new page will display the details of your ticket request.



go back: Services » PowerBall » Play PowerBall » Confirm

Play PowerBall

Please confirm that the details below are correct.

Details	
Number of Boards (3.50 per board):	<Number of Boards>
Account:	<Nickname - 62050045687>
Total	<total amount>

PowerBall Numbers	
Board A	1 5 15 20 39 PowerBall 19
Board B	2 6 22 33 36 PowerBall 20
Board C	3 7 22 33 38 PowerBall 10

Note:
Once the PowerBall transaction has been confirmed, the ticket cannot be cancelled.
For PowerBall or ticket related queries, please contact 0800 777 777.

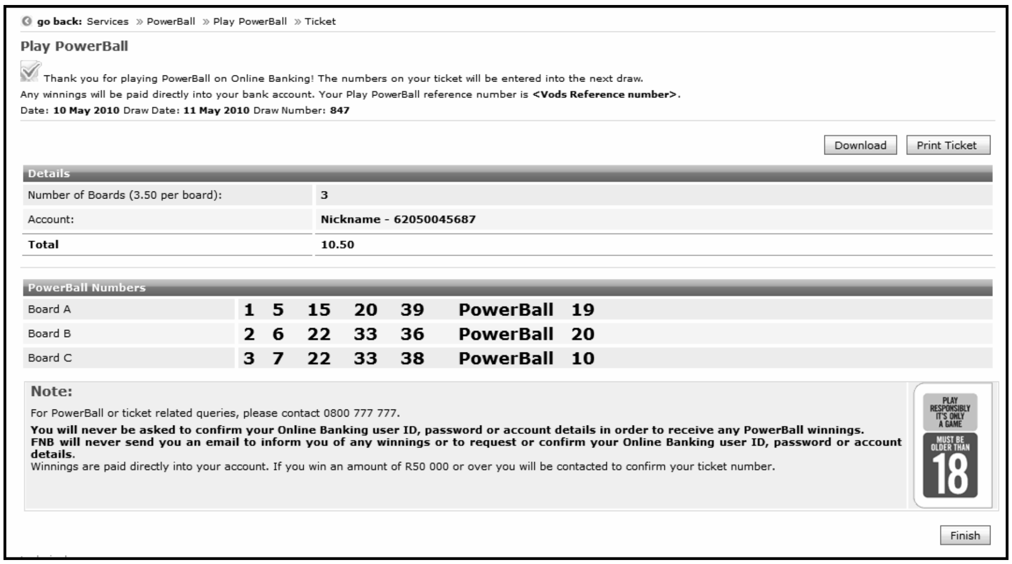
Playing the National Lottery on FNB Online
□ Instructions for playing the National Lottery will be done in English, if you require help in your preferred language, please contact the Gidani call centre on 0800 777 777.
□ Players must be 18 years and older to play the National Lottery.
□ When you play the National Lottery through the website, you cannot play for multiple draws. Your ticket will be entered into the next draw.
□ When you play QuickPick, the numbers will only be displayed after you confirm

□ I agree to the terms and conditions

Once you have read and understood the **Terms and Conditions** tick the box next to 'I agree to the terms and conditions'.

Continued on next page...

<table>
<tr><td>Note</td><td>If you have not yet entered an OTP in this banking session you will be required to enter one before clicking on Confirm to submit your request.</td></tr>
<tr><td>10</td><td>Click on Edit to return to the Play PowerBall page to change your game details.
Click Cancel to delete this request.
Click Confirm to submit your PowerBall boards.</td></tr>
<tr><td>11</td><td>The Results of your request will be displayed.

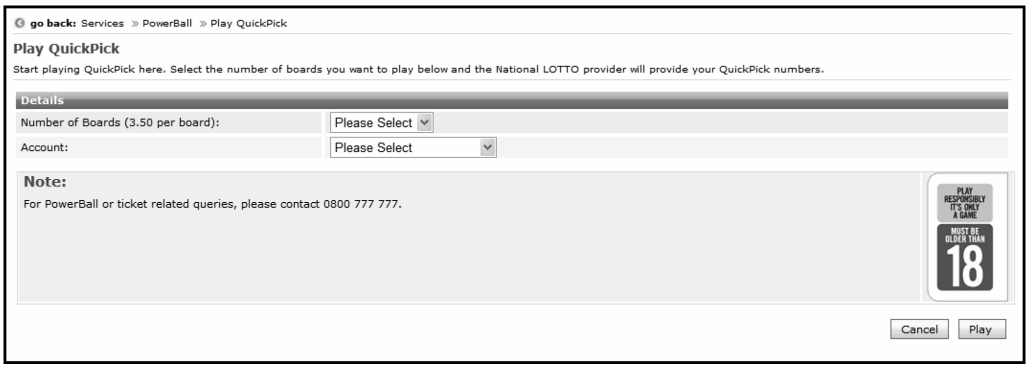


You can Download or Print your ticket.
Click on Finish to complete the process.</td></tr>
</table>

