NEDBANK ONLINE BANKING

'HOW TO' GUIDE

JANUARY 2022

see money differently

NEDBANK

CONTENTS

INTRODUCTION
Registering for Online Banking

IF YOU ARE A FIRST-TIME USER, YOU CAN REGISTER FOR ONLINE BANKING BY CREATING YOUR NEDBANK ID.

What is a Nedbank ID?

Nedbank ID is the single-sign-on username and password combination that will soon replace all other login credentials. All Nedbank clients are required to register for Nedbank ID by creating a username and password.

How do I register on Online Banking?

1 Go to secured.nedbank.co.za and select **Register**.

2 Enter your South African identity number or foreign passport number.

3 Accept the Approve-it message sent to your cellphone.

4 Create your Nedbank ID username and password.

5 Link your profile using your profile number, PIN and password (your old Internet Banking login details).

If I have two or more profiles (eg for personal and business use), which one do I use to register?

You can create your Nedbank ID using either profile. Once you have registered with one profile, you can log in to Online Banking to link the additional profiles.

A word on security

Stay secure while banking. Never share your Nedbank
ID with anyone, not even Nedbank staff.

We also strongly recommend the following:

- Always type nedbank.co.za into your browser manually to
  access Online Banking.

- Never click on links in emails claiming to be from us.

- Activate eNote alerts to track activity on your account.

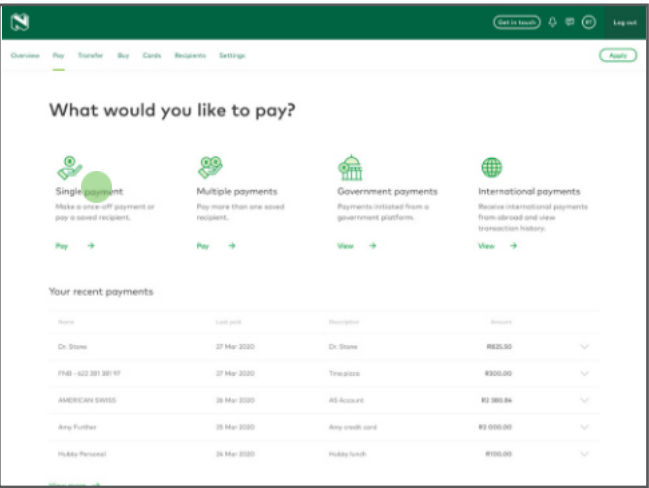- Review Approve-it messages carefully before accepting them.

2 PAYMENTS

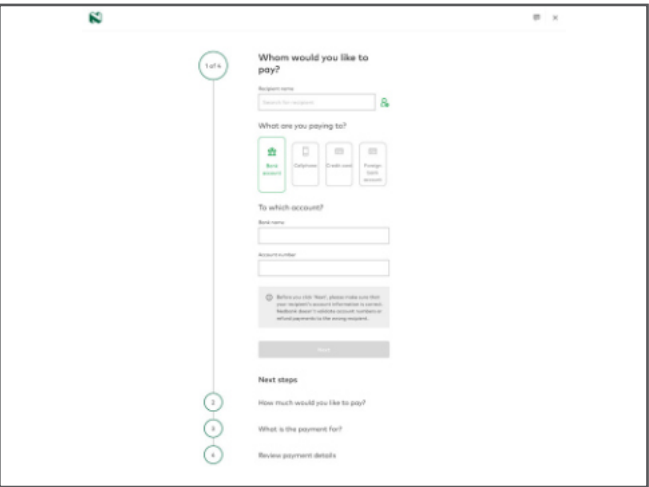### 2a Make a single payment — once-off
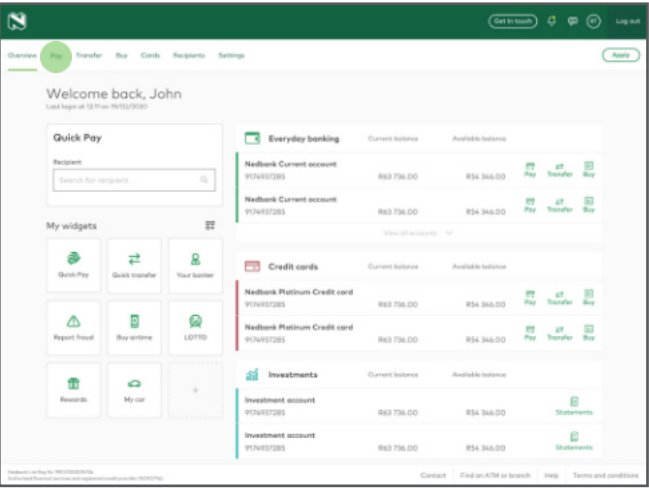
1 Log in to Online Banking.

2 Select **Pay.**

3 Select **Single payment.**

4 Type the details of the payee.

5 Select the payment method.

6 Select the bank.

7 Enter the account number.

8 Enter the amount.

9 Select the account from which you would like to pay.

10 Select the payment date.

11 Enter your reference.

12 Enter the recipient's reference.

13 Select the notification type for your proof of payment: None, email or SMS.
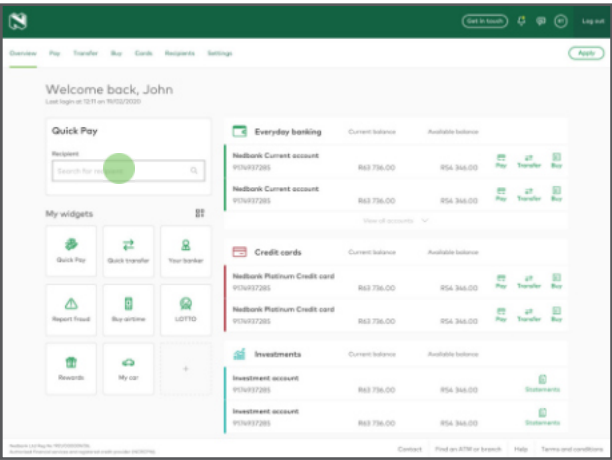

14 Select **Next.**

15 Check that all the details are correct.

You have an option to save this payee as a recipient.
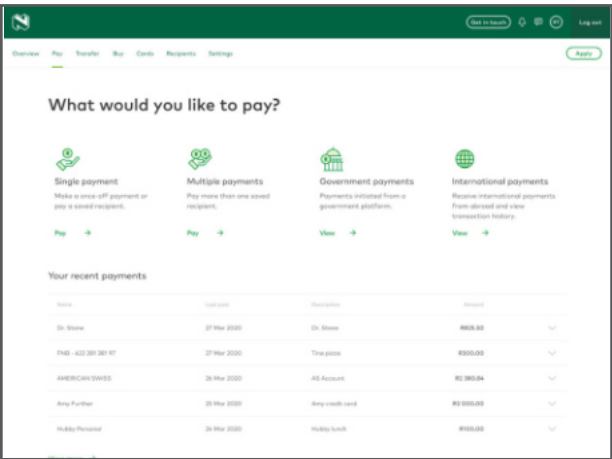
16 Select **Pay.**

2   PAYMENTS

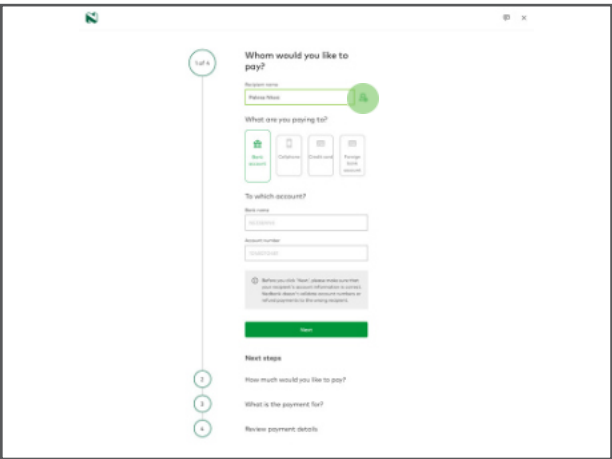**2b   Make a single payment — payment to an existing recipient**

1   Log in to Online Banking.

2   Select **Pay.**

> **TIP**
> Use Quick Pay to pay a saved recipient faster.

3   Select **Single payment.**

4   Select the recipient name or type a recipient's name.

The payment method, bank and account number are prepopulated.

> **TIP**
> Click on the icon next to the recipient field to search your list of saved recipients.

5 Enter the amount.

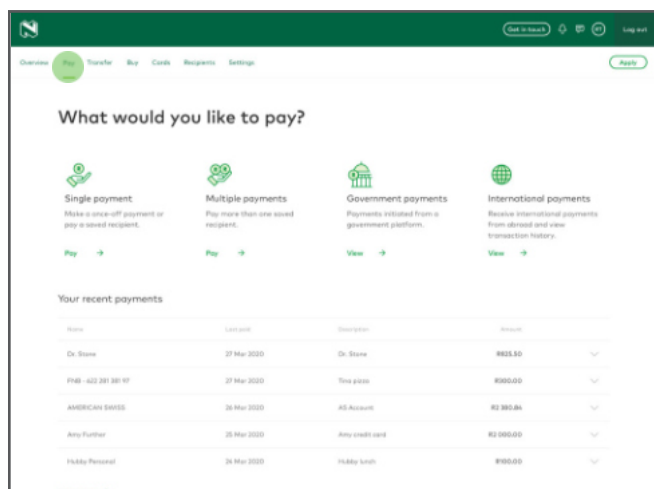6 Select the account that you would like to pay from.

7 Select the payment date.

8 Enter your reference.

9 Enter the recipient's reference.

10 Select the notification type for your proof of payment: None, email or SMS.

11 Select **Next.**

12 Check that all the details are correct.
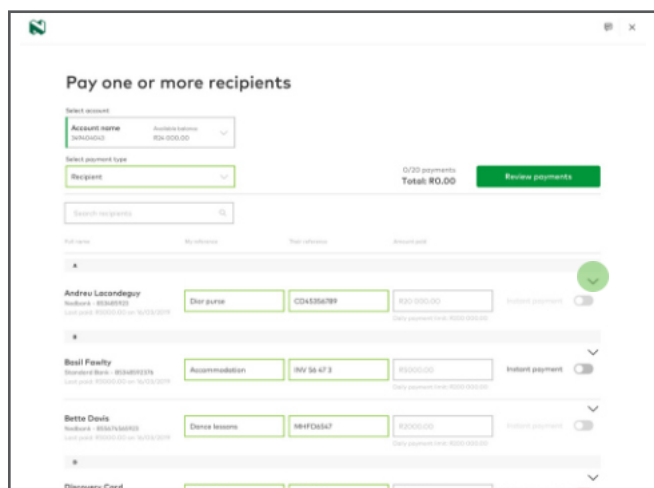
13 Select **Pay.**

14 Your payment is successful.

2 PAYMENTS

2c Make multiple payments

1 Log in to Online Banking.

2 Select **Pay**.

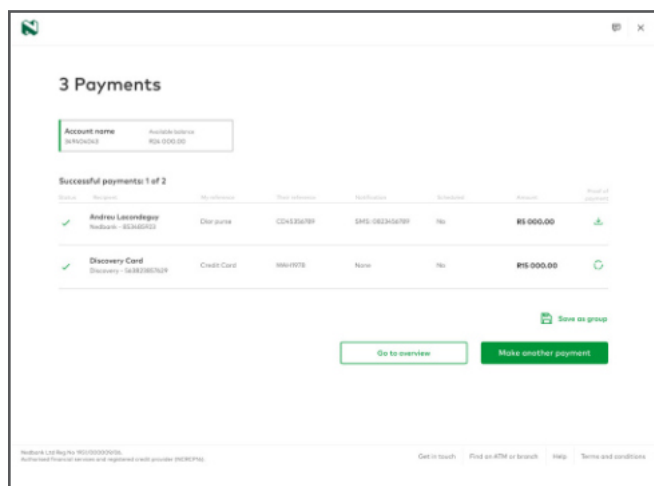3 Select **Multiple payments** and select the payment type (recipients or groups).

