



# How to get going on The Nedbank Money app and Online Banking

A guide for individual and business users

February 2022

see money differently

**NEDBANK**

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# 1 INTRODUCTION



## Money app and Online Banking

Nedbank's digital channels provide you with richer functionality, fresh interfaces, easy navigation and the highest security standard.

The Nedbank Money app launched in November 2017 and is one of the highest-rated banking apps on the market. The Online Banking platform was introduced in March 2018 and replaced Nedbank Internet Banking.

Nedbank's digital channels use a secure digital credential called Nedbank ID. This, over time, will replace all other login credentials used to access different Nedbank products.



## How to get started

To help you get started, we have put together this step-by-step guide. Please follow the steps carefully. If you need help, please contact your banker or our contact centre using the numbers listed in the footer.



## A word on security

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

We also strongly recommend the following:

- Always type nedbank.co.za manually into your browser to access Online Banking.
- Never click on links in emails claiming to be from us.
- Activate eNote alerts to track the activity on your account.
- Review Approve-it messages carefully before accepting them.

## 2 REGISTER BY CREATING YOUR NEDBANK ID

(For first-time users only)

### 2a Important information for registration



#### WHAT IS NEDBANK ID?

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

#### Important

Make sure you remember your Nedbank ID username and password for future use. You will need this every time you log in to Online Banking as well as other Nedbank products, such as Online Share Trading, the Greenbacks programme and MFC platforms.



#### FOR REGISTRATION SHOULD I START ON ONLINE BANKING OR MONEY APP?

You can create your Nedbank ID on any of our channels.

- If you are an Internet Banking user, the best way to start is using our Online Banking or Money app registration process. Once you have registered on the one channel, you can use the Nedbank ID username and password to access the other channel.
- If you are not yet a Nedbank client, you can create a Nedbank ID by visiting our Nedbank ID website at <https://secured-id.nedbank.co.za>.



#### IF I HAVE TWO OR MORE PROFILES (EG FOR PERSONAL AND BUSINESS USE), WHICH ONE I DO USE TO REGISTER?

You can create your Nedbank ID using either profile. Once you have registered with the one profile, you can log in to Online Banking or the Money app to link the additional profiles as set out in the 'How to' guide (see step 3a).



#### I AM A NETBANK BUSINESS USER, SHOULD I FOLLOW THIS PROCESS?

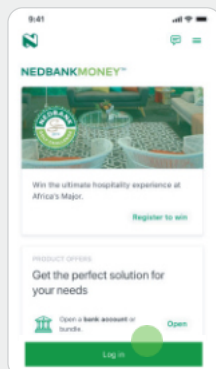
No. For now, NetBank Business users can continue accessing NetBank Business in the same way they always have.

Clients with both an Internet Banking profile (profile numbers starting with 300) and a NetBank Business profile (starting with 400) need to follow the registration process for their profile only.

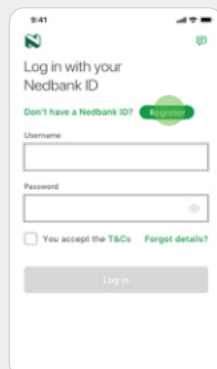
## 2 REGISTER BY CREATING YOUR NEDBANK ID

(For first-time users only)

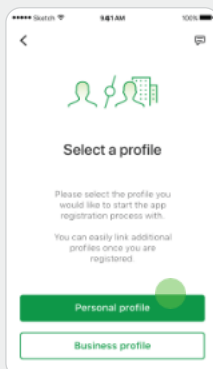
### 2b Individual profile users: Money app



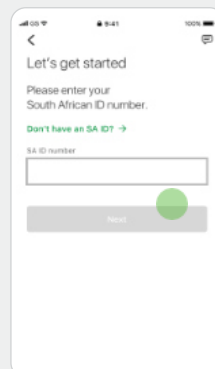
1 Open the app and tap on **Log in**.



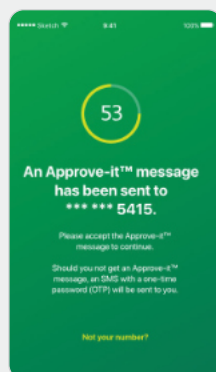
2 Tap on **Register**.



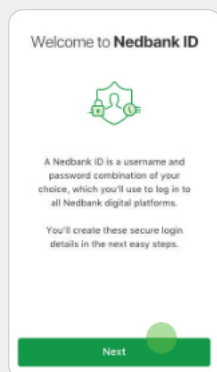
3 Tap on **Personal profile**.



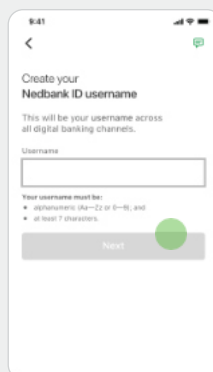
4 Enter your South African identity or foreign passport number.



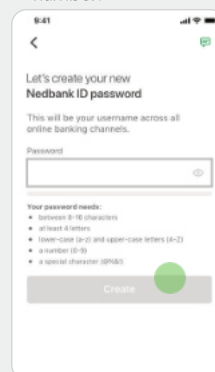
5 Accept the Approve-it message.



6 Create a Nedbank user name and password.

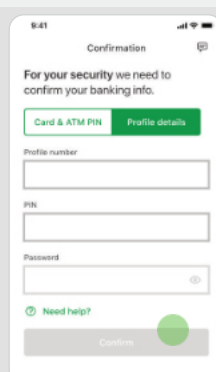
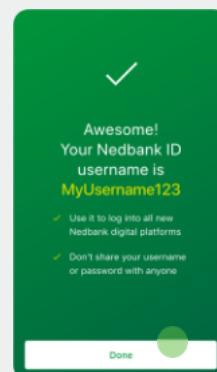


6.1 Your username must be 'alphanumeric' (this means it must contain letters and numbers) and at least seven characters long. You cannot use spaces, and only these special characters can be used: + - @ ( )

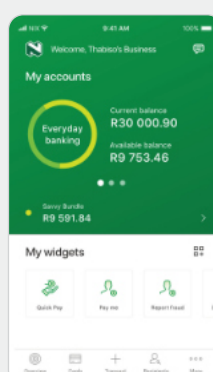
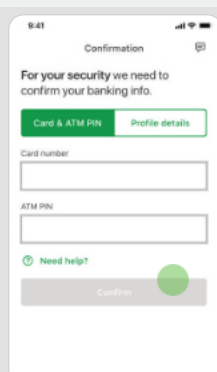


6.2 You will be guided in creating your password with a handy password strength meter. Your password must have:

- between eight and 16 characters;
- at least four letters; lower-case (a-z) and upper-case letters (A-Z);
- a number (0-9); and
- a special character (@%&!).