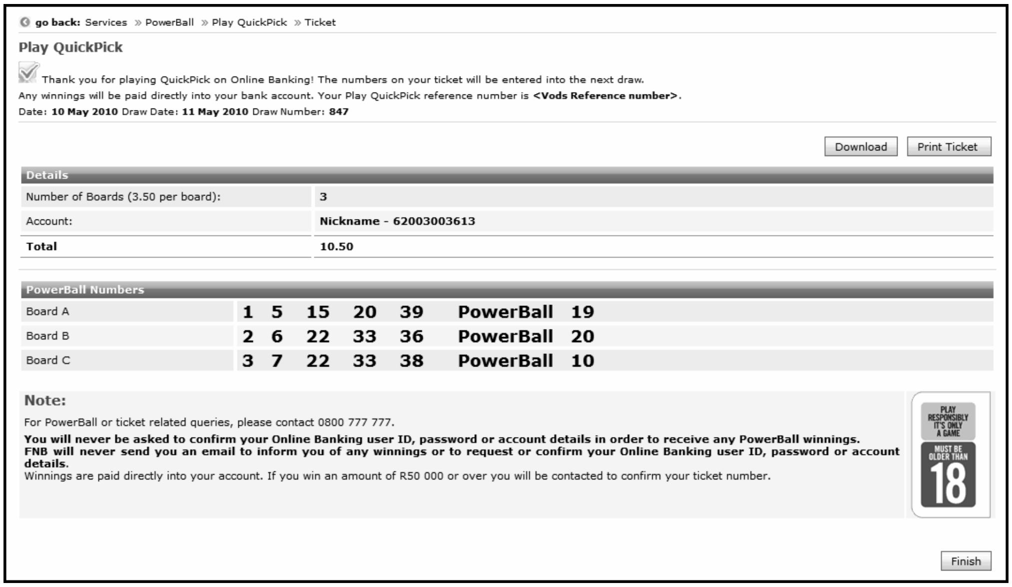
10.13.2 Play PowerBall QuickPick

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 you would like to play and then PowerBall will provide your QuickPick numbers.

Play PowerBall QuickPick

Step	Action
1	Click on the **Services** tab.
2	Click on **PowerBall** on the action bar.
3	Click on **Play QuickPick** on the action bar. The Play QuickPick page will be displayed. 
4	Complete the details of your PowerBall purchase: Select the **Number of Boards** that you would like to play from the dropdown menu; you can play between 2 and 20 boards. Select the **Account** you wish to use for your PowerBall purchase from the Account dropdown menu.
6	Click on **Play** to play PowerBall or click on **Cancel** to cancel the request.
7	A new page will display the details of your ticket request. Once you have read and understood the **Terms and Conditions** tick the box next to 'I agree to the terms and conditions'.