4 Select the account that you would like to pay from.

> **TIP**
> Click on the dropdown arrow to schedule the payment for a future date and to access notification preferences for each payment.

5 Find the recipients you would like to pay in the list of the recipients.

6 Enter the amount.

7 Enter your reference.

8 Enter the recipient's reference.

9 Click **Review payment** and check that all the details are correct.

10 Select **Pay**.

Receive an **Approve-it** message.

11 You now have the option to save your recipients as a group for future multiple payments to the same list of recipients.
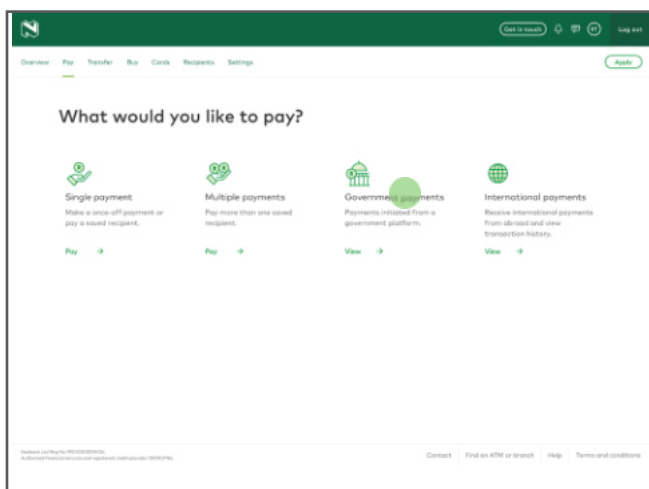
2 PAYMENTS
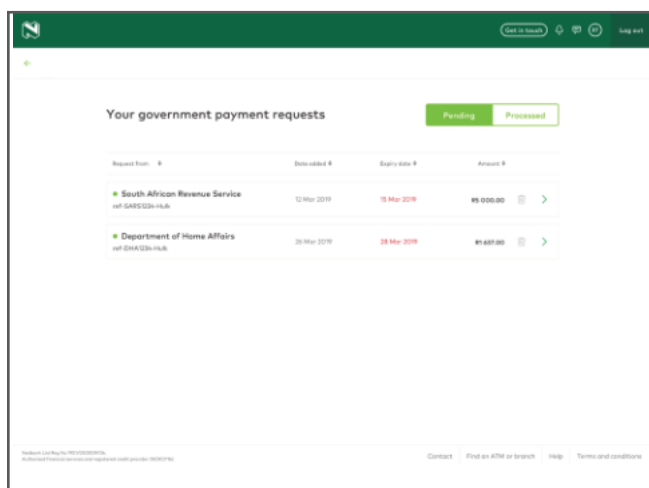
2d Make a government payment
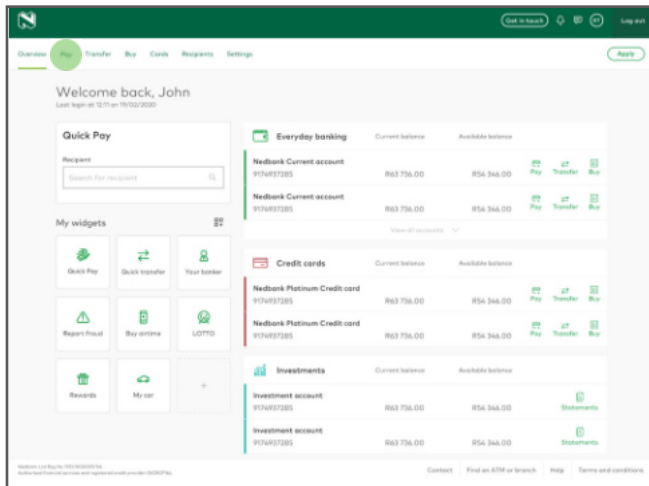
1 Log in to Online Banking.

2 Select **Pay**.

3 Select **Government payments**.

4 View all your pending and processed payments.

On selecting processed payments, you can view all your processed or authorised payments from the last 90 days.

5 Select a pending payment and you will be directed to the payment screen.

6 Select a notification type for sharing proof of payment: None, email or SMS.

7 Select **Next** to review your payment information and confirm it is correct.
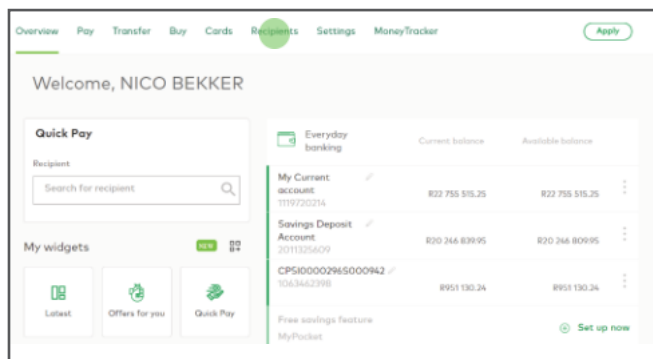

8 Select **Pay now**.

From here you will be directed to the success or failure screen.

On the success screen, you will be able to:

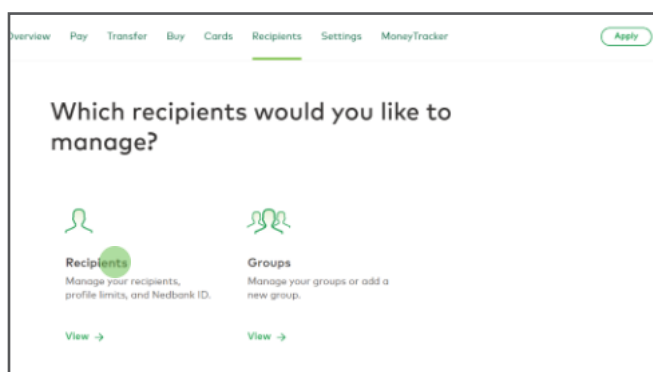• view the details of your payment; and

• download the proof of payment.

2 PAYMENTS
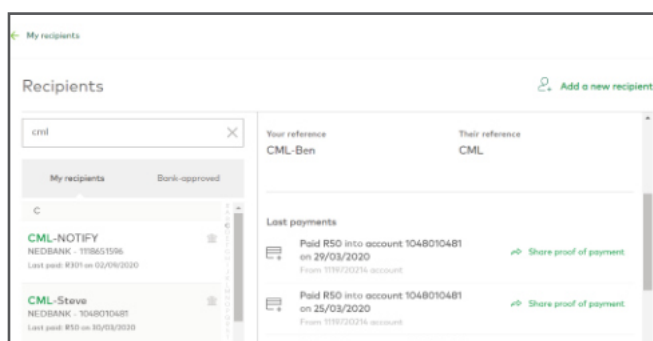
2e   Share proof of payment - as part of payment flow

1   Log in to Online Banking.

2   Select **Recipients**.

3   Select the recipient you paid.

4   Click on **Share proof of payment** for the required transaction under **Last payments**.

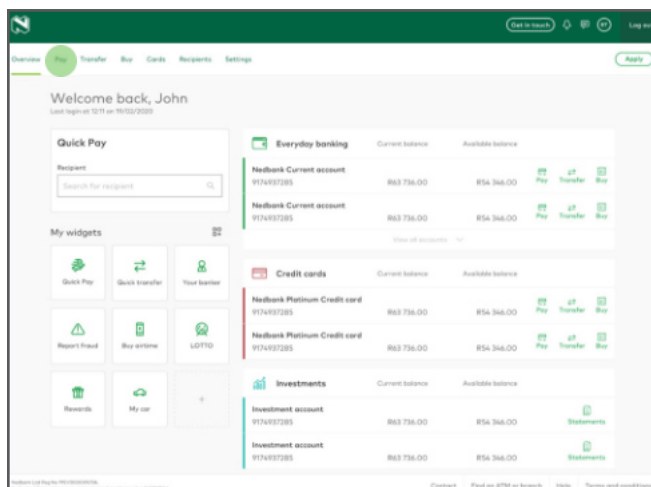5   Select how you would like to share the proof of payment: Email or SMS.

6   Type in the details in the required field.

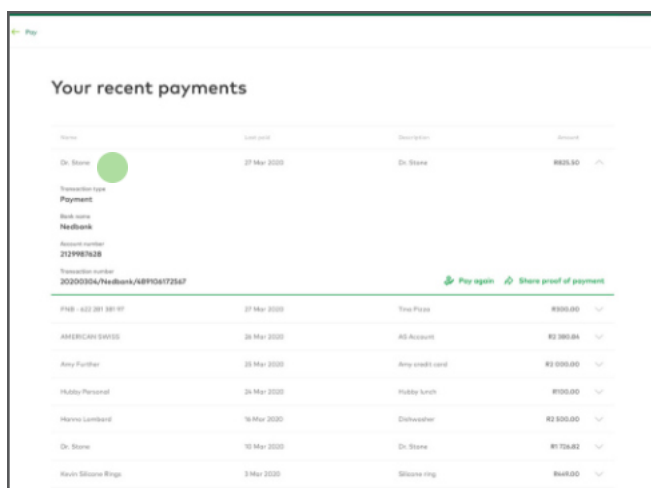7   Select **Send**.

This is applicable only for recipient payments made in the last 12 months.

2 PAYMENTS

2f   Share proof of payment - from your history

1   Log in to Online Banking.

2   Select **Pay**.

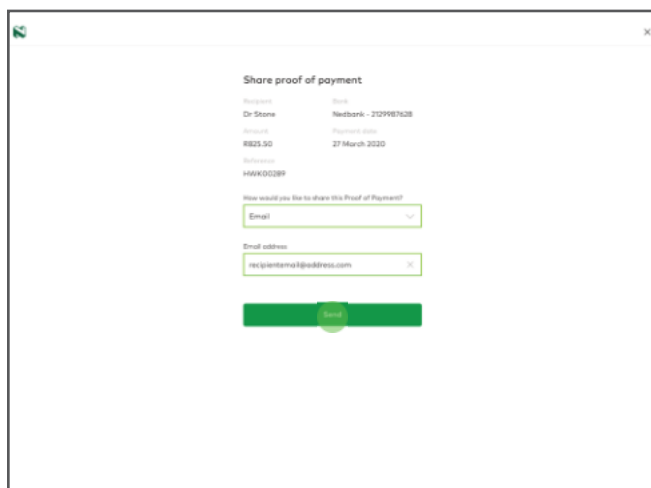3   Select the required transaction listed under **Your recent payments**.