7 Enter your profile number, PIN and password or card and ATM PIN.



8 Access and view your dashboard.

**GENERAL ENQUIRIES**  
+27 (0)800 555 111

**PRIVATE CLIENTS**  
+27 (0)860 555 222

**SMALL BUSINESS SERVICES**  
+27 (0)860 116 400

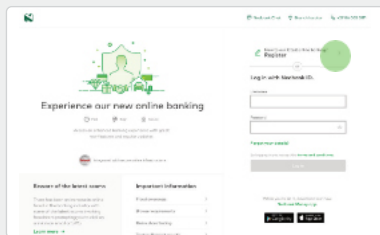
**BUSINESS BANKING**  
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**CORPORATE AND INVESTMENT BANKING**  
+27 (0)10 217 4340

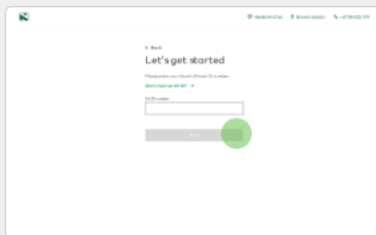
## 2 REGISTER BY CREATING YOUR NEDBANK ID

(For first-time users only)

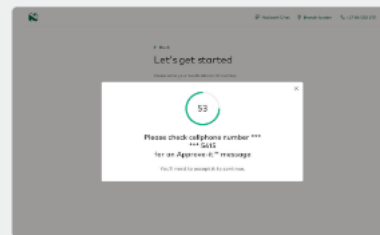
### 2c Individual profile users: Online Banking



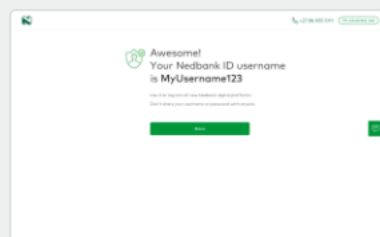
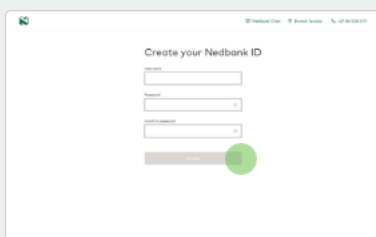
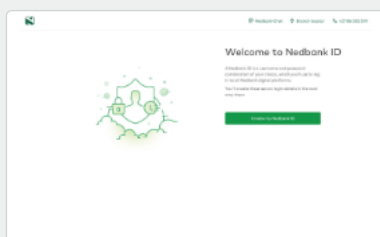
1 Click on **Register**.



2 Enter your South African identity or foreign passport number.

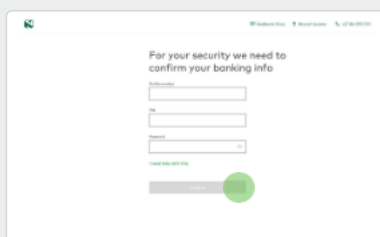


3 Accept the Approve-it message.

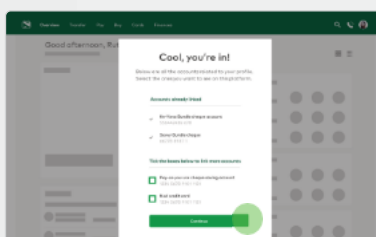


4 Create a Nedbank ID username and password.

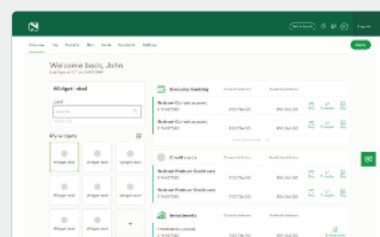
- 4.1 Your username must be 'alphanumeric' (this means it must contain letters and numbers) and at least seven characters long. You cannot use spaces, and only these special characters can be used: +-@()
- 4.2 You will be guided in creating your password with a handy password strength meter. Your password must have:
- between eight and 16 characters;
  - at least four letters;
  - lower-case (a-z) and upper-case letters (A-Z);
  - a number (0-9); and
  - a special character (@%&!).



5 Enter a profile number, PIN and password.



6 Select the accounts you would like to see on your dashboard.

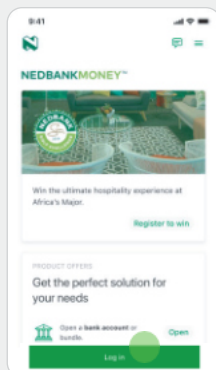


7 Access and view your dashboard.

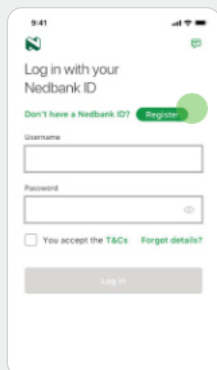
## 2 REGISTER BY CREATING YOUR NEDBANK ID

(For first-time users only)

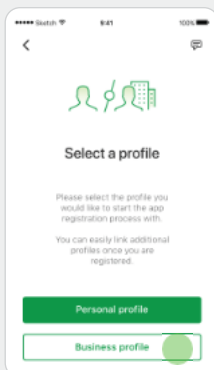
### 2d Business profile users: Money app



1 Open the app and tap on **Log in**.



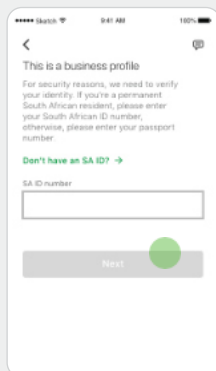
2 Tap on **Register**.



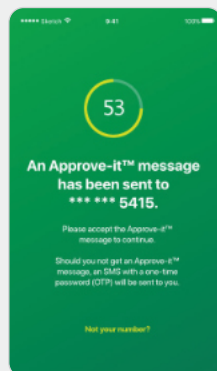
3 Tap on **Business profile**.



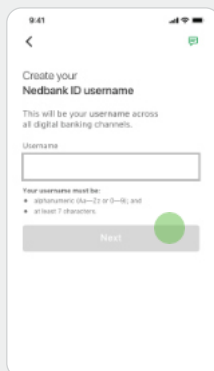
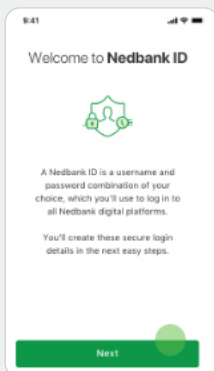
4 Enter the business profile number, PIN and password.