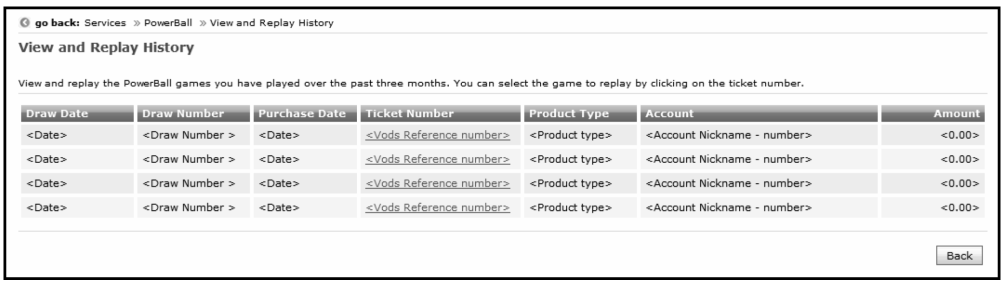
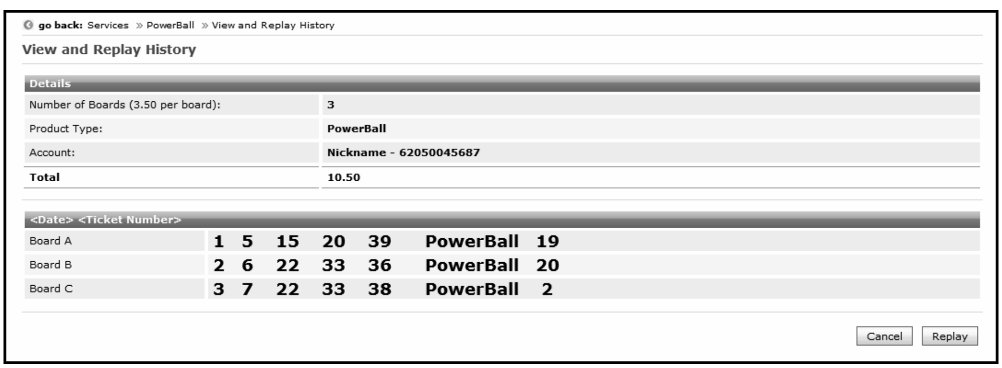
Continued on next page…

Note	If you have not yet entered an **OTP** in this banking session you will be required to enter one before clicking on Confirm to submit your request.
8	The **Results** of your request will be displayed.  You can **Download** or **Print** your ticket. Click on **Finish** to complete the process.

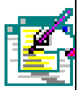
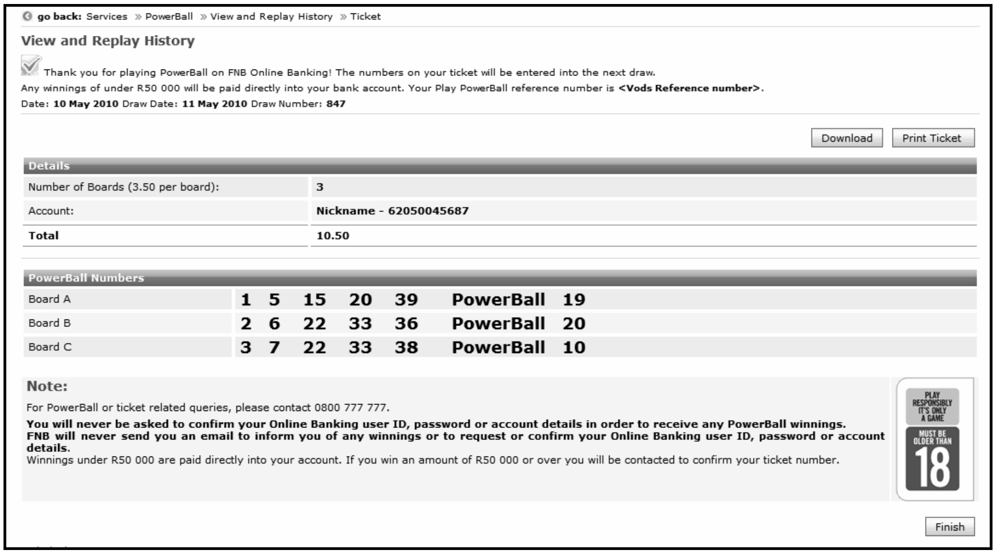
10.13.3 View and Replay PowerBall History

This functionality enables you to view and replay any of the PowerBall games that you have played over the past three months.

Viewing and replaying PowerBall history

Step	Action
1	Click on the **Services** tab.
2	Click on **PowerBall** on the action bar.
3	Click on **View and Replay History** on the action bar.
4	Click on the **Ticket Number** link to view the numbers played on that ticket. 
5	A new page will display the details of that ticket purchase. Click on **Replay** to replay the ticket or click on **Cancel** to cancel the action. 
6	Once you have read and understood the **Terms and Conditions** tick the box next to 'I agree to the terms and conditions'.

Continued on next page…

<table>
<tr><td>Note
</td><td>If you have not yet entered an OTP (One Time PIN) in this banking session you will need to enter one before clicking on Confirm to submit your request.</td></tr>
<tr><td>7</td><td>The Results of your request will be displayed.


You can Download or Print your ticket.

