

MAKE
THINGS
HAPPEN



NEDBANK

NEW INTERNET BANKING



Nedbank is upgrading to a new Internet Banking System.

We trust you will enjoy our upgraded service.

Thank you for your participation in our journey to success.

As always, rest assured of Nedbank's service promise to you.

1. Login

You will see a new Internet Banking login page with 2 login fields:

- ❖ Profile number
- ❖ Password

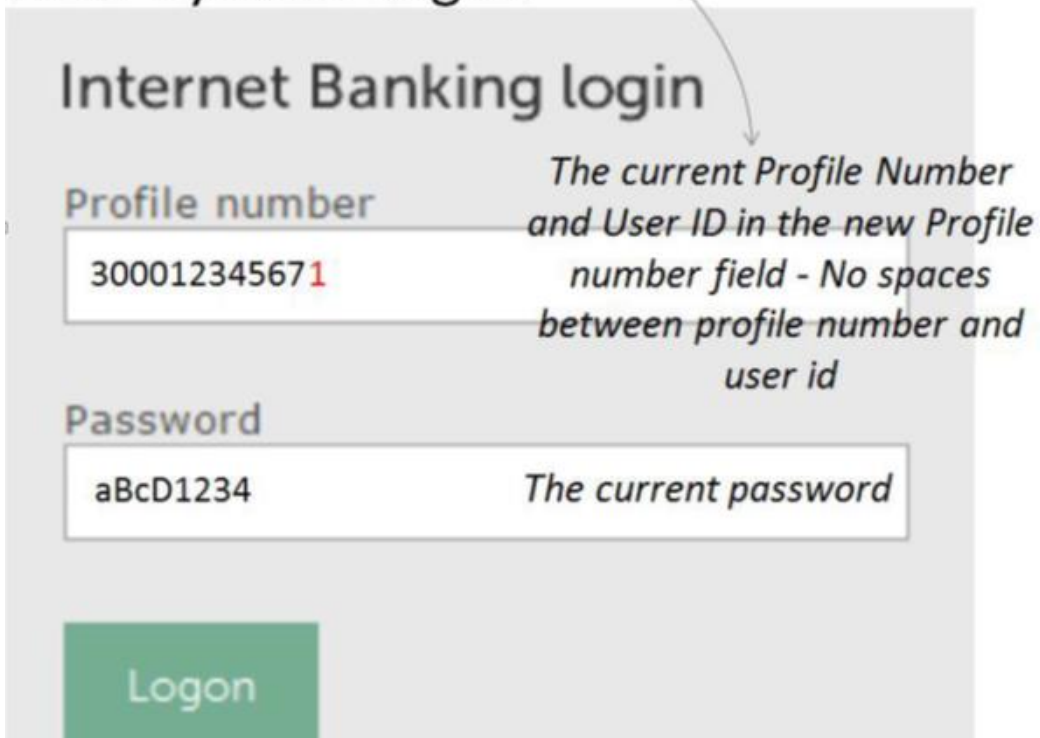
What must you do?

- ❖ Please see the image below for guidance.
- ❖ In the Profile number field enter your current profile number together with the user ID 1 eg 300234567801 where 30023456780 is the profile number and 1 is the User Id.
- ❖ In the Password field enter your current password.

Current System Logon



New System Logon



The current Profile Number and User ID in the new Profile number field - No spaces between profile number and user id

The current password

- ❖ After you click on Logon you will be required to change your password.

The new password must conform to the following rules:

Password must not be longer than 20 characters.
 Password must be at least 8 characters long.
 Password must contain at least 1 uppercase letters.
 Password must not be one of 5 previous passwords.
 Password must start with an alphabetic character.

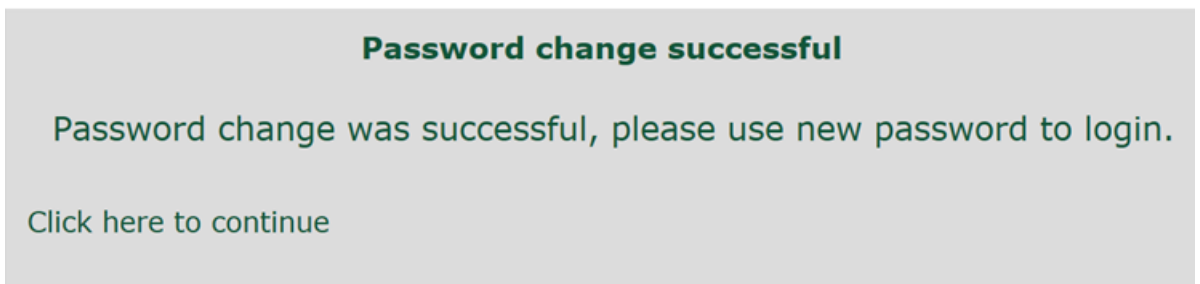
Mandatory password change

Current password:

New password:

Confirm new password:

- ❖ A confirmation message will be returned if your password has been changed successfully.