5 Enter your South African identity or foreign passport number.



6 Accept the Approve-it message.

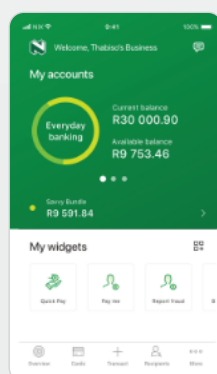
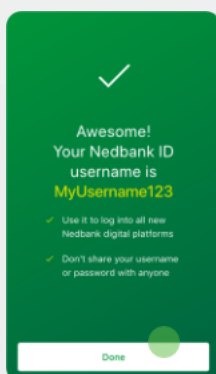
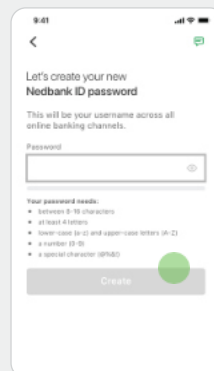


7 Create your Nedbank ID username and password.

7.1 Your username must be 'alphanumeric' (this means it must contain letters and numbers) and at least seven characters long. You cannot use spaces, and only these special characters can be used: +-@(!)

7.2 You will be guided in creating your password with a handy password strength meter. Your password must have:

- between eight and 16 characters;
- at least four letters;
- lower-case (a-z) and upper-case letters (A-Z);
- a number (0-9); and
- a special character (@%&!).



8 Access and view your dashboard.

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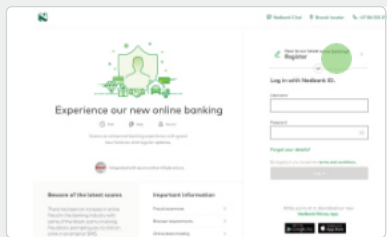
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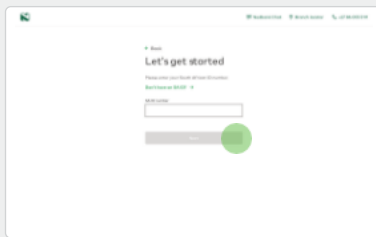
## 2 REGISTER BY CREATING YOUR NEDBANK ID

(For first-time users only)

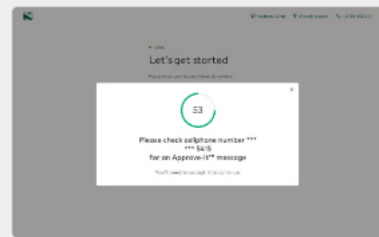
### 2e Business profile users – Online Banking



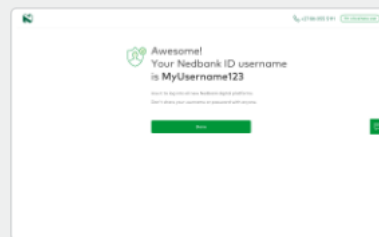
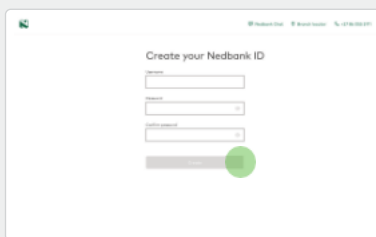
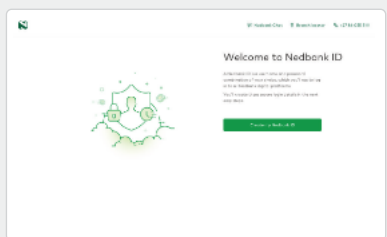
1 Click on **Register**.



2 Enter your South Africa identity or foreign passport number.



3 Accept the Approve-it message.



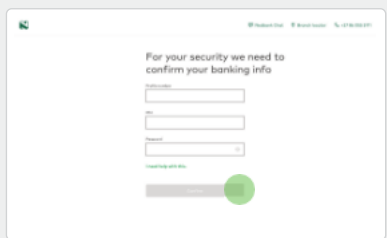
4 Create a Nedbank ID username and password.

4.1 Your username must be 'alphanumeric' (this means it must contain letters and numbers) and at least seven characters long. You cannot use spaces, and only these special characters can be used: +-@(!)

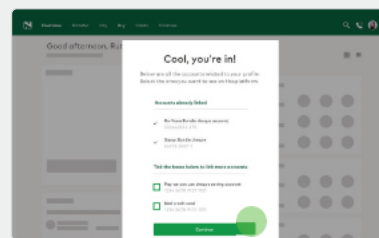
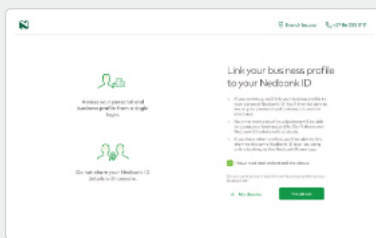
4.2 You will be guided in creating your password with a handy password strength meter.

Your password must have:

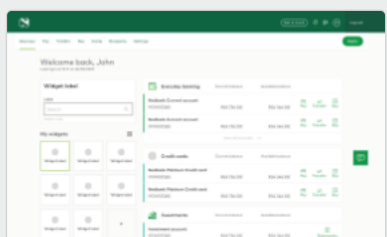
- between 8-16 characters;
- at least 4 letters;
- lower-case (a-z) and upper-case letters (A-Z);
- a number (0-9); and
- a special character (@%&!).



5 Enter your business profile number, PIN and password.



6 You may see a screen where you can select the accounts you would like to see on your dashboard.

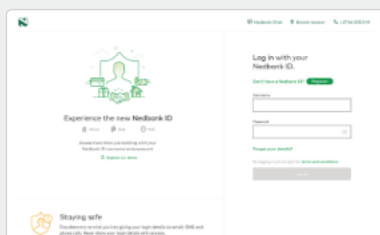


7 Access and view your dashboard.

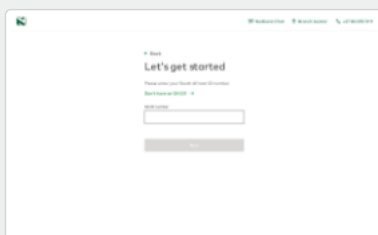
## 2 REGISTER BY CREATING YOUR NEDBANK ID

(For first-time users only)