Click on Finish to complete the process.</td></tr>
</table>

10.13.4 How to Play PowerBall – Reference Guide

There is a quick reference guide available on how to play LOTTO.

View the How to Play PowerBall Reference Guide

Step	Action
1	Click on the **Services** tab.
2	Click on PowerBall on the action bar.
3	Click on **How to Play** on the action bar. You will be presented with a PDF document explaining how to play PowerBall.

10.13.5 PowerBall Game Rules

The National Lottery website displays the PowerBall gaming rules.

View the PowerBall Game Rules

Step	Action
1	Click on the **Services** tab.
2	Click on **PowerBall** on the action bar.
3	Click on **PowerBall Game Rules** on the action bar. You will be redirected to the National Lottery website where the LOTTO gaming rules appear.

10.13.6 Terms and Conditions

The FNB Terms and Conditions for playing PowerBall via Online Banking are available.

View the Terms and Conditions

Step	Action
1	Click on the **Services** tab.
2	Click on **PowerBall** on the action bar.
3	Click on **Terms and Conditions** on the action bar. You can **Download** or **Print** this page.

10.14 FNB Connect

The FNB Connect products enable you to save on your phone and internet bills.

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

The FNB Connect option on Online Banking allows you to:

Register for FNB Connect for free

Manage and top up FNB Connect accounts

Purchase FNB Connect solutions

Download FNB Connect software

View your FNB Connect Transaction History

Online Banking offers the following FNB Connect products:

Talk

Talk for less and stay in control of call costs by using your internet connection and our software application to make cheap calls from your PC or cellphone.

This can also be accessed by plugging your landline into your VoIP enabled router.

- *ConnectTalk* - Pre-paid voice package

Surf

FNB Connect Surf offers a pay-as-you-go ADSL data solution.

You can control your monthly data budget and top up online whenever you like.

- *ConnectSurf* - Pre-paid internet bandwidth solution

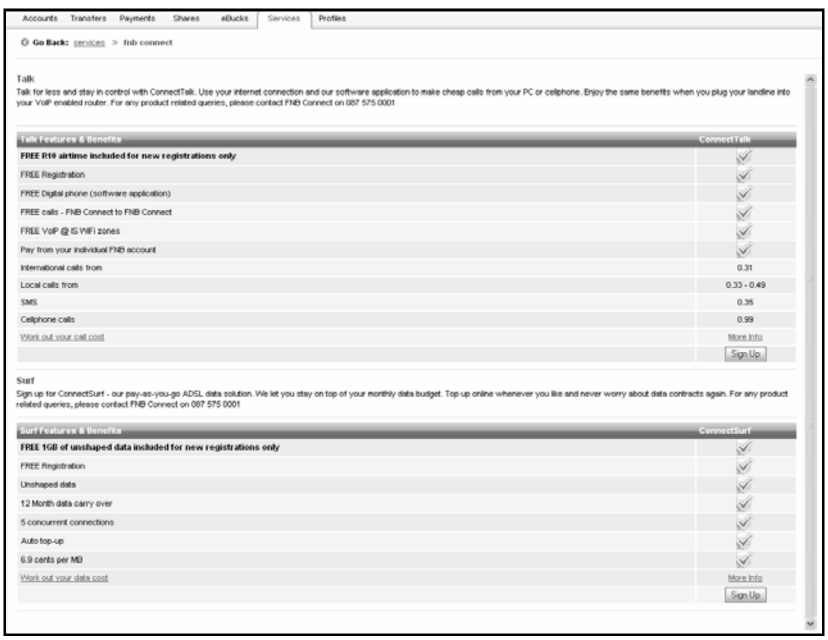
Notes	For any product related queries, please contact FNB Connect on 087 575 0001

10.14.1 Register for FNB Connect

Notes	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. 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.

How to register for FNB Connect

Step	Action
1	Click on the **Services** tab.
2	Click on **FNB Connect** on the action bar.
3	The FNB Connect landing page displays the Talk and Surf products together with their features, benefits and pricing.



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Notes	A calculator is available 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 Notes	Select the product that you wish to purchase and click on **Sign Up** under the respective product. If you have not yet registered for **InContact** you will be prompted to register before you can register for FNB Connect.
5	The Registration page for the FNB Connect product that you have selected will be displayed.  A summary of the product that you have selected together with the required registration information fields is displayed.
6	Complete the required information and then click on **Continue** to proceed or click **Cancel** to delete this request.
7	The Sign Up confirmation page will be displayed.
8	Check that the information that you have entered is correct. Click **Edit** to amend the information or **Cancel** to delete the information. To continue you will be required to accept the **Terms and Conditions**.