4   Select **Share proof of payment**.

5   Select how you would like to share the proof of payment: Email or SMS.
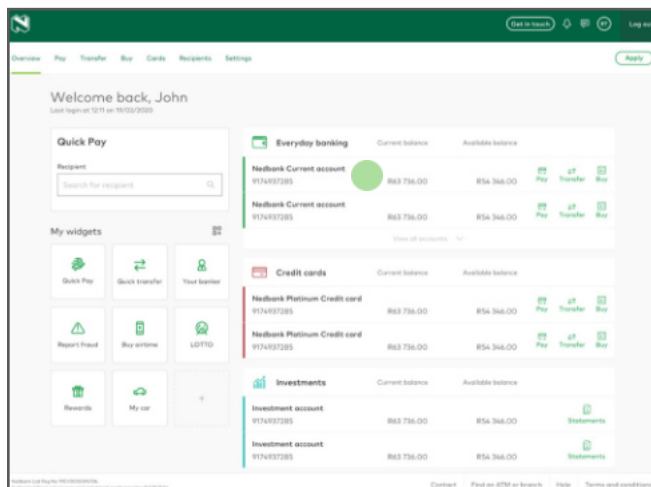
6   Type the details in the required field.

7   Select **Send**.

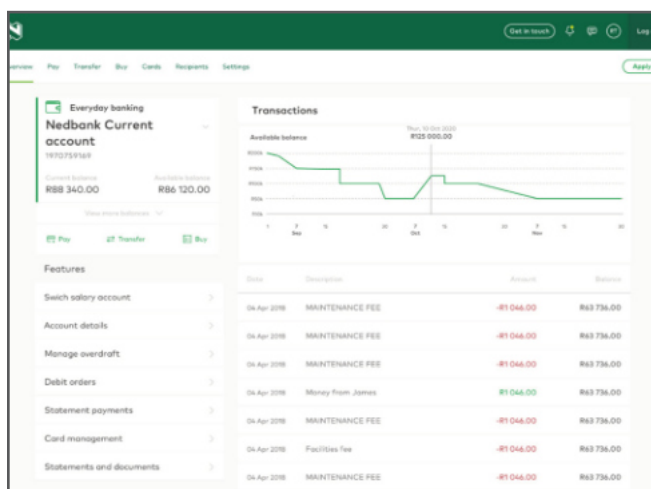   **This is applicable only for once-off payments made in the last 90 days.**

2 PAYMENTS

2g Manage (view, edit or delete) a future-dated payment

1 Log in to Online Banking.

2 Select the account associated with the future-dated payment.

3 Click **Scheduled payments**.
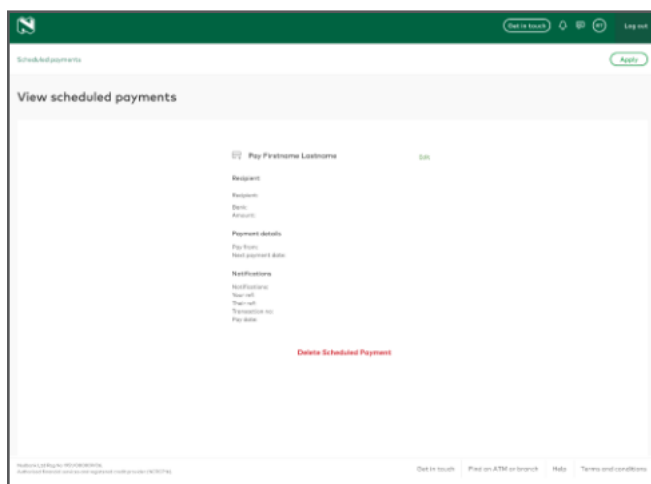
4 Click on the future-dated payment you would like to manage.

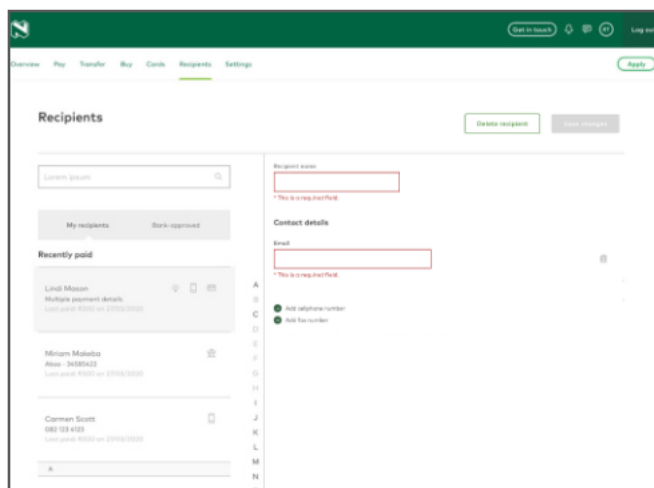   To edit the scheduled payment, click on **Edit**.

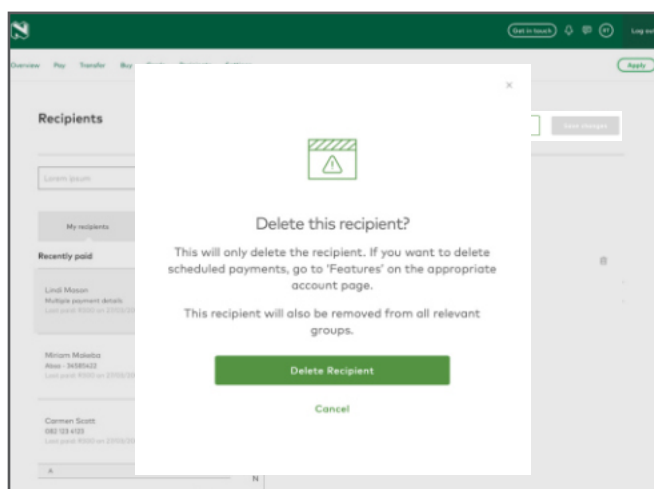   To delete the scheduled payment, click on **Delete**.

3 RECIPIENTS

3a Delete a recipient
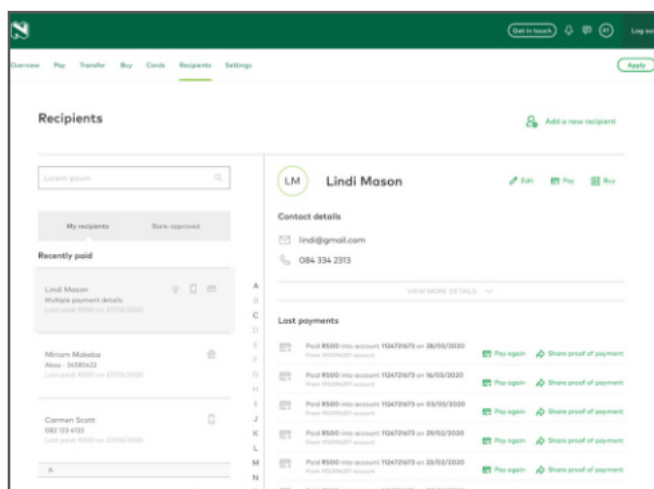
1 Log in to Online Banking.

2 Select **Recipients** and then the recipient you would like to remove.

3 Click on **Delete recipient**.

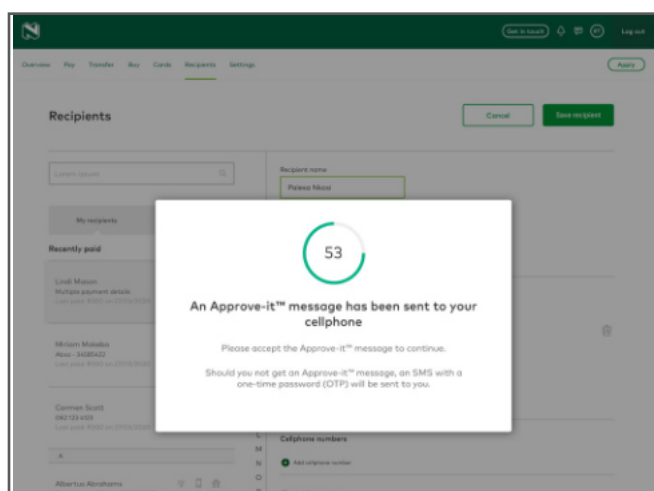**4** Click on **Delete recipient** again.

3 RECIPIENTS

3b Add a recipient
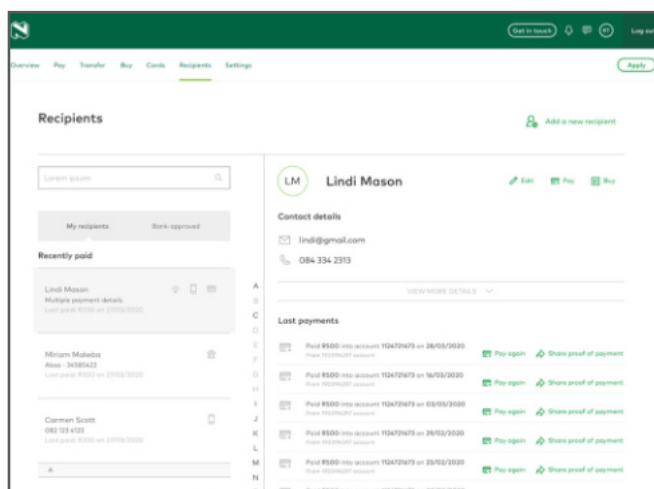
1 Log in to Online Banking.

2 Select **Recipients**.

3 Select **Add new recipient** in the right-hand corner.
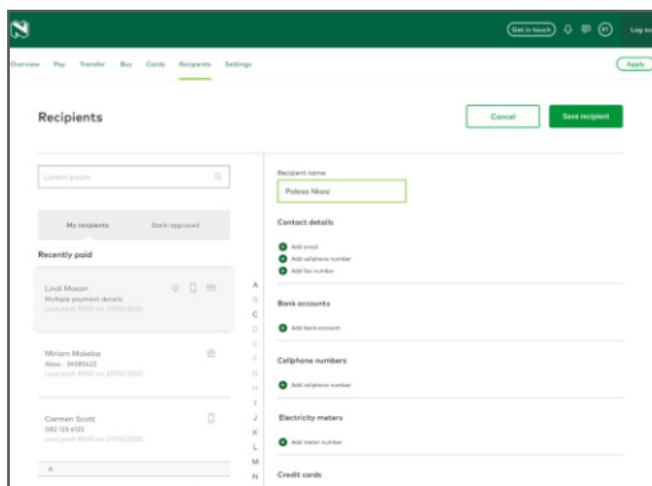
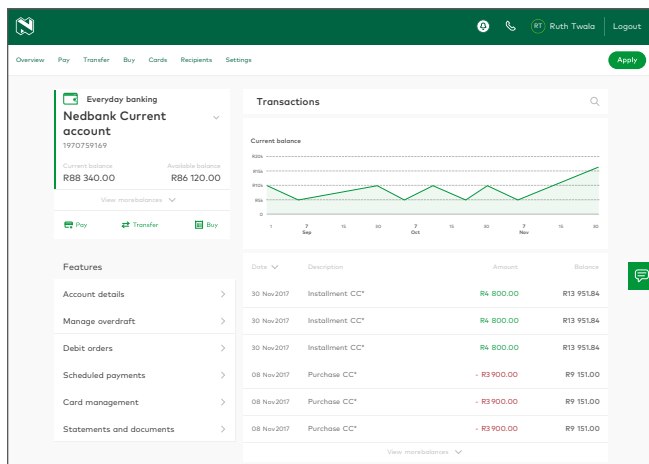4 Enter the relevant information.

5 Select **Save recipient**.

You will receive an Approve-it message. Read it carefully and accept it.