- ❖ After you click the link *Click here to continue* you will be redirected to the Terms and Conditions where you will be required to accept the Terms and Conditions – this is a once off process.

Step 1:
Terms and Conditions

Step 2:
Complete

It is a mandatory step before you continue with first time, please read through our "Internet Banking Terms and Conditions" available below.

To continue please click "Accept".

If you do not accept the Terms and Conditions, please click on "Decline: to immediately discontinue the access to the Online Banking services.

MAKE THINGS HAPPEN

NEDBANK

**NEDBANK INTERNET BANKING SERVICES
GENERAL TERMS AND CONDITIONS**

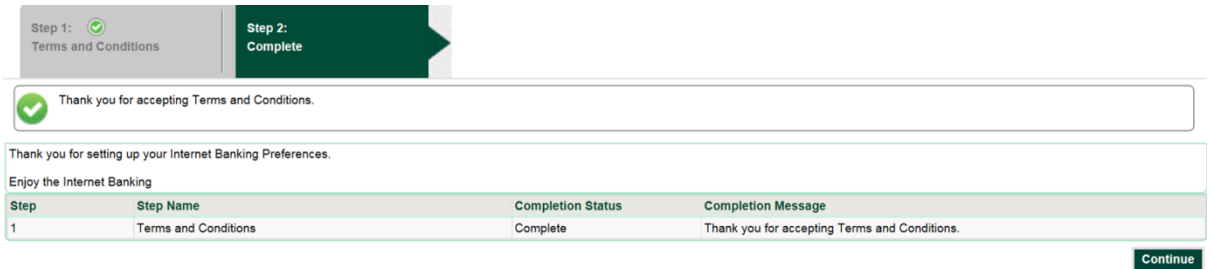
The following terms and conditions are applicable to Nedbank Electronic Banking Services ("the services"), which Nedbank Nedbank Lesotho Limited Reg. No. 92/191 ("we") will provide to the client upon formal approval of the client by the bank.

You, the client, confirm that the information and instructions in the electronic banking application form are both true and correct to the best of your knowledge. In the event of incorrect information being supplied, the bank will have the right immediately to discontinue any/all of the services without notification and you specifically waive any right to hold us liable for damage suffered as a consequence of services being discontinued in this manner.

You further confirm that you understand and accept that the terms and conditions below, as set out on the bank's website and amended from time to time, will apply to the use of any of the services pursuant to the electronic banking application.

- 1. PROFILE AND SERVICES**
 - 1.1 For the purposes hereof a reference to services will include any and/or all of the various services forming part of the bank's electronic banking services, which may be linked to a client's profile and are made available to the client through the bank's systems.
 - 1.2 Once we have approved the application, you will be provided with a profile number or security device, signature numbers, password and/or PIN ("confidential information") in order to use the services.
 - 1.3 You will only have access to the services that are linked to your profile and only services selected in the application form (and approved) will be linked.
 - 1.4 We may offer new services from time to time and reserve the right to modify, replace or discontinue any existing service without prior notice to you.
 - 1.5 Services may be removed from your profile on written request by you and additional services may be linked to your profile on further application.
- 2. PASSWORD/PIN AND EQUIPMENT**

- ❖ When the Terms and Conditions have been accepted a confirmation message will be returned.



Step	Step Name	Completion Status	Completion Message
1	Terms and Conditions	Complete	Thank you for accepting Terms and Conditions.

- ❖ When you click on Continue you will see the Account Summary screen.

2. ACCOUNTS MENU

List of Accounts

After the initial login you will see the Account Summary page.

The Account Summary page will show you a list of all your Accounts with associated balances.

What must you do?

- ❖ Please verify and confirm that all your Accounts are listed in the summary eg:
 - Current Accounts
 - Savings Accounts
 - Term Deposit Accounts
 - Notice Deposits
 - Loans

Online Account Statement

To view your online statement, select the menu option Account Statement.

This option allows you to view your account statement for:

- ❖ 30 days (the option Current Period);
- ❖ 90 days (the option Previous Period);
- ❖ Various other searches.

What must you do?

- ❖ Select the account to view.
- ❖ Then select an option eg current period of Previous Period.
- ❖ Click on the Submit button.
- ❖ The transactional information is displayed online.
- ❖ At the bottom of the page various account statement download options are available.
- ❖ Select the download option PDF.
- ❖ Open the document - all the transactional information can be viewed in the PDF format.
- ❖ Confirm specific transactions.

3. LOANS MENU

Loans

All your loans associated with your profile must be listed in the Account Summary screen.

What must you do?