Continued on next page...

9	If you have not already entered your **One Time PIN (OTP)** in this session, you will be required to enter an OTP before you can continue.
10	If you did not receive your One Time PIN, click on the radio button next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option. Click on **Send OTP**. Enter your One Time Pin.
11	Click **Confirm** to submit the request.
12	The **Results** of your request will be displayed. You can **Download** or **Print** these Results.
13	If you have registered for ConnectTalk click on the **Download Software** hyperlink to download the applicable software.
14	Click on **Finish** to complete the process.
Notes 	Once you have registered you will be redirected to the FNB Connect Connections page where your FNB Connect Account details are displayed. 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)

10.14.2 Manage FNB Connect Account

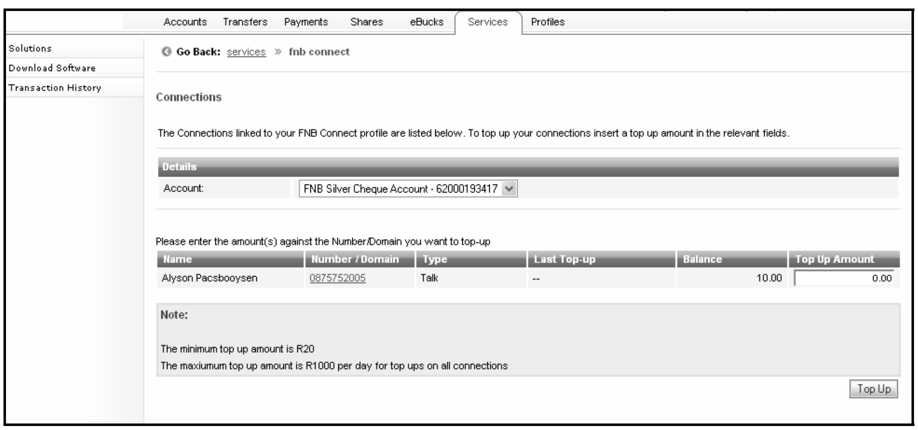
- View your existing FNB Connect account/s
- Top up your existing FNB Connect account/s.

Notes	You can not top up your Fax or Email account via Online Banking.

How to Manage your FNB Connect Account

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Services tab.</td></tr>
<tr><td>2</td><td>Click on FNB Connect on the action bar.</td></tr>
<tr><td>3

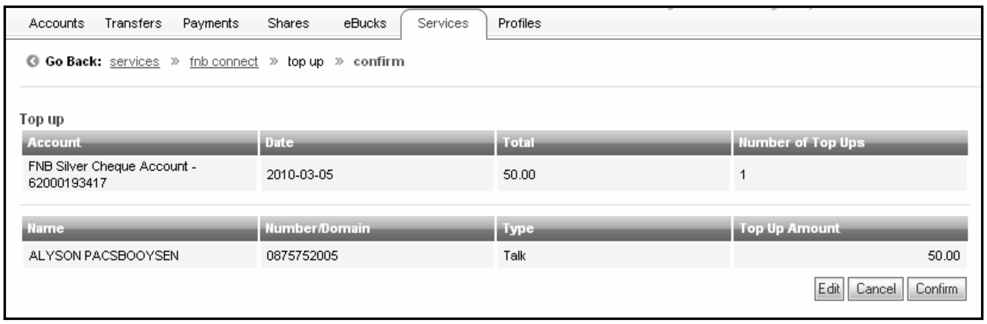
Notes</td><td>The Connections page (Accounts Page) displays all FNB Connect accounts that you have.



The fields that are displayed are determined by the View settings in your Preferences on the My Profile tab.</td></tr>
<tr><td>4</td><td>Click on the Number/Domain hyperlink to view the Transaction History of that Number/Domain.

Alternatively, click on Transaction History on the action bar to view your FNB Connect transaction history.</td></tr>
<tr><td>5</td><td>Select the Account that you would like to use to top up your FNB Connect account/s from the Account drop down menu.</td></tr>
</table>

Continued on next page…

<table>
<tr><td>6
Notes</td><td>Enter the Top Up Amount that you would like to make.
The minimum top up amount is R20.
The maximum top up amount is R1 000 per day for all FNB Connect accounts.
Your daily payment channel limit and account payment limit will be reduced by the top up amount.</td></tr>
<tr><td>7</td><td>Click on Top Up.</td></tr>
<tr><td>8</td><td>The Top Up confirmation page will be displayed.