4 STATEMENTS

4a   Download a bank-stamped statement

1 Log in to Online Banking.

2 Select the account you would like a statement for.

3 Select **Statements and documents** under **Features**.
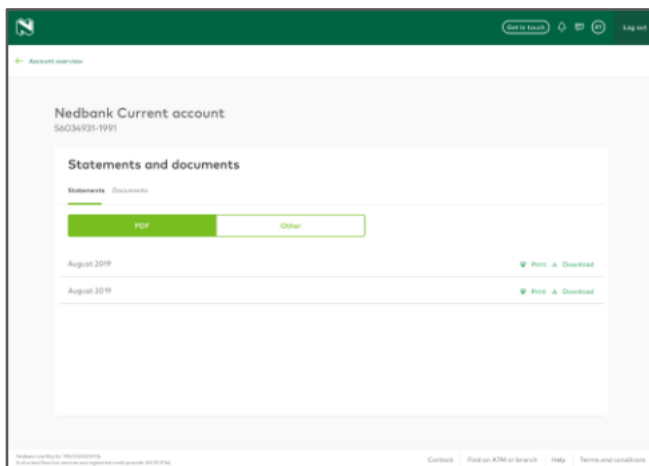
4 Choose any of the available statements listed for you in PDF.
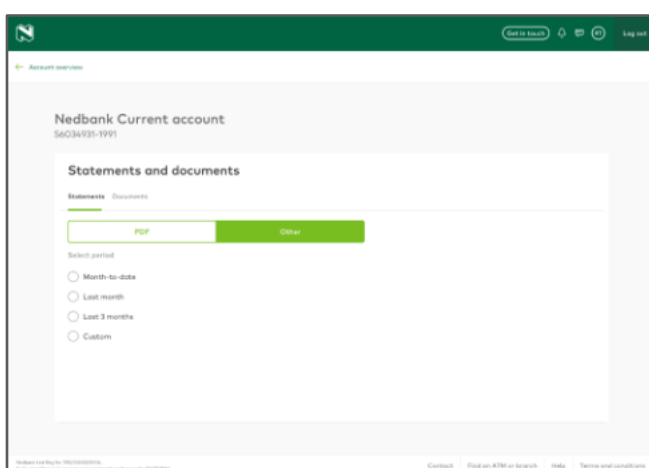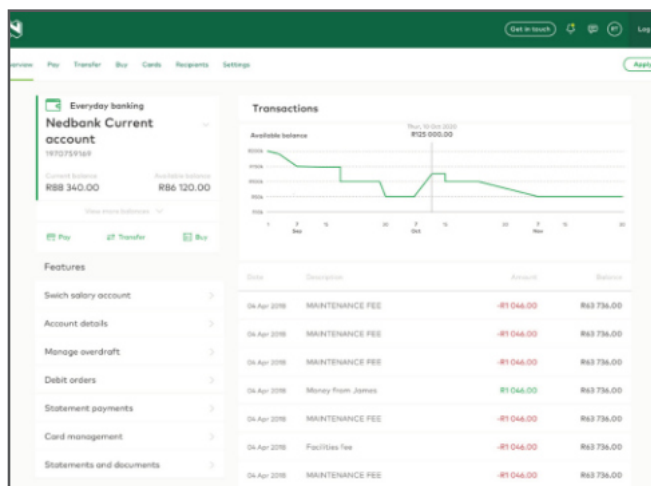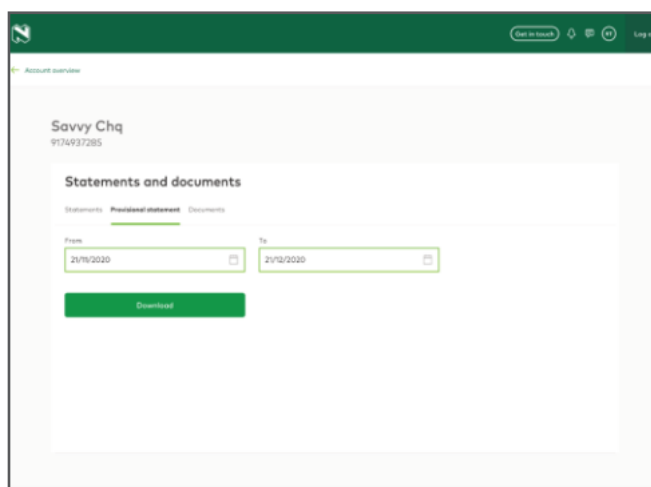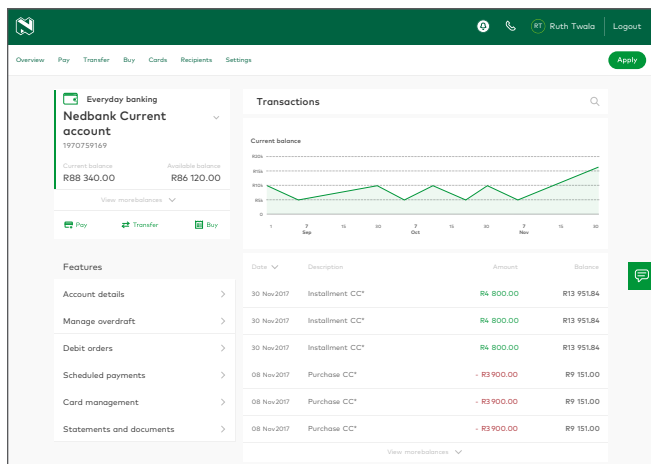

5 Download the e-stamped statement to your device.

4 STATEMENTS

4b   **Download provisional bank statements**
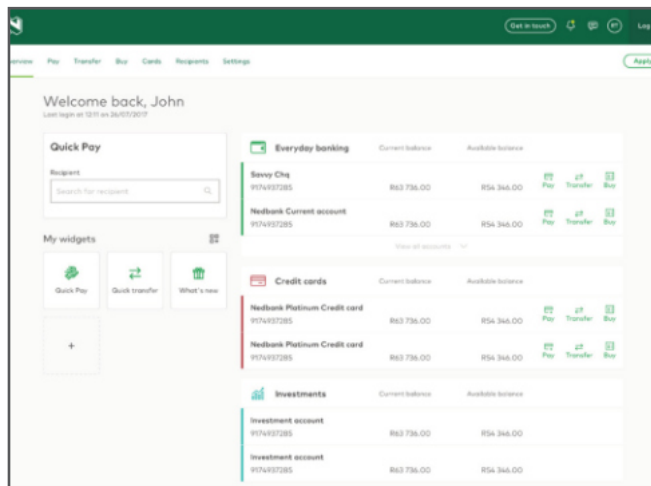
1   Log in to Online Banking.

2   Select the account you would like a statement for.

3   Select **Statements and documents** under **Features**.

4   Select **Provisional statement**.
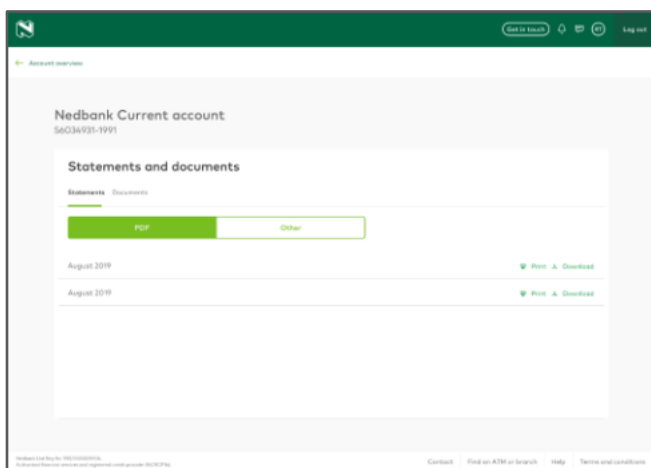
5   Choose your 'from' and 'to' date range.

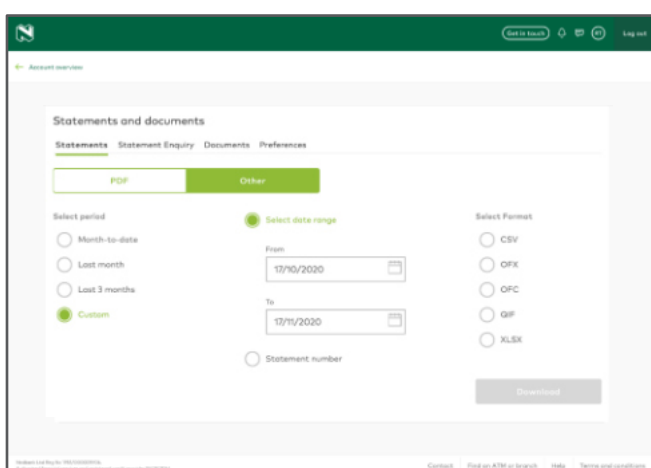**6**   Download the statement to your device in PDF.

4 STATEMENTS

4c Access transaction listings in various file formats (CSV, OFX, OFC, QIF, XLSX)

1 Log in to Online Banking.

2 Select the account you would like a statement for.

3 Select **Statements and documents** under **Features**.

4 Click on **Other** under **Statements and documents**.
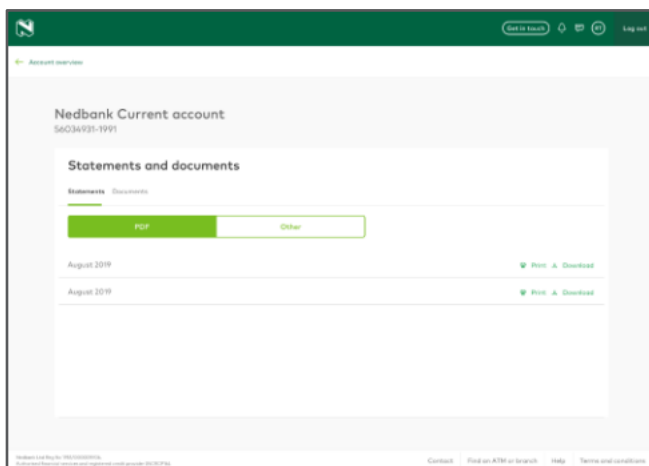

5 Select a period.

You now have the option to download your statement in CSV, OFX, OFC, QIF or Excel format. Select your preferred format.
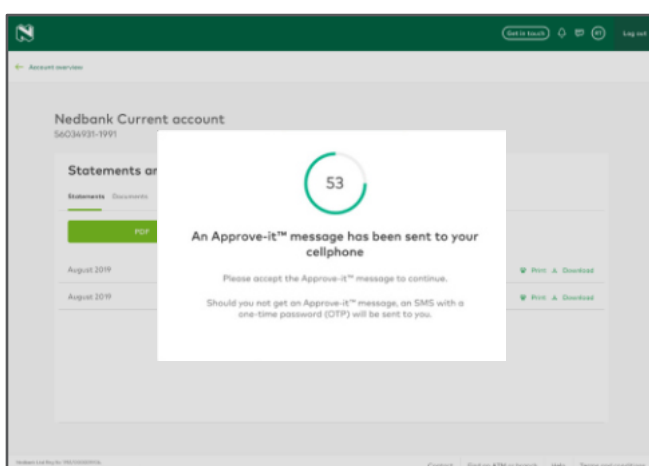
4 STATEMENTS

4d Change your bank-stamped statement delivery options
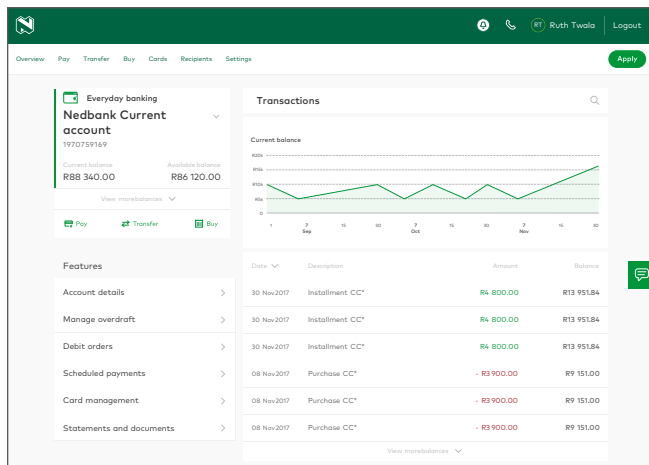
1 Log in to Online Banking.