### 2f Nedbank ID website



1 Visit <https://secured-id.nedbank.co.za>.



2 Enter your South African identity or foreign passport number and follow the prompts to create your Nedbank ID.

## 2 REGISTER BY CREATING YOUR NEDBANK ID

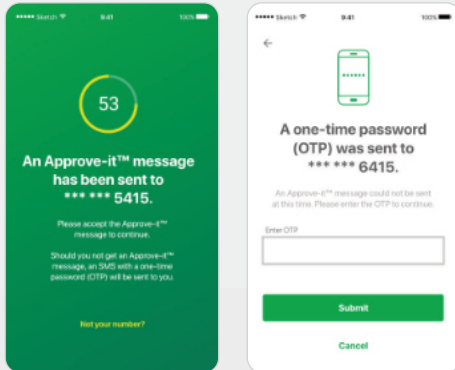
(For first-time users only)

### 2g Nedbank ID for international numbers

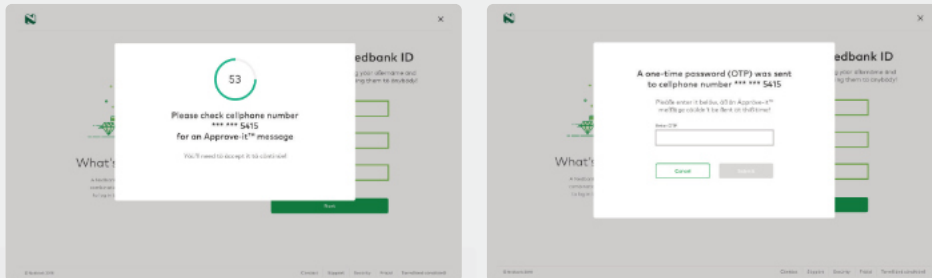
#### PLEASE FOLLOW THE PROCESSES DESCRIBED FOR ANY OF THE SCENARIOS 2a-f

The Approve-it message will not come through on an international cellphone number. Instead, an SMS with a one-time password (OTP) will be sent. Enter the OTP and tap **Submit** as shown below.

#### MONEY APP



#### ONLINE BANKING

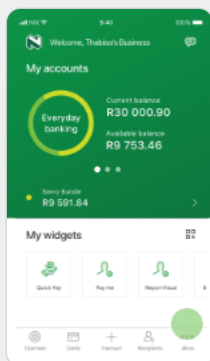


### 3 DE(LINK) ADDITIONAL PROFILES

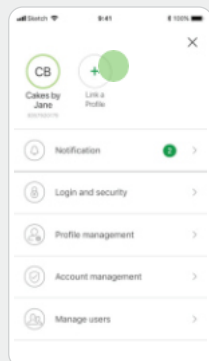
(for users with multiple profiles only)

#### 3a Link a profile

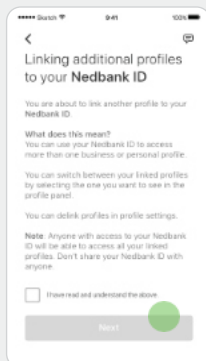
##### MONEY APP



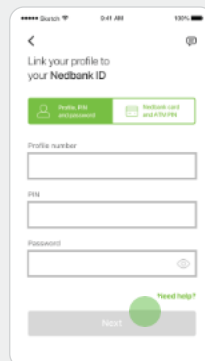
1 From the dashboard tap on **More**.



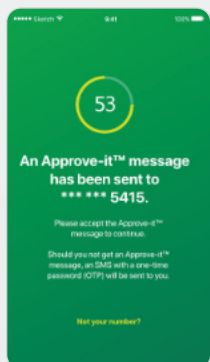
2 Tap on **Link a profile**.



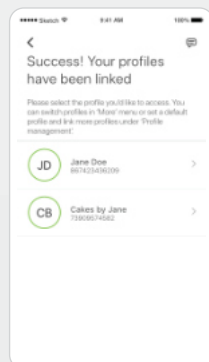
3 Accept the terms and conditions.



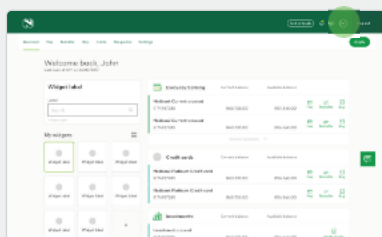
4 Enter the profile number, PIN and password or card and PIN associated with the profile number.



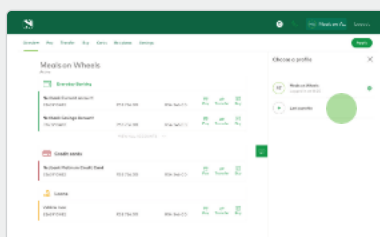
5 Accept the Approve-it message.



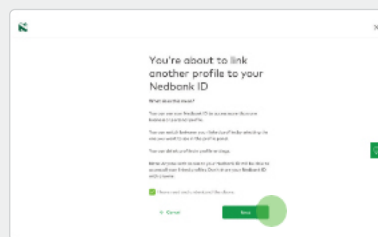
##### ONLINE BANKING



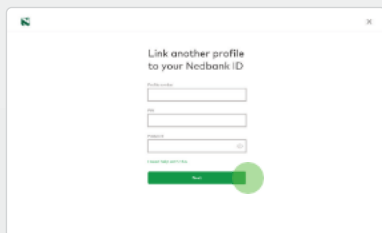
1 From the dashboard click on the profile name in the top menu to expand the toolbar.



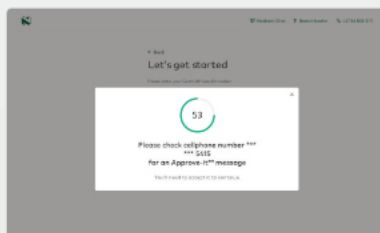
2 Click on **Link profile**.



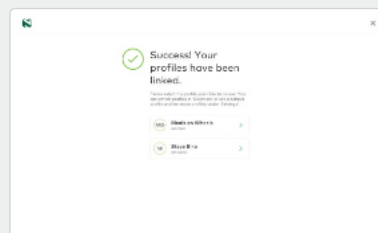
3 Accept the terms and conditions.