</td></tr>
<tr><td>9</td><td>Check that the information that you have entered is correct.
Click Edit to amend the information or Cancel to delete the information.</td></tr>
<tr><td>10</td><td>If you have not already entered your One Time PIN (OTP) in this session, you will be required to enter an OTP before you can continue.</td></tr>
<tr><td>11</td><td>If you did not receive your One Time PIN, click on the radio button next to:
Send One Time PIN to primary option
OR
Send One Time PIN to secondary option.
Click on Send OTP.
Enter your One Time Pin.</td></tr>
<tr><td>12</td><td>Click Confirm to submit the request.</td></tr>
<tr><td>13</td><td>The Results of your request will be displayed.
You can Download or Print these Results.</td></tr>
<tr><td>14</td><td>Click on Finish to complete the process.</td></tr>
</table>

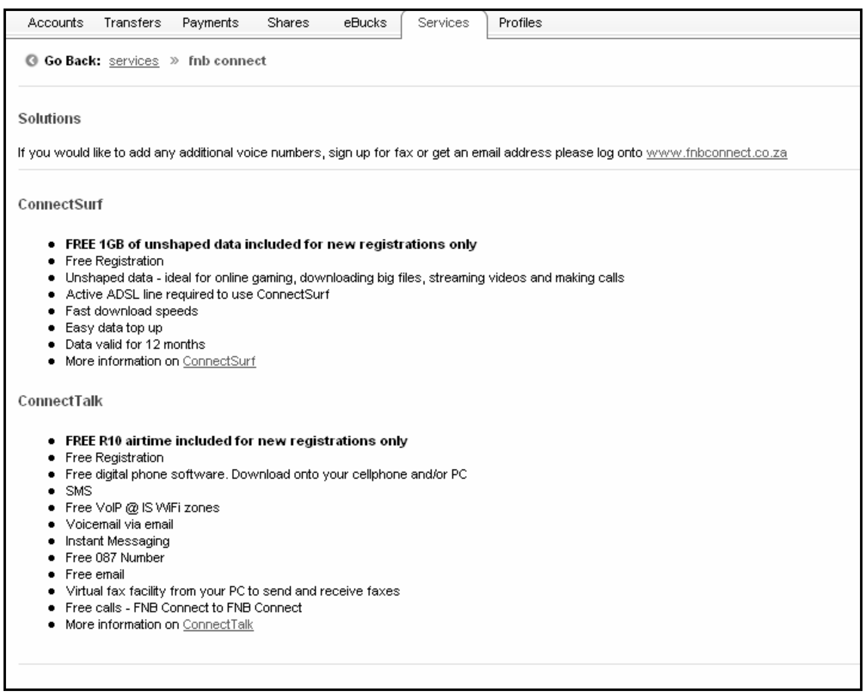
10.14.3 Purchase FNB Connect Solutions

Purchase another FNB Connect solution; i.e. if you have a Talk product and you would like to purchase a Surf product or vice versa.

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

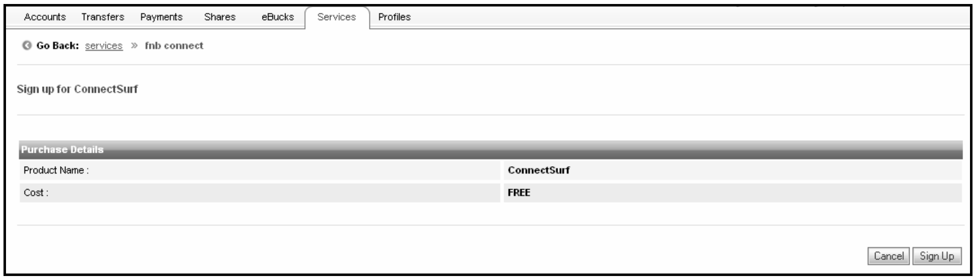
How to Purchase a new FNB Connect solution

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Services tab.</td></tr>
<tr><td>2</td><td>Click on FNB Connect on the action bar.</td></tr>
<tr><td>3</td><td>Click on Solutions on the Action Bar.</td></tr>
<tr><td>4</td><td>The Solutions page displays the FNB Connect products that are available to you via Online Banking.