2 Select the account you would like a statement for.

3 Select **Statements and documents** under **Features**.

4 Click on **Other** under **Statements and documents**.

5 Receive an **Approve-it** message.

5 Accept the **Approve-it** message.

GENERAL ENQUIRIES
+27 (0)800 555 111

PRIVATE CLIENTS
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5 INVESTMENTS

5a Transfer funds out (give notice)
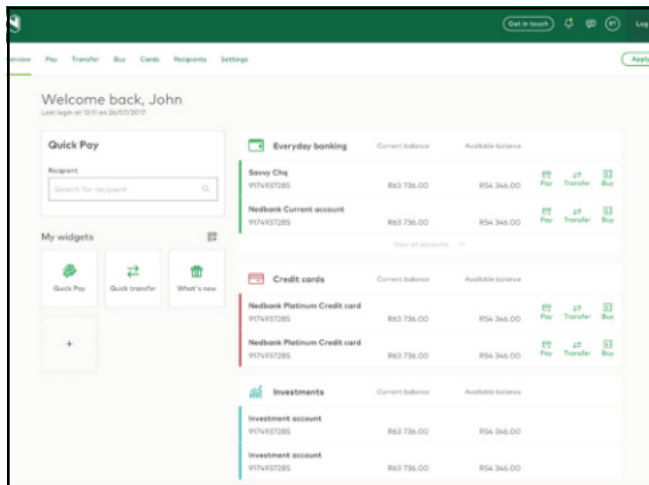
1 Log in to Online Banking.

2 Click on the investment account you would like to transfer funds out of.
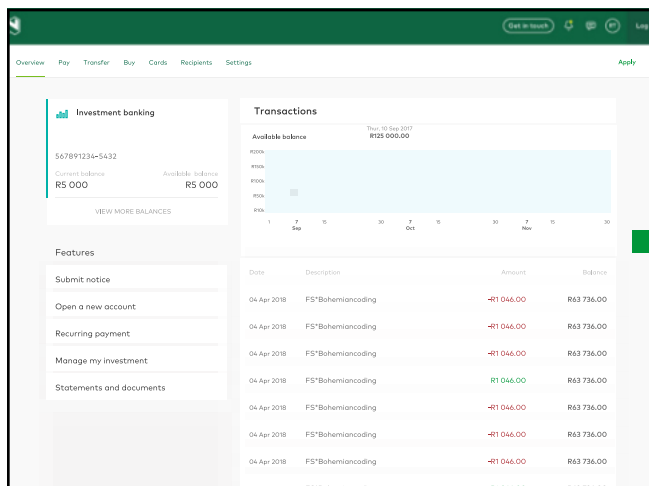
3 Click on **Submit notice**.
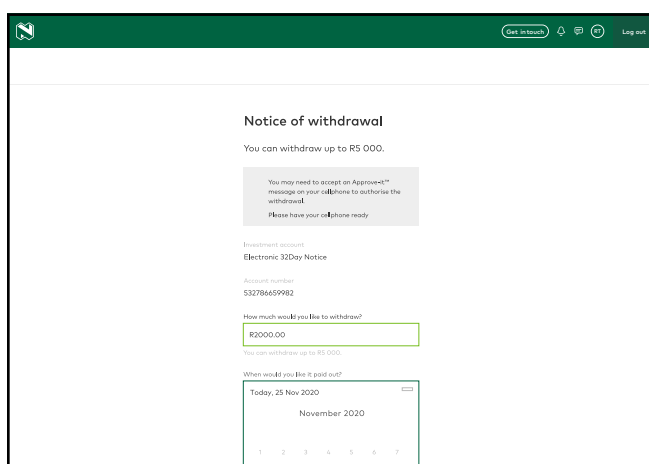
4 Enter the amount you would like to withdraw, select when the funds should be paid, and select the account that the money should be paid into.

5   INVESTMENTS

5a   Transfer funds out (give notice)

5 Review the information you have captured.
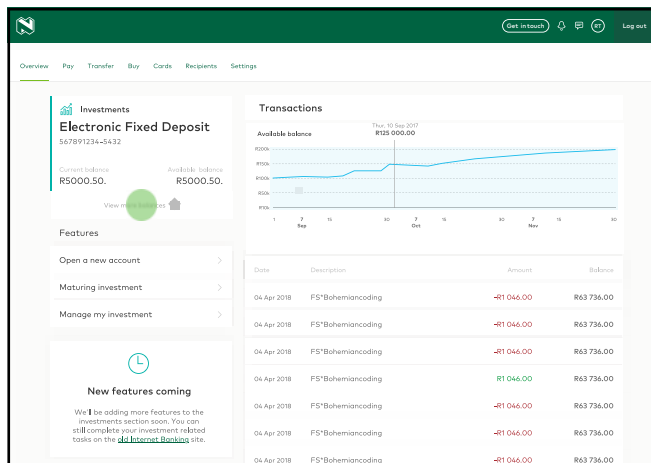

6 Submit your notice of withdrawal.

5 INVESTMENTS

5b View interest rate and interest earned
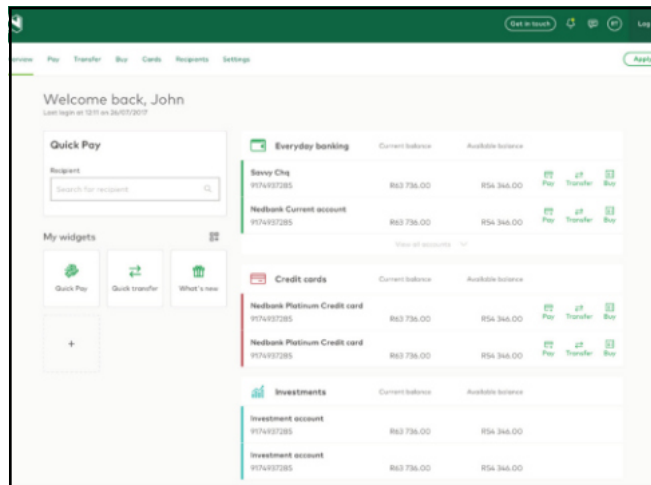
1 Log in to Online Banking.

2 Click on the investment account you would like to view.

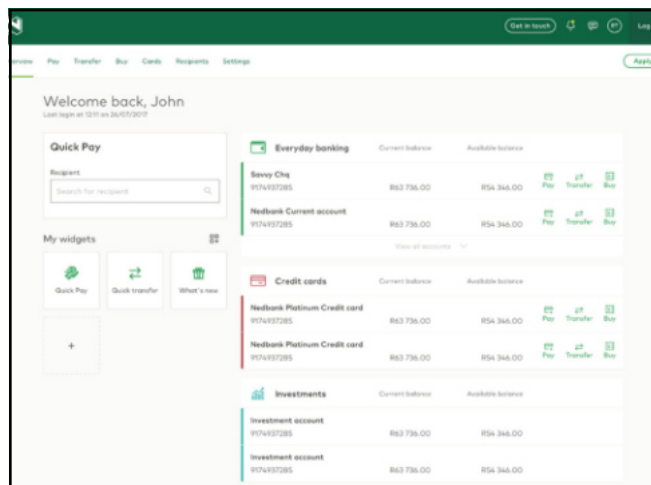   Click on **View more balances**.

   Once selected the following details will be displayed
   - Account open date
   - Interest rate
   - Interest pain in current tax year
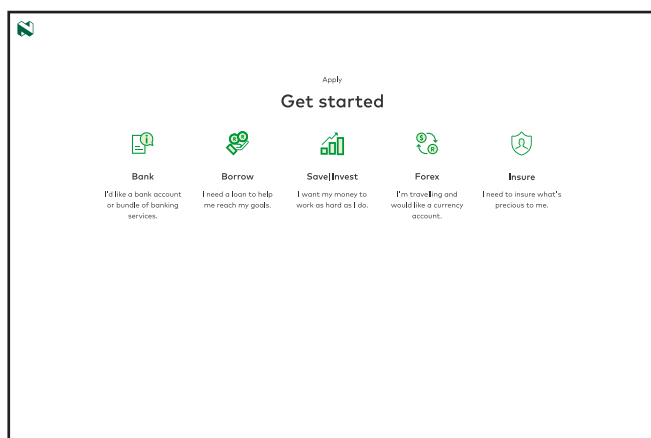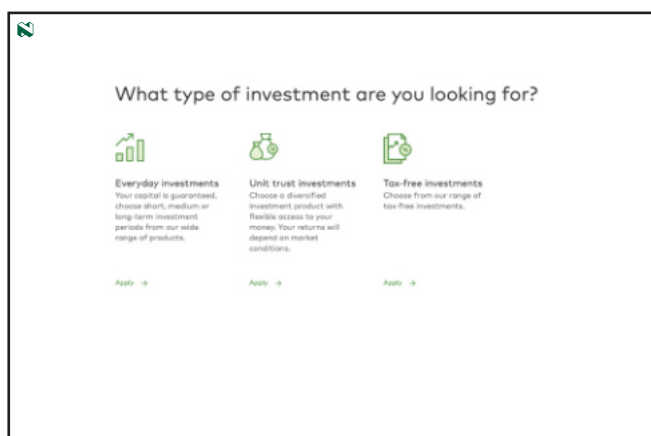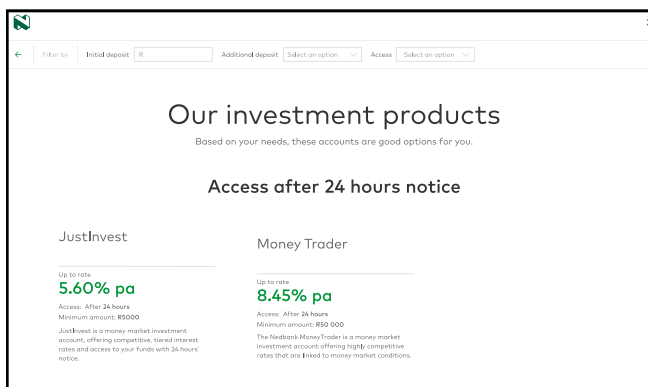   - Reserved for release
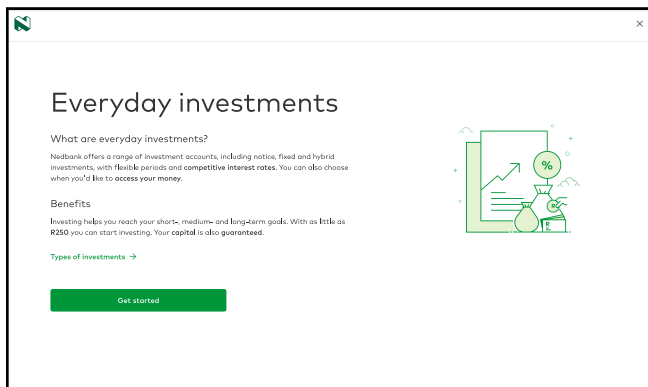
5 INVESTMENTS