- ❖ Confirm that all your Loan products are linked to your profile.
- ❖ Select the Loans menu item.
- ❖ There are various Loans sub-menus and viewing options.
- ❖ Selecting the Loan Details option per menu, you will see the Amount Disbursed value is not the same as your original loan amount provided by the Bank. This value will be the outstanding balance on the date the new system is activated.

4. PAYMENTS MENU

OTP – One Time Password

OTP's will be mandatory for the following sensitive transactions and will be delivered to your mobile phone:

- ❖ Adding of a new beneficiary;
- ❖ Modify the details of an existing beneficiary;
- ❖ Making a Once-off payment;
- ❖ Bank Defined payments;
- ❖ Tax Payments.

What must you do?

- ❖ Please ensure your phone number and contact details are up to date.
- ❖ If the details are not correct you will not be able complete the sensitive transactions.

Name Changes

You will see a couple of name changes:

- ❖ Inter Account Transfers are now called Own Account Transfers;
- ❖ Payments to Nedbank are now called Payments to Accounts at This Bank;
- ❖ Payments to Other Banks are now called Payments to Other Bank Accounts;
- ❖ Payments to Pre-Approved Payees are now called Bank Defined Beneficiaries;
- ❖ Payees are now called Beneficiaries.

View Beneficiaries

You don't have to re-capture your beneficiaries or the beneficiary references - the beneficiaries are moved to the new system. You are able to see all your beneficiaries that bank with Nedbank as Payments to Accounts at This Bank beneficiaries. And you are able to see all your beneficiaries that bank with Other Banks as Payments to Other Bank Accounts beneficiaries. To make the search for all your beneficiaries easy, the option Nedbank and Other Banks are available. Beneficiaries with invalid bank details will not be made available.

What must you do?

- ❖ Select the Payments menu item.
- ❖ Select the Beneficiary Maintenance sub-menu item.
- ❖ Select the transaction type as Nedbank and Other Banks.
- ❖ Click on the Search button.
- ❖ Please confirm that the beneficiaries you created on the old system is available to you on the new system.
- ❖ Please also confirm your beneficiary references you captured on the old system that will display as Beneficiary Statement Description on the new system.
- ❖ From this screen you will also be able to make payments to a beneficiary.

Online Limits

Your online limits as defined on the old system will reflect on the new system.

On each Payment screen your online limit for a particular payment type, as captured by the Bank is displayed at the top of the screen:

- ❖ Item Limit Minimum – this will always zero;
- ❖ Item Limit Maximum – this is the limit per transaction for a particular payment type;
- ❖ Daily Limit – this is the limit per day for a particular payment type;
- ❖ No of Transactions – this is the amount of transactions you can do per month for a particular payment type;
- ❖ Monthly Limit – this is the limit per month for a particular payment type.

As you make transactions during the course of a month, you will see the value for Monthly Limit reduce to reflect the limit still available to you.

All limits reset at the beginning of a calendar month to the approved values.

Online limit values can also be viewed when you select the View Limits button on all Payment screens or selecting the sub-menu option View Limit Utilization.

What must you do?

- ❖ To make it easy for you to confirm all your limits that exist on the old system select the main menu option Services.
- ❖ Then select the Transaction Type as All.
- ❖ Select the View By option Transaction Level User.
- ❖ Click Download.
- ❖ The online limits will be downloaded in a PDF document for you to view.
- ❖ Please verify and confirm if your limits are correct.

Beneficiary Payments vs Once-off Payments

You will now longer see a function called Once-off Payments.

But you will be able to do Once-off Payments using the functions Payment to Accounts at This Bank and Payments to Other Bank Accounts. A Once-off Payment can be achieved by simply capturing the beneficiary detail instead of selecting the beneficiary from a list.

What must you do?

Once-off Payments:

- ❖ For Payments to Accounts at This Bank, you will capture the Beneficiary Name and Beneficiary Account Number.
- ❖ For Payments to Other Bank Accounts, you will capture the Beneficiary Name and Beneficiary Account Number and look-up the Beneficiary Bank Code.

Beneficiary Payments:

- ❖ For Payments to Accounts at This Bank and Payments to Other Bank Accounts, do a look-up on Beneficiary Name.
- ❖ Beneficiary information will be populated on the screen.

Bank Defined Payments (Utility Payments)

- ❖ When you select any Bank Defined Beneficiary from the list, capture your reference number with any beneficiary at all times in the Beneficiary Statement Description field.

What must you do?