If you would like to read more information about any of the products, click on the respective product hyperlink.</td></tr>
</table>

Continued on next page…

5	Select the FNB Connect solution that you would like to purchase by clicking on the corresponding button on the action bar.
Note	A user may only purchase one solution at a time and can only have one ConnectTalk and one ConnectSurf product.
6	The FNB Connect Sign Up page will be displayed.  Click **Cancel** to delete the request or click **Sign Up** to proceed.
7	The purchase confirmation page will be displayed. Check that the information that you have entered is correct. To continue you will be required to accept the **Terms and Conditions**. Click **Edit** to amend the information or **Cancel** to delete the information.
8	If you have not already entered your **One Time PIN (OTP)** in this session, you will be required to enter an OTP before you can continue.
9	If you did not receive your One Time PIN, click on the radio button next to: Send One Time PIN to primary option OR Send One Time PIN to secondary option. Click on **Send OTP**. Enter your One Time Pin.
10	Click **Confirm** to submit the request.
11	If you have registered for ConnectTalk click on the **Download Software** hyperlink to download the applicable software.

Continued on next page...

...How to purchase a new FNB Connect solution continued

12	Click on **Finish** to complete the process.
Notes	Once you have registered you will be redirected to the FNB Connect Connections page where your FNB Connect Account details are displayed. 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)

10.14.4 Download FNB Connect Software

Download the relevant software applicable to the FNB Connect solution that you have purchased.

How to Download FNB Connect Software

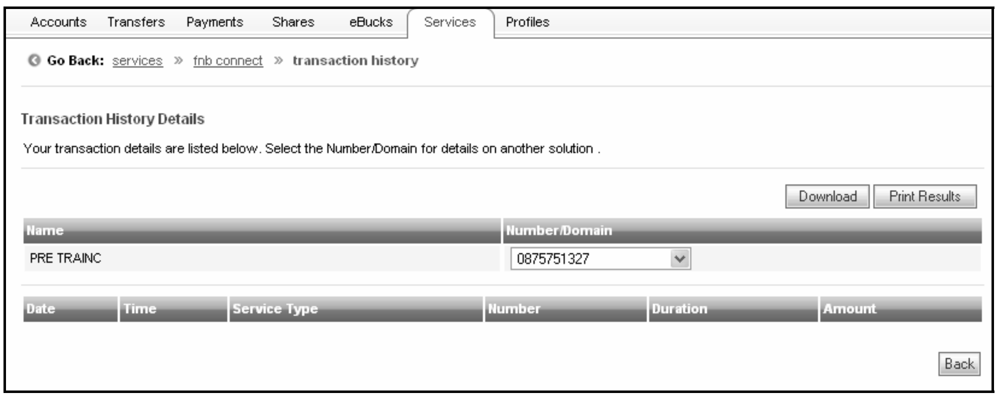
Step	Action
1	Click on the **Services** tab.
2	Click on **FNB Connect** on the action bar.
3	Click on **Download Software** on the Action Bar.
4	The Download Software options will open in a new FNB Connect browser page. 

10.14.5 View FNB Connect Transaction History

View the Transaction History for your FNB Connect account/s.

How to view your FNB Connect Transaction History

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click on the Services tab.</td></tr>
<tr><td>2</td><td>Click on FNB Connect on the action bar.</td></tr>
<tr><td>3</td><td>Click on Transaction History on the action bar.</td></tr>
<tr><td>4</td><td>The FNB Connect Transaction History page is displayed.



</td></tr>
<tr><td>5

Note</td><td>Select the Number/Domain that you would like to view from the drop down list.

Only the last 20 transactions will be displayed.

To view the Transaction History of another FNB Connect account click on the drop down menu to select another account.</td></tr>
<tr><td>6</td><td>You can Download or Print these Results.</td></tr>
<tr><td>7</td><td>Click on Finish to complete the process.</td></tr>
</table>

11. Share Trading on Online Banking

11.1. Introduction

A Share Trading account provides the ordinary man on the street with the ability to trade in shares on Online Banking.

This functionality will allow you to buy and sell shares and obtain investment information.

This offering is aimed at both the ordinary man on the street as well as the experienced trader and is therefore broken up into two levels of clients:

- Share Builder (Level 2): consumer and mass market
- Share Investor (Level 3): self driven investors

This functionality is only available to individuals who are SA residents and 18years or older.