5c Open a new investment

1 Log in to Online Banking and click on **Apply** or **Open Account** at the end of your investment listing.

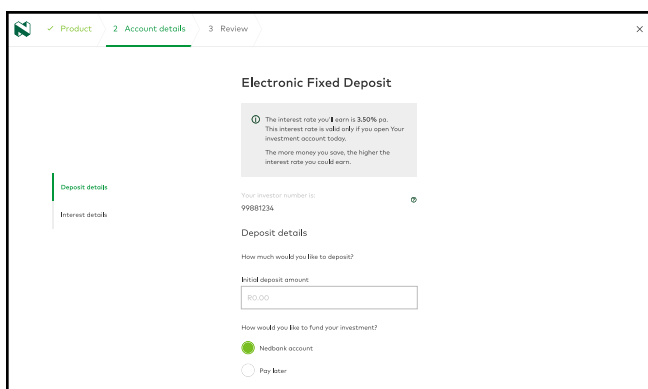2 Click on **Save|Invest**.
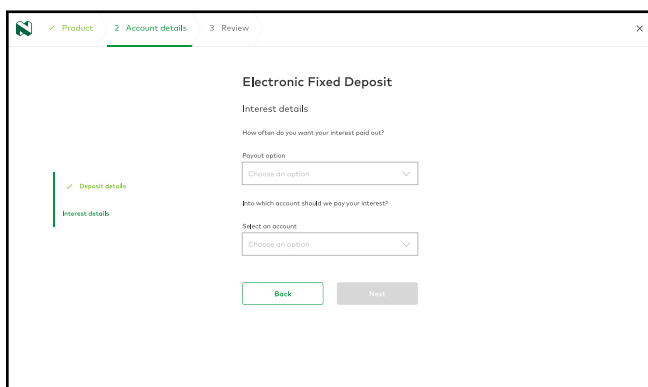

3 Click on your preferred investment type.

Everyday investments

What are everyday investments?
Nedbank offers a range of investment accounts, including notice, fixed and hybrid investments, with flexible periods and competitive interest rates. You can also choose when you'd like to access your money.

Benefits
Investing helps you reach your short-, medium- and long-term goals. With as little as R250 you can start investing. Your capital is also guaranteed.

Types of investments →

Get started

Our investment products
Based on your needs, these accounts are good options for you.

Access after 24 hours notice

JustInvest

Up to rate
5.60% pa

Access: After 24 hours
Minimum amount: R5000

JustInvest is a money market investment account, offering competitive, tiered interest rates and access to your funds with 24 hours' notice.

Money Trader

Up to rate
8.45% pa

Access: After 24 hours
Minimum amount: R50 000

The Nedbank MoneyTrader is a money market investment account offering highly competitive rates that are linked to money market conditions.

5 Choose your preferred investment.

6 Capture your deposit details.

Should you select **Pay later** you will have 25 days to ensure that you pay the funds into the account number that will provided or else the account will be closed.

Should can also set up a **Recurring payment** from your Nedbank account to your investment account on a monthly or weekly basis. You can also do this at a later stage.

7 Capture your interest details.

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8 Review your details.

9 You're done.

You're almost done!

Please check that all the information is correct before we open your investment account.

Account details   Edit

Account type
Electronic Fixed Deposit

Opening deposit
R2 000.00

Funding method
Nedbank account

From account
Cheque Acc – 1009232304

Investment period
12 Months

Interest details   Edit

You're done!

Your new Electronic Fixed deposit account has been opened.

Things you need to know:

- Your account may take up to 1 business days to reflect. For more information on our processing times click here.
- In the meantime, you have the option of deciding what happens when your Electronic Fixed deposit matures-or you can decide later.

Contact us

☎ +27 86 055 5111

Set up Maturity   Set up later

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SMALL BUSINESS SERVICES
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BUSINESS BANKING
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6 INTERNATIONAL PAYMENTS

6a Receive an international payment (ITT)
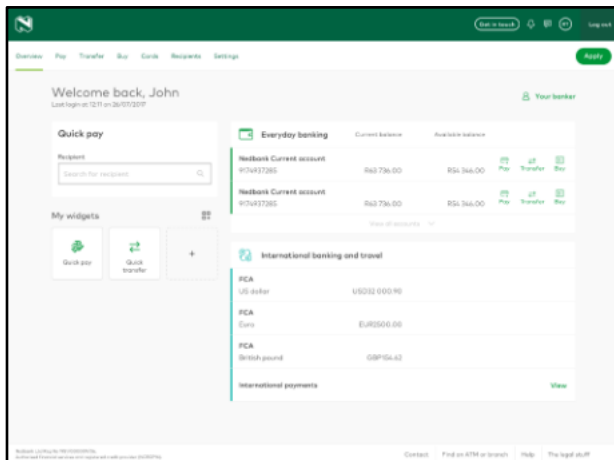
1 Log in to Online Banking.

Click on **Pay**.
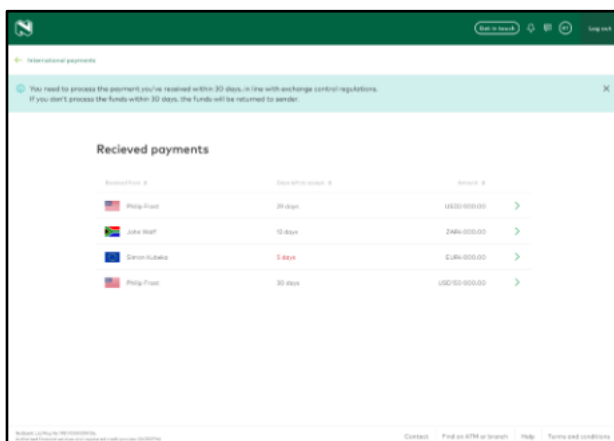
2 Click on the received payment you would like to process.
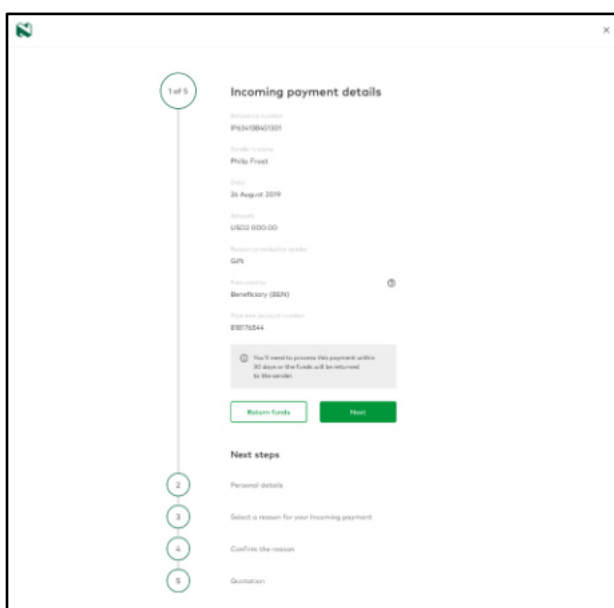
3 Complete the incoming payment details.

5 Review your details.

We're confirming your personal details
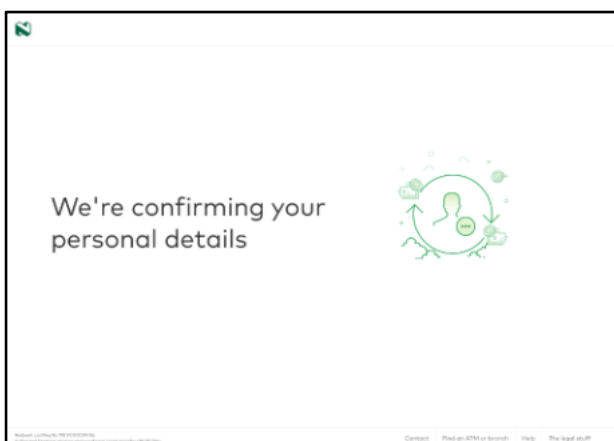
6 Select a reason for your payment.

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SMALL BUSINESS SERVICES
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BUSINESS BANKING
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7 Accept the quotation.

8 You're done.

6 INTERNATIONAL PAYMENTS (COMING SOON)

6b   Make an international SWIFT payment (OTT)
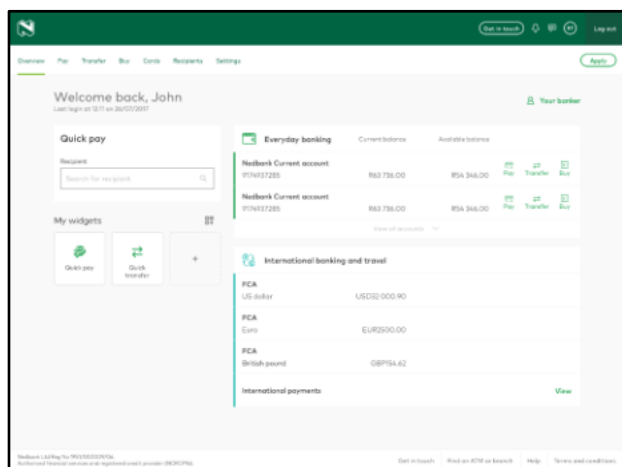
1   Log in to Online Banking.

Click on **Pay**.
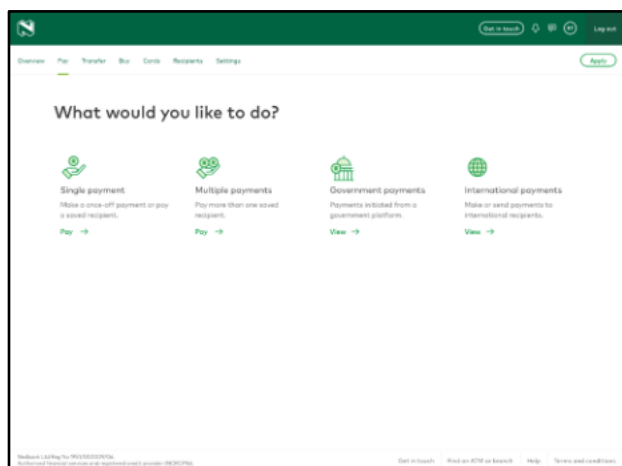
2   Click on **International payments**.
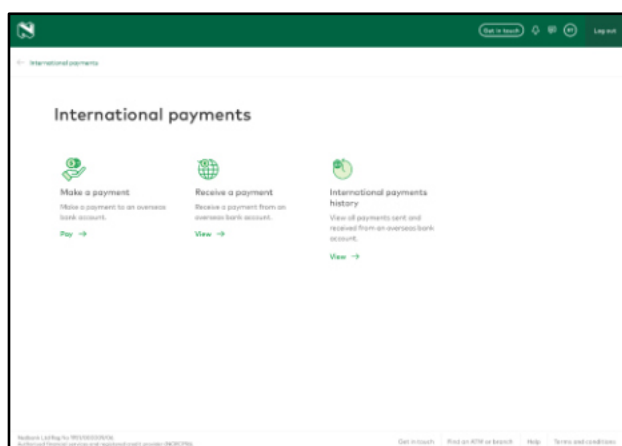
3   Click on **Make a payment**.