4 Enter the profile number, PIN and password.



5 Accept the Approve-it message.



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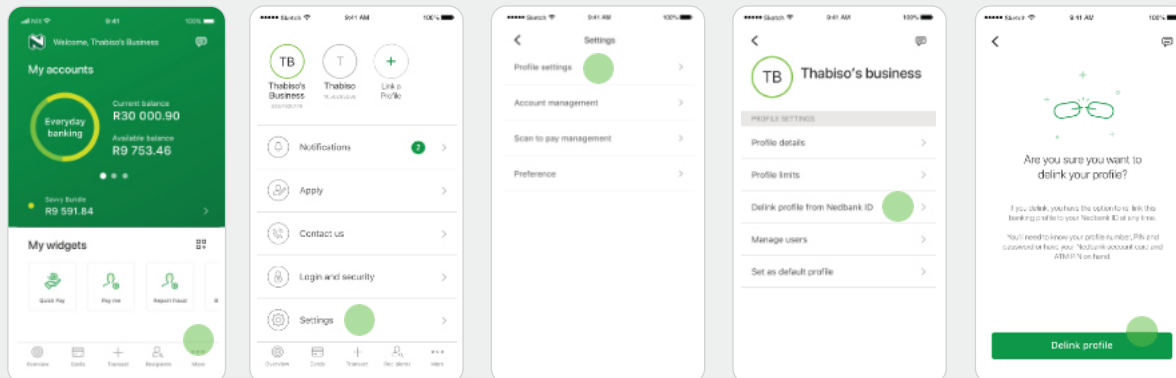
**CORPORATE AND INVESTMENT BANKING**  
+27 (0)10 217 4340

### 3 DE(LINK) ADDITIONAL PROFILES

(for users with multiple profiles only)

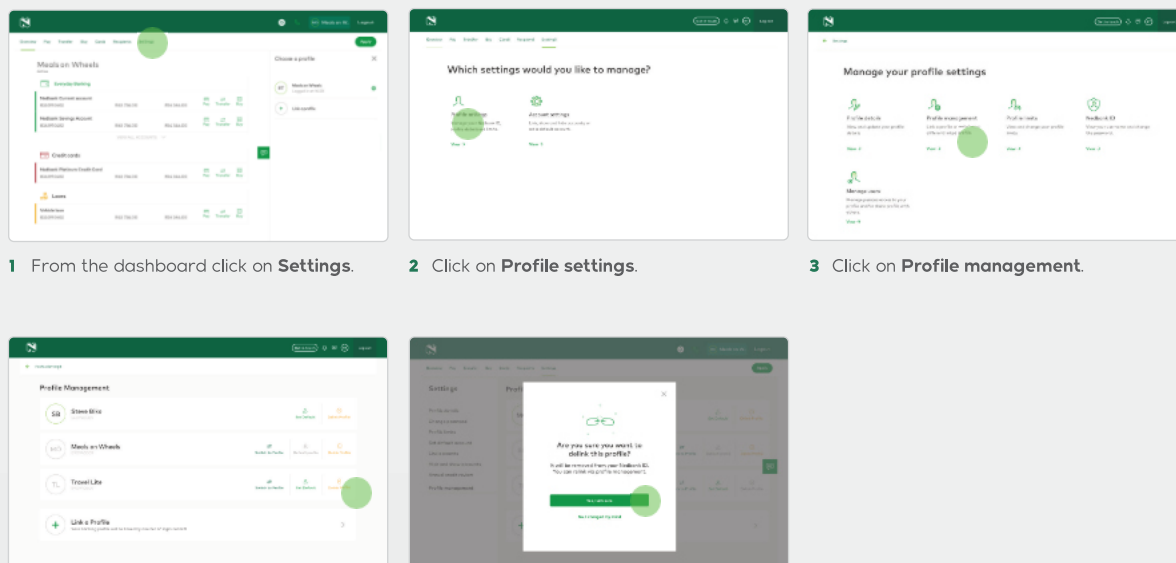
#### 3b Delink a profile

##### 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**.

##### ONLINE BANKING

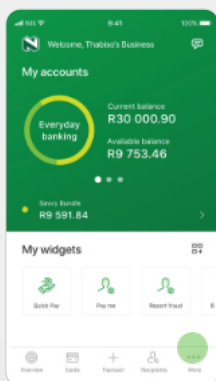


- 1 From the dashboard click on **Settings**.
- 2 Click on **Profile settings**.
- 3 Click on **Profile management**.
- 4 Click on **Delink a profile**.
- 5 Click on **Yes, I am sure**.

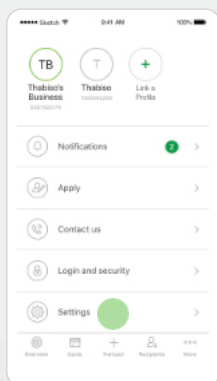
### 3 DE(LINK) ADDITIONAL PROFILES (for users with multiple profiles only)

#### 3c Set a default profile

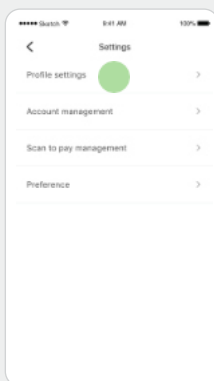
##### MONEY APP



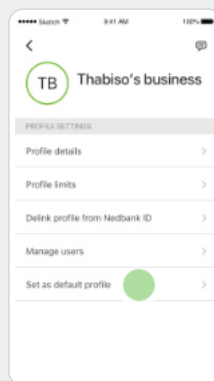
1 From the dashboard tap on **More**.



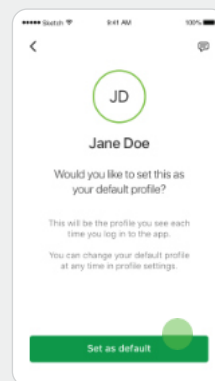
2 Tap on **Settings**.



3 Tap on **Profile settings**.

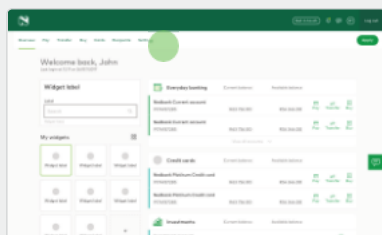


4 Tap on **Set as default profile**.

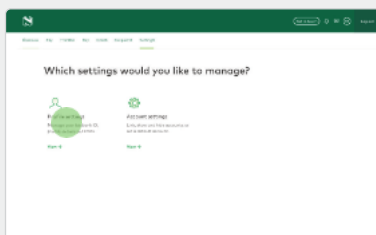


5 Tap on **Set as default**.

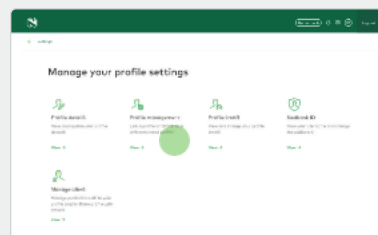
##### ONLINE BANKING



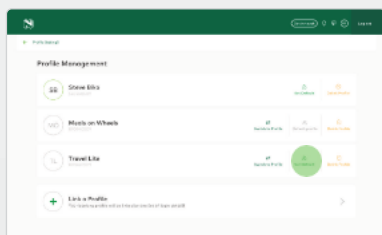
1 From the dashboard click on **Settings**.