The Share Trading account is opened real-time inside Online Banking.

Should you have any queries with regards to shares, shares that do not reflect, balances on shares etc. please contact the **Investment Product House Contact Centre on 011 352 5061**.

Note	For ease of reference, a separate User Guide has been created for Share Trading and can be downloaded from the General section in the Online Banking Help Text.

12. Wealth Management on Online Banking

12.1. Introduction

Wealth Management clients can manage the following Wealth products via Online Banking:

- Wealth Loan Accounts
- Wealth Investment Accounts

Current Online Banking functionality for Wealth Management:

General:

- View Wealth Management Accounts and Products
- Perform Account Maintenance
- View details about other Wealth Management products

Wealth Banking Accounts

- Viewing and transacting

Wealth Investment Products

- Viewing only
- Contact the Wealth Investment Team

Wealth Life Insurance Products

- Viewing only

Note	For ease of reference, a separate User Guide has been created for Wealth Management and can be downloaded from the General section in the Online Banking Help Text.

13. Glossary

Access Details: The User ID that is required to login to Online Banking.

Accessible Accounts: Accounts that are displayed on the Online Banking profile. The User has the option to select if the user has the ability to view or transact on the specific account.

Channel Limits: A Channel Limit defines the maximum amount of funds that can be utilised for specified transaction types on Online Banking within a 24 hour period. This limit is shared by all authorised users linked to the Online Banking profile.
Should a change to the Channel Limit be required by the Online Banking profile Owner, the owner is required to contact Online Assistance; a Channel Limit change can only be processed following a validation process.

Transfer funds to Budget: These are purchases that were made on your FNB Credit Card and you are repaying them over an extended period. Online Banking allows you to do a transfer specifically to your Budget account.

Cut-off times: FNB-FNB Monday to Saturday 20h00
FNB to other financial institutions 16h15

Cellphone Banking: Allows you to pay or do transfers via your cellphone.

DigiTag: A small, portable, handheld standalone device that generates a unique random security code (DigiCode) every time that a user wants to login to Online Banking.

Forex: Foreign exchange can be bought online for yourself and up to five other people. You can buy traveller's cheques and/or bank notes for most major currencies and have it delivered.

inContact: A service which advises you of all your account activities such as deposits, transfers, withdrawals and purchases on all your accounts via sms or e-mail.

Last Paid: The amount and date that the recipient selected was paid.

Non FNB accounts: Accounts that are held at financial institutions other than FNB e.g. Standard Bank , ABSA or Nedbank.

No Expiry Date: When creating a scheduled payment, you are able to indicate that the scheduled payment must continue indefinitely.

One Time PIN: An OTP is a single, unique and time-sensitive PIN used as added security on Online Banking. The PIN does not replace the username and password on login but, provides another layer of security over and above them. The One Time PIN will be sent to the user via the user's preferred delivery mechanism.

Own Reference: The reference that will appear on your bank statement.

OnceOff Payment: A recipient whose banking details are not saved.

Opening Staff Account: You are able to apply for a Smart account (transmission account) on behalf of an employee. The employee's account details will be added to your recipients once the application has been completed.

Payment Notification: An sms or e-mail message confirming that payment has been made to a recipient

Pre-defined List: Companies whose bank details are saved on Online Banking.

Payment History: the last 25 payments that were made on Online Banking. These payments include successful and unsuccessful payments.

Prepaid Airtime: You may buy MTN, Vodacom, Cell C or Virgin Cellular airtime.

Recipient: Person or company that you will be paying.

Recipient Reference: The reference you want to appear on the recipient's account / bank statement.

Scheduled Payments: Enables you to pay a recipient on a specified date. This can be a single payment or a number of payments.

Status: Always check your payment status. If a payment is successful it will be ticked in green. If not, the payment will have a red cross. If the payment is still busy being processed, it will have more than half a circle as the diagram.

Support Number: A number randomly generated and is required when contacting FNB Online Assistance.

Transfer History: Displays your last 30 transfers. You can also view up to the last 14 months of transfer history.

Validate account: Function which allows you to check if the recipient's bank account details are valid.

VODS reference: Every payment or transfer done on Online Banking is allocated a unique VODS reference on successful payment. This reference is used to trace the payment or transfer back to the originating account.

Document Information

Author: Shared Services

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