4 Complete the details of the payment, including:
Recipient details
Reason for payment
Amount

5 Accept the quotation.

6 You're done.

7 DE(LINK) ADDITIONAL PROFILES

(for users with multiple profiles only)

## 7a Link a profile

MONEY APP
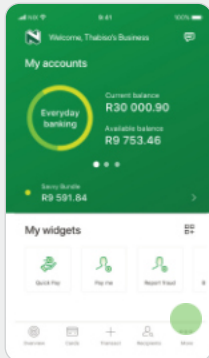
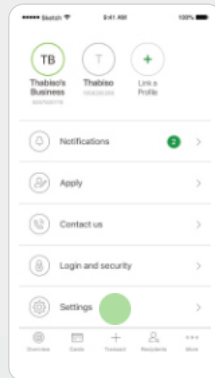**1** From the dashboard tap on 'More'.
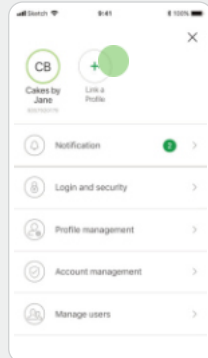
2 Tap on 'Link a profile'.
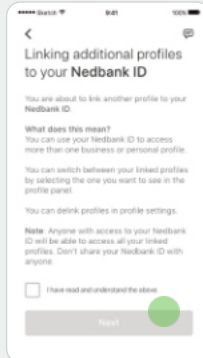
3 Accept the terms and conditions.
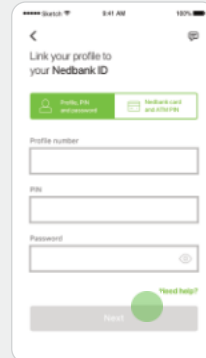
4 Enter the profile number, PIN and password or card and PIN associated with the profile number.
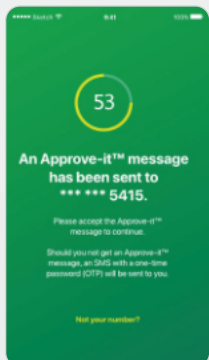
5 Accept the Approve-it message.
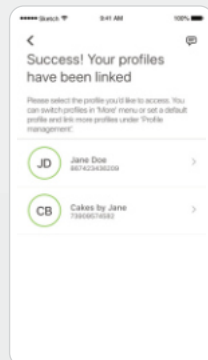
ONLINE BANKING
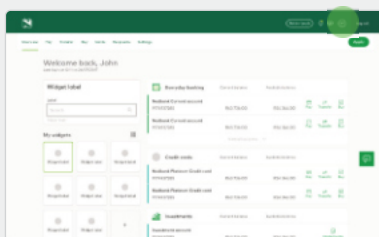
1 From the dashboard click on the profile name in the top menu to expand the toolbar.
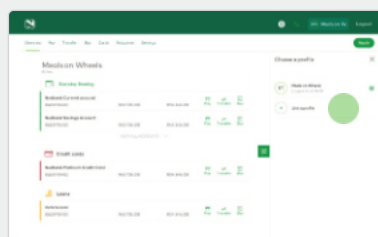
2 Click on 'Link profile'.
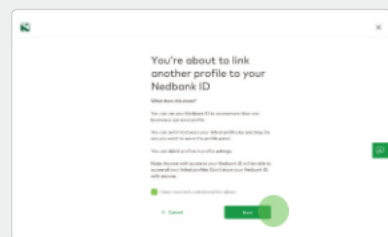
3 Accept the terms and conditions.
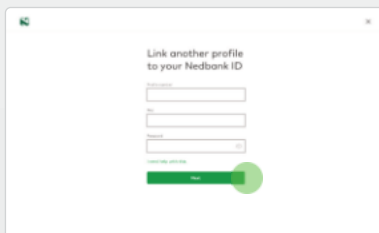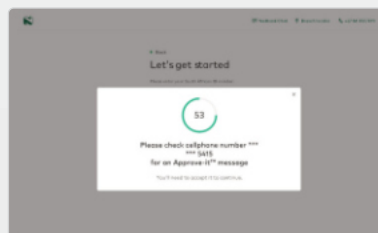
4 Enter the profile number, PIN and password.

5 Accept the Approve-it message.
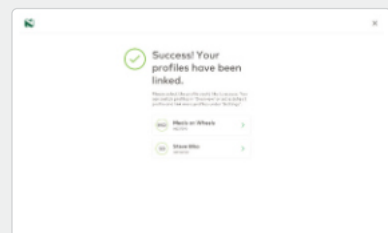
7 DE(LINK) ADDITIONAL PROFILES

(for users with multiple profiles only)

7b Delink a profile

MONEY APP
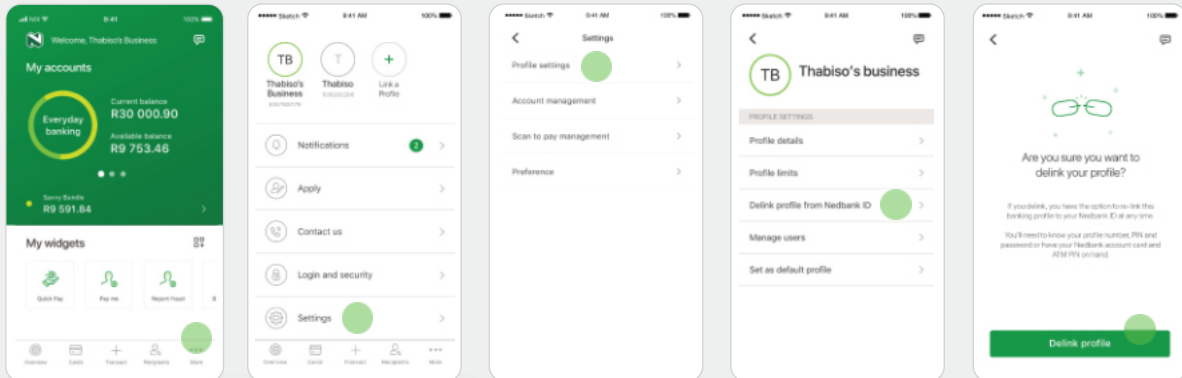
1 From the dashboard of the profile you would like to delink tap on 'More'.

2 Tap on 'Settings'.

3 Tap on 'Profile settings'.

4 Tap on 'Delink profile from Nedbank ID'.

5 Tap on 'Delink profile'.

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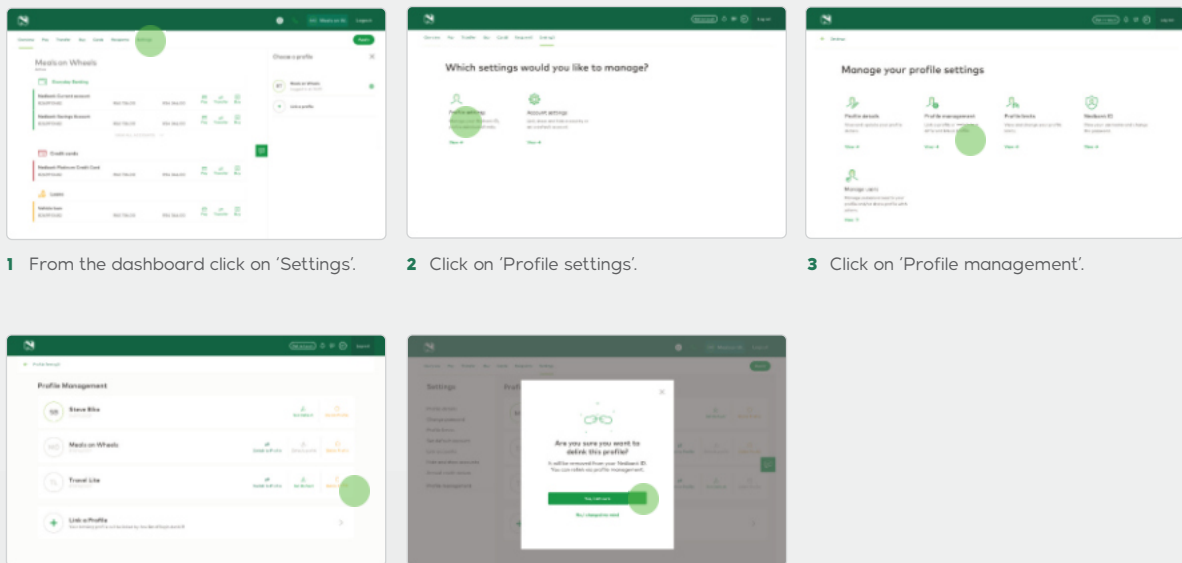
1 From the dashboard click on 'Settings'.

2 Click on 'Profile settings'.

3 Click on 'Profile management'.

4 Click on 'Delink profile'.

5 Click on 'Yes, I am sure'.

7 DE(LINK) ADDITIONAL PROFILES

(for users with multiple profiles only)

7c Set a default profile

MONEY APP
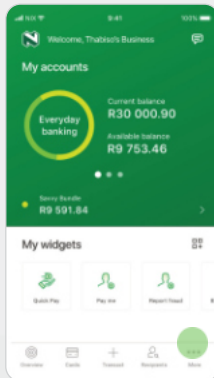
1 From the dashboard tap on 'More'.
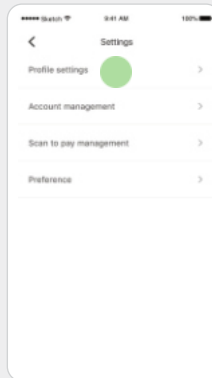
2 Tap on 'Settings'.
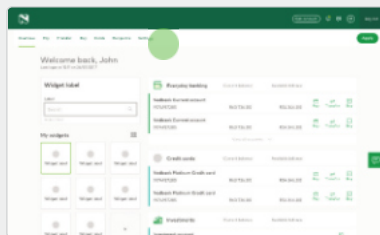
3 Tap on 'Profile settings'.
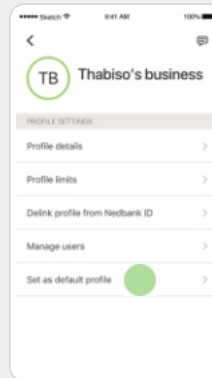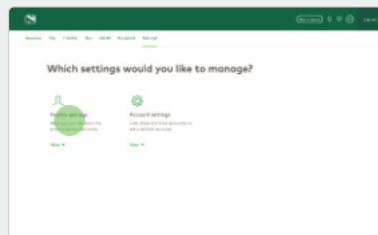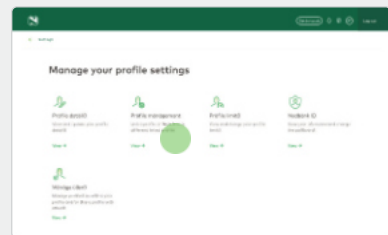
4 Tap on 'Set as default profile'.
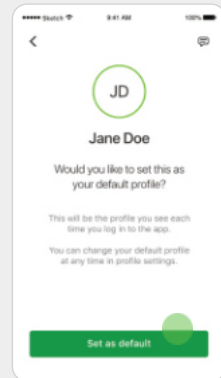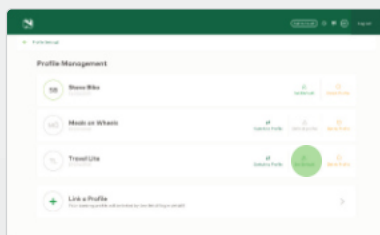
5 Tap on 'Set as default'.