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.

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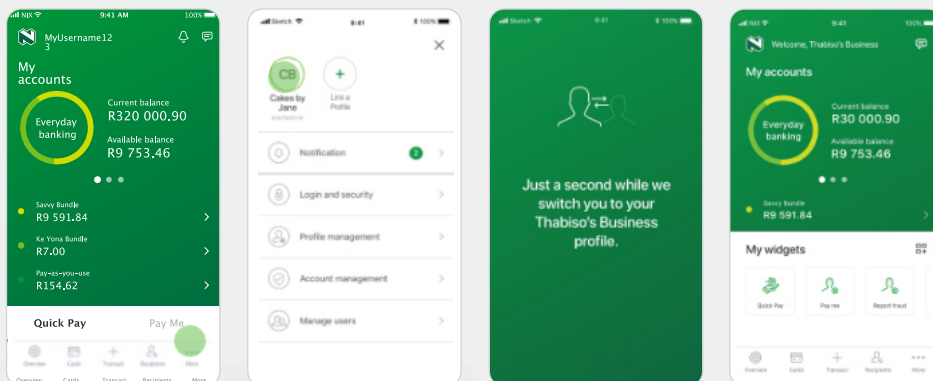
**BUSINESS  
BANKING**  
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**CORPORATE AND  
INVESTMENT BANKING**  
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## 3 DE(LINK) ADDITIONAL PROFILES (for users with multiple profiles only)

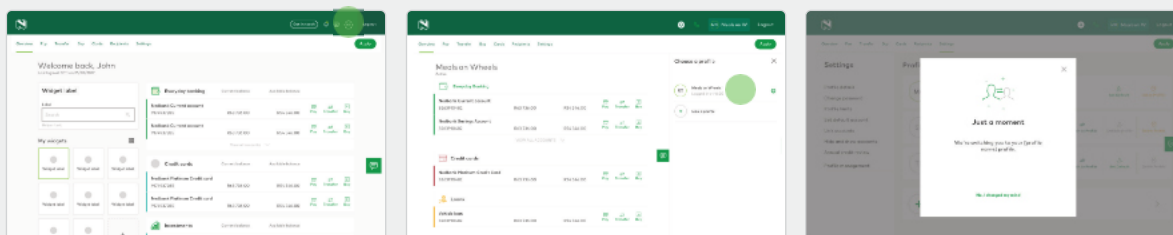
### 3d Switch between profiles

#### MONEY APP

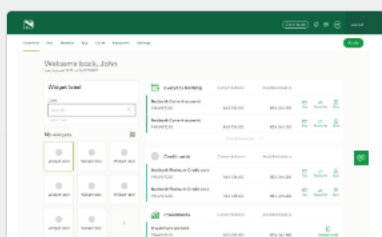


- 1 From the dashboard tap on **More**.
- 2 Tap on the profile you would like to switch to.

#### 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.

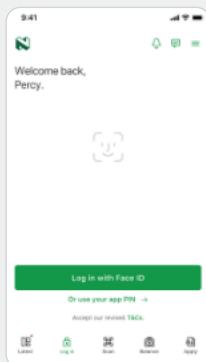


## 4 LOG IN TO MONEY APP AND ONLINE BANKING

(Only once registered – see step 2)

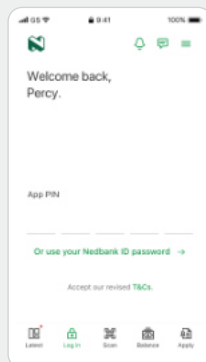
### MONEY APP

We suggest using Face ID, Touch ID or a five-digit app PIN.



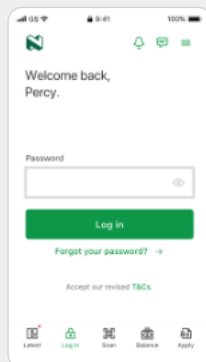
Log in with Face ID or Touch ID\*.

OR



Log in with 5-digit app PIN.

OR



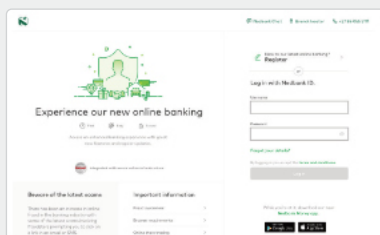
Log in with Nedbank ID.



You will be prompted to create Face ID\*, Touch ID\* or a five-digit app PIN on your second login. You can change your login preferences by going to More > Login and security.

\* Available where the device supports the functionality. On an Android device this is called a fingerprint login.

### ONLINE BANKING

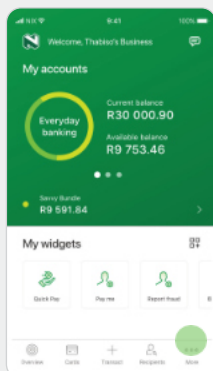


1 Log in with your Nedbank ID username and password.

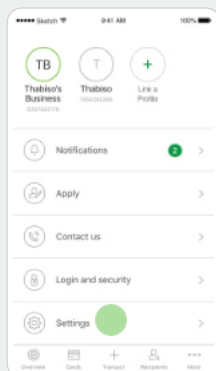
## 5 ADDING SECONDARY USERS

(For business users only)

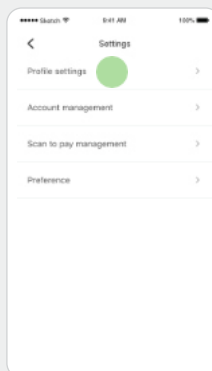
### 5a Money app



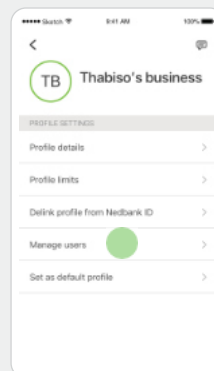
1 From the dashboard tap on **More**.



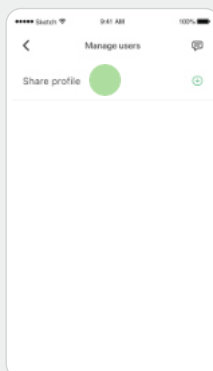
2 Tap on **Settings**.