- ❖ Click on Payments main menu.
- ❖ Click Bank Defined Payments sub-menu.
- ❖ Complete My Statement Description.
- ❖ Click on the search icon for the Beneficiary Name to perform a look-up on the Beneficiary.
- ❖ Click on Search to see a list of all the beneficiaries Nedbank created.
- ❖ Select the Beneficiary.
- ❖ If Nedbank has listed the Email address you can tick the Beneficiary Email check box if you want to send a payment notification to this Beneficiary.
- ❖ Enter the Transfer Amount.
- ❖ Select Pay Now (default value).
- ❖ Complete Beneficiary Statement Description. This description must be your reference or Account number with the beneficiary.
- ❖ Click Submit Payment and Save Template.
- ❖ Save the template with an easy description.
- ❖ The template will be saved and the Payment will be made after you have captured the OTP sent to your mobile phone.
- ❖ When you make your next payment choose to make a payment from an existing template.

Tax Payments

Payment to the Revenue Authority must only be done using this function.

What must you do?

- ❖ Click on Payments main menu.
- ❖ Click on Tax Payments sub-menu.
- ❖ Capture the Tax Payment details:
- ❖ Verify the Tax Payment details.
- ❖ Enter the OTP received via SMS on your mobile phone.
- ❖ Click Submit.

Pay Later Functionality

The Pay Later functionality allows you to create a future dated payment.

Pay Later instructions can be created from the following functions:

- ❖ Own Account Transfer;
- ❖ Payments to Accounts at This Bank;
- ❖ Payments to Other Bank Accounts;
- ❖ Bank Defined Payments.

What must you do?

- ❖ Click on Payments main menu.
- ❖ Click on Own Account Transfer sub-menu.
- ❖ Capture the transfer details:
- ❖ In Payment Details section, select the option Pay Later and select the date the funds should be debited from your account, and Click on Submit Payment.

Standing Instruction Functionality

The Standing Instruction functionality allows you to create a series of future dated payments in set frequencies. You will also be able to view your Standing Instructions as well as cancel Standing Instructions.

Standing Instructions can be created from the following functions:

- ❖ Own Account Transfer;
- ❖ Payments to Accounts at This Bank;
- ❖ Payments to Other Bank Accounts.

What must you do?

- ❖ Click on Payments main menu.
- ❖ Click on Own Account Transfer sub-menu.
- ❖ Capture the transfer details:
- ❖ In Payment Details section, select the option Standing Instruction, select the start date the funds should be debited from your account as well as the frequency of the payments, and Click on Submit Payment.

5. CUSTOMER SERVICES MENU

Notifications to Beneficiaries

This functionality will allow you to send payment notifications for 'Payment to Accounts' at 'This Bank' function, 'Payments to Other Bank Accounts' function. This functionality is different from the formal 'Payment Confirmation' (proof of payment). The registration only has to be done once and it is easy.

What must you do?

- ❖ Click on Customer Services main menu.
- ❖ Click on Alerts sub-menu.
- ❖ Select Customer Alerts.
- ❖ Select your Customer No from the dropdown list – the Customer No is used by Nedbank as an internal reference number.
- ❖ Click on Get Alerts.
- ❖ Tick the Beneficiary Alert check box. The e-mail address and mobile number you see relates to your details registered at Nedbank.
- ❖ Should you require beneficiaries to receive an e-mail notification when making payments to them, tick the E-mail check box.
- ❖ Should you require beneficiaries to receive an SMS notification when making payments to them, tick the Mobile Number check.
- ❖ If you want to change between email and mobile number, you must un-register the one and then re-register for the other.

6. TRANSACTION ACTIVITIES

Search for Transactions

What must you do?

- ❖ Click on Transaction Activities main menu.
- ❖ Click on Transactions sub-menu.
- ❖ Select Initiated Transactions.
- ❖ Look for your Transaction Type.
- ❖ If the status of the transaction is rejected, you can click on the status link.
- ❖ On the transaction detail screen scroll down to the Note column to view the reason for the rejection.

Proof of Payments

What must you do?

- ❖ Click on Transaction Activities main menu.
- ❖ Click on Transactions sub-menu.
- ❖ Select Initiated Transactions.
- ❖ Payment Confirmations are only available for Transaction Type with Status Completed, except for Standing Instructions.
- ❖ Find the Transaction Type for which you want to Print or Download the Payment Confirmation.
- ❖ On the Transaction List, select the link in the E-Banking Reference No. column for your transaction which you want to Print or Download the Payment Confirmation.
- ❖ Click on Payment Confirmation.
- ❖ View the Payment Confirmation with options to:
 - Print the payment confirmation, for your own record; or
 - Download the payment confirmation, and email to your payment recipient.

7. CHANGE PASSWORD

Change of Password

The option to change your login password is available after a successful login. If you have forgotten your password, please contact the Bank to change your password.

What must you do?

- ❖ After a successful login, you can select the option to change your password from the top menu links.
- ❖ You have to supply your current password and provide and confirm a new password.
- ❖ For security reasons, please logout after you have changed your password and re-login with your changed password.

8. BULK PAYMENTS

Please refer to the separate guide on Bulk Payments.