ONLINE BANKING

1 From the dashboard click on 'Settings'.

**2** Click on 'Profile settings'.

3 Click on 'Profile management'.

4 Click on 'Set default profile' next to the profile you would like to make the default profile.

GENERAL ENQUIRIES
+27 (0)800 555 111

PRIVATE CLIENTS
+27 (0)860 555 222

SMALL BUSINESS SERVICES
+27 (0)860 116 400

BUSINESS BANKING
+27 (0)860 555 333

CORPORATE AND INVESTMENT BANKING
+27 (0)10 217 4340

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7 DE(LINK) ADDITIONAL PROFILES
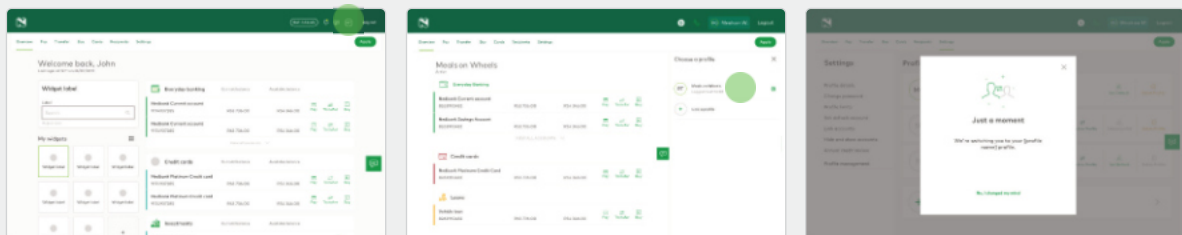
(for users with multiple profiles only)

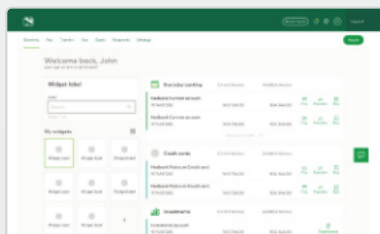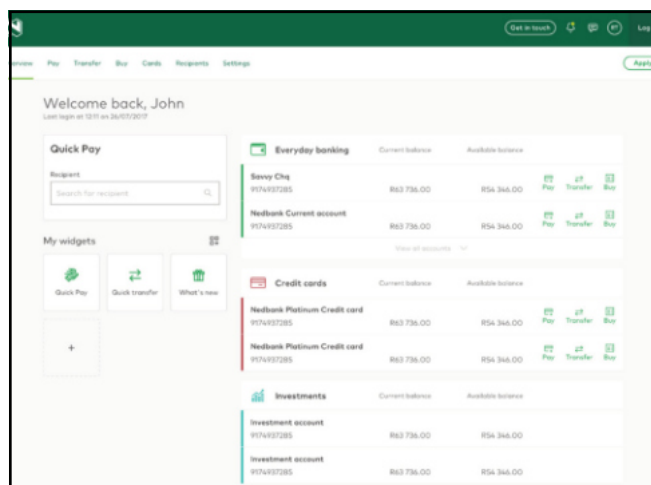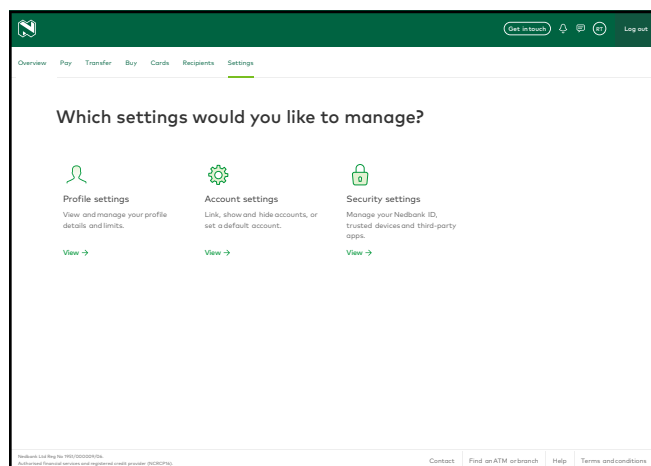## 7d Switch between profiles

MONEY APP
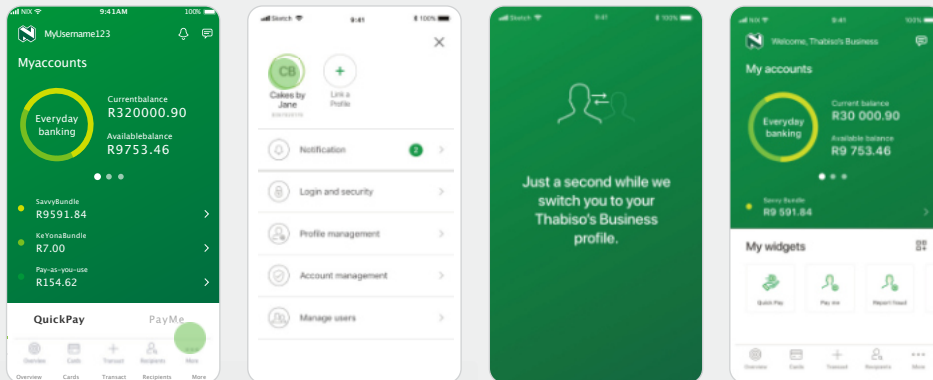
1 From the dashboard tap on 'More'.

2 Tap on the profile you would like to switch to.

ONLINE BANKING

1 From the dashboard click on the profile name in the top menu bar to open the toolbar.

2 Click on the profile you would like to switch to.

8 SETTINGS .

8a   Change your Nedbank ID username and password

1 Log in to Online Banking.

2 Click on **Settings**.

3 Click on **Security settings**.

4 Click on **Nedbank ID**.

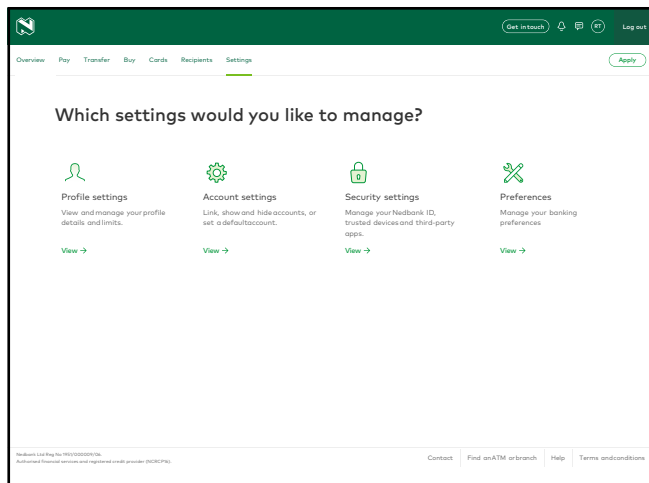**5** Change your **username** or **password** by following the steps.

8   SETTINGS

8b   Change your payment limits
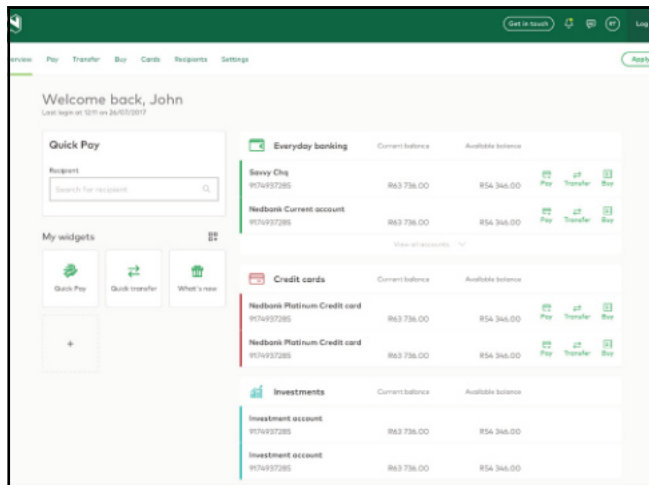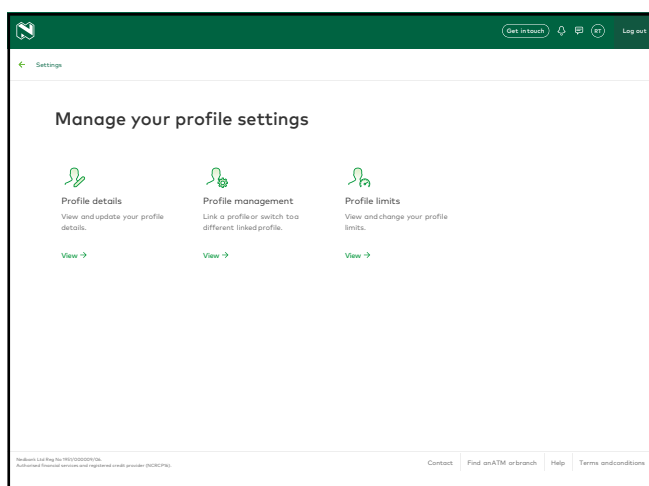

1   Log in to Online Banking.

2   Click on **Settings**.

3   Click on **Profile settings**.

4   Click on **Profile limits**.

5 Change your chosen profile limits, temporarily or permanently for:

Transfer limits

Payment limits
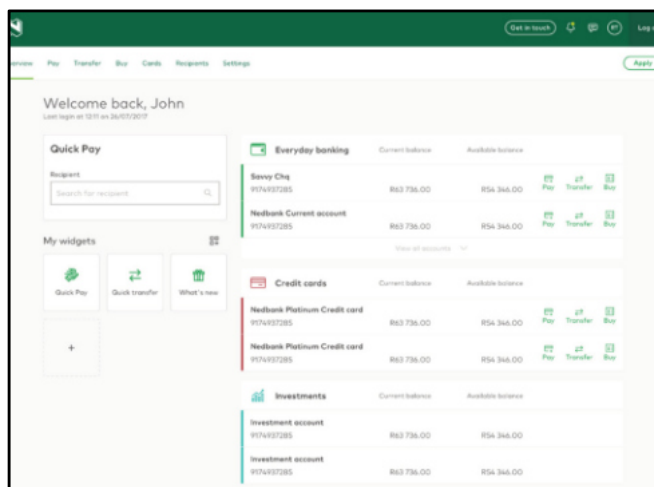
Lotto limits

Send-iMali limit
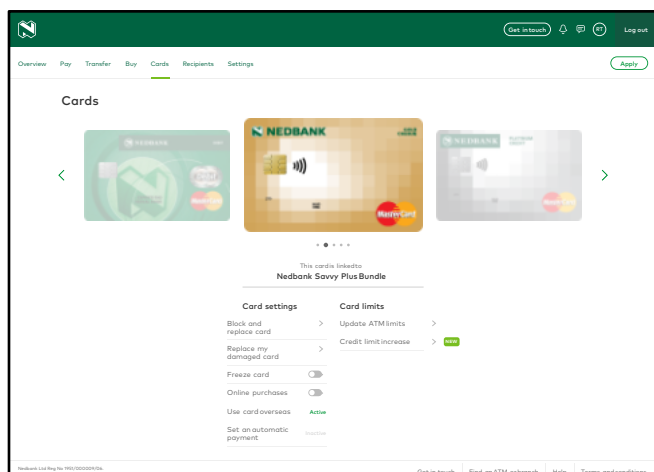
Prepaid limit

Instant pay limit

8 SETTINGS

8c Change your card settings

1 Log in to Online Banking.

2 Click on **Cards**.

3 Access your card settings to:

Block card

Freeze card

Use tap and go

Online purchases

Use card overseas

Update ATM limits

Set up automatic payment orders

For more information about Nedbank's new product offers talk to one of our Nedbank consultants.

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