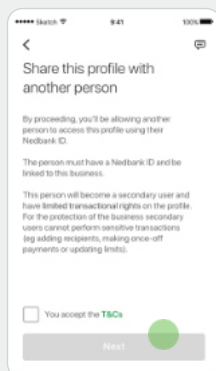
3 Tap on **Profile settings**.



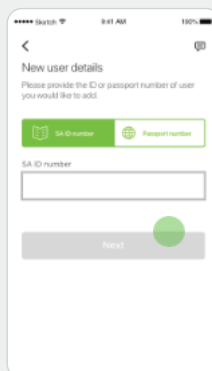
4 Tap on **Manage users**.



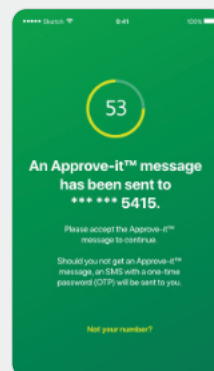
5 Tap on **Share profile**.



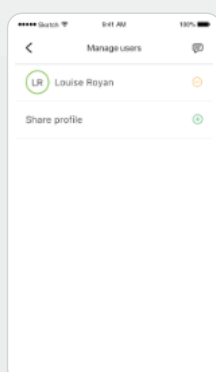
6 Accept the terms and conditions.



7 Enter a valid South African identity or foreign passport number.



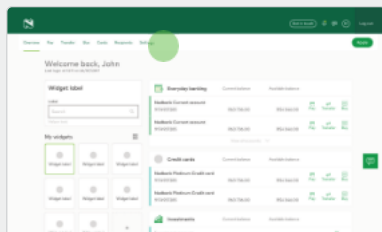
8 Accept the Approve-it message.



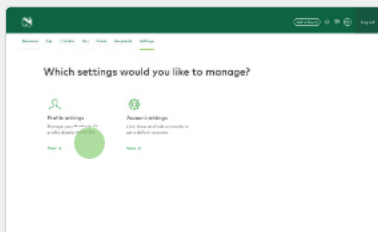
## 5 ADDING SECONDARY USERS

(For business users only)

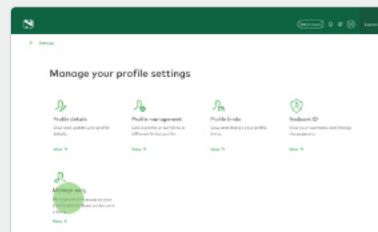
### 5b Online Banking



1 From the dashboard click on **Settings**.



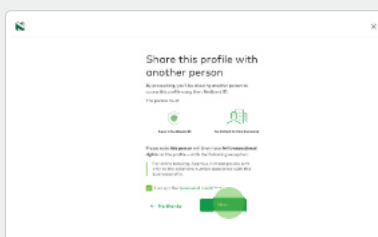
2 Click on **Profile settings**.



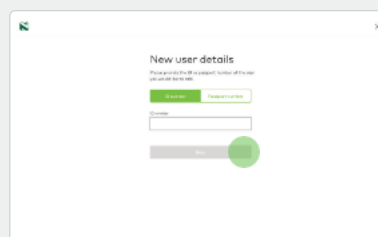
3 Click on **Manage users**.



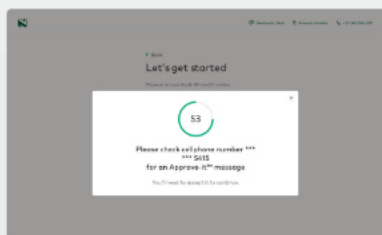
4 From the dashboard click on **Share profile**.



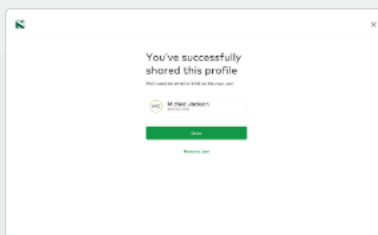
5 Accept the terms and conditions.



6 Enter the secondary user's ID number.



7 Accept the Approve-it.



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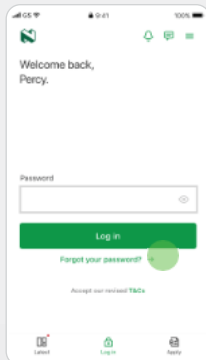
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INVESTMENT BANKING**  
+27 (0)10 217 4340

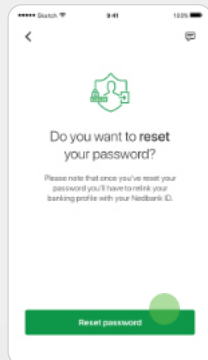
## 6 RESET LOGIN DETAILS

### 6a Nedbank ID and password

#### MONEY APP

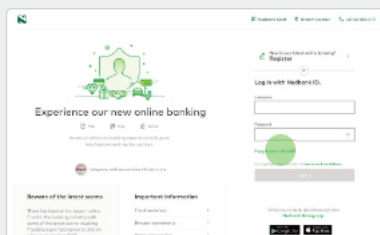


1 Click on **Forgot your password.**

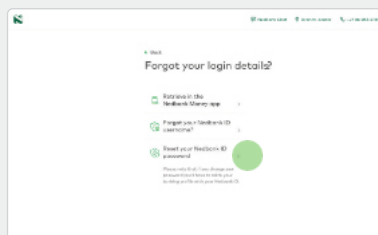


2 Click on **Reset password.**

#### ONLINE BANKING



1 Click on **Forgot your details.**



2 Click on **Reset Nedbank ID password.**

It is recommended that you change your password once logged in to avoid being delinked from the Money app.



After you have reset your Nedbank ID password, you will be prompted to relink your profile using the old Internet Banking profile number, PIN and password or your card details and PIN (on the Money app). You will also have to relink any additional profiles (see section 3a).

## 6 RESET LOGIN DETAILS

### 6b Internet Banking: profile number, PIN and password

#### FORGOTTEN PROFILE AND PASSWORD DETAILS

Visit your nearest branch to have your details reset.

#### CREATING A NEW PIN

Visit your nearest branch to have your details reset.

- 1 Visit your nearest branch and request a PIN reissue.
- 2 You will receive a temporary PIN that will be valid for six working days.
- 3 Create a permanent PIN on the Nedbank ID website or at a self-service kiosk in a branch (see below).

#### CREATING A PERMANENT PIN ON THE NEDBANK ID WEBSITE

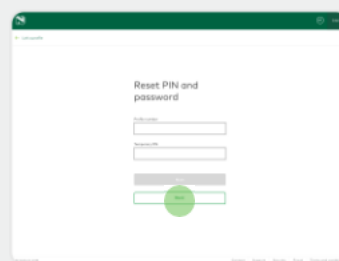
Visit <https://secured-id.nedbank.co.za> and log in with your Nedbank ID.



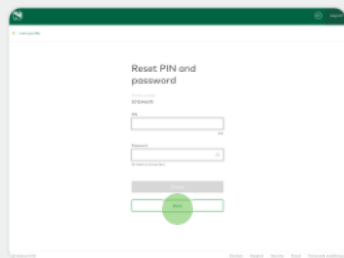
1 Click on **Link a profile**.



2 Click on **Reset PIN and password**.



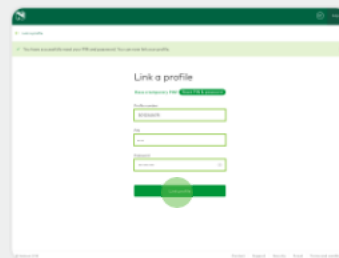
3 Enter your profile number and temporary PIN.



4 Enter a new PIN and password.

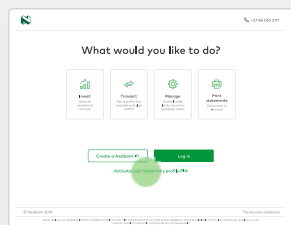


5 Accept the Approve-it message.

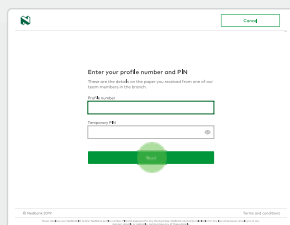


6 Link your profile, PIN and password to your Nedbank ID.

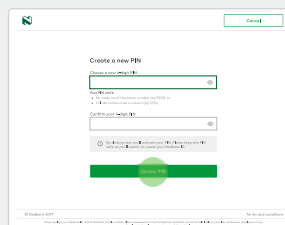
#### CREATING A PERMANENT PIN AT A SELF-SERVICE KIOSK



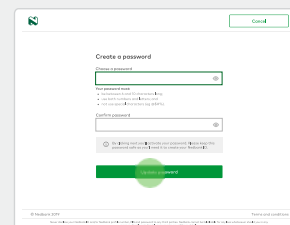
1 Click on **Activate your temporary profile PIN**.



2 Enter your profile number and temporary PIN.



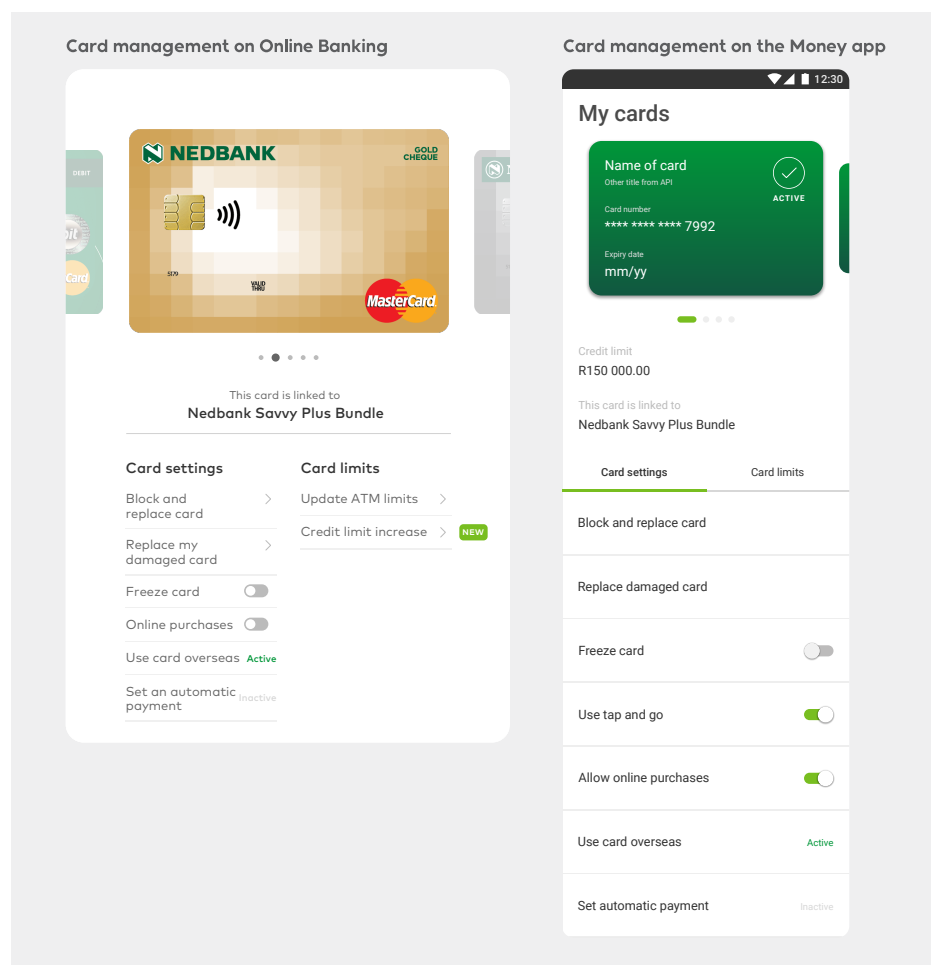
3 Create a new PIN.



4 Create a password.

## 7 CARD MANAGEMENT

Manage your Nedbank cards easily using the Money app and Online Banking. Available to personal, business and corporate card clients.



Card management functionality	Business cards	Personal cards	Corporate cards
Add to Apple Wallet (limited to Money app on iOS)	✓	✓	✓
Block and replace	✓	✓	✓
Replace damaged card	✓	✓	✓
Change card PIN (only on Money app)	✓	✓	✓
Freeze card	✓	✓	✓
Use tap and go	✓	✓	✓
Toggle online purchases	✓	✓	✓
Use card overseas	✓	✓	✓
Set automatic payment orders (credit cards only)	✓	✓	
Update ATM limits	✓	✓	✓
Credit limit increase (credit cards or facilities only)	✓	✓	
Activate inactive card	✓	✓	✓
Rename card	✓	✓	✓

Nedbank Head Office 135 Rivonia Campus  
135 Rivonia Road Sandown Sandton 2196 South Africa